

Spring 2021 InvestWrite Question All Grades

What do you want to save for in the short-term and in the long-term? Why are these things important and how will they benefit you and/or others? Using stocks, mutual funds, and/or bonds, how would you create a diversified, \$100,000 Stock Market Game portfolio to be successful for both time frames?

Performance Objectives

Students will be able to:

- Develop social/emotional learning skills related to self-awareness, decision-making and setting goals
- Utilize critical thinking skills to apply concepts and terminology from the Stock Market Game
- Identify the main ideas in the InvestWrite prompt
- Write an essay that informs and/or persuades its readers
- Use appropriate grammar, spelling, structure, and language to convey intent

Elementary School

Student: Abby S.

This essay talks about what to invest in when saving in the long-term and in the short-term. It also talks about whether to use mutual funds, bonds, or stocks when investing your money.

I want to save my money for a piano in the short-term. I chose this because I really want to learn how to play the piano. I also chose this because I love music. I want to save up for college in the long-term. I chose this because I want to be able to have different options for colleges.

I think saving for college in the long-term benefits me because different colleges cost different amounts of money and if I save my money longer, I will have more options for colleges to go to. I also think saving my money for college in the long-term helps my family because they won't have to use their money to pay for it. I think saving my money for a piano in the short-term will help me get just enough money to pay for it. I think it will help others because if they need someone to play the piano, then I can play it for them. I also think it will benefit me because if I get really good at it, I could play it for weddings or concerts and earn even more money.

When I save my money in the long-term for college, I think I will use mutual funds and stocks because I want to save my money for eight to 10 years. That means I can be riskier. I also want to do this because using a lot of stocks can make me a lot of money in eight to 10 years. I also want to use mutual funds because if I let someone else pick what I invest in, they might pick something that is doing well but I might not know about it. Some of the stocks I might invest in are Kohl's, Dicks Sporting Goods, Google, and maybe even Amazon. I chose these because they have been doing really well the past few weeks and I think they will do really well in the future. When I save my money in the short-term for a piano, I want to use some mutual funds and short-term bonds. I picked short-term bonds because it would be less risky. I also think it's a good idea to use short-term bonds because in just three years I think I would earn more income if I were less risky. I also picked mutual funds because I might need someone else to pick good things for me to invest in when I need to make more money in just three years.

In conclusion, this essay talked about what to invest in when saving for college in the long-term. It also talked about what to invest in when saving for a piano in the short-term. The last thing I talked about was why I should use mutual funds and stocks when saving for college in the long-term and short-term bonds and mutual funds when saving for a piano in the short-term.