Blackstone Valley Regional Vocational Technical High School
Student Portfolio- Project Reflection

Date	**December 6, 2019**
Student Name	**Morgan Matellian**
Subject	**Investment Strategy Project Reflection**
Instructor's Name	**Sharon Boger**
Instructor's Signature	Sharon Boger

In this project, I used my knowledge of the stock market and financing to plan out an investment strategy. Prior to this, we did not learn a lot about the basics of the stock market, so the meaning of the project was to dive into the stock market and plan what we would invest in if we were to put our own money into the stock market. I started the project by deciding what financial goal I would focus on. I decided to plan out how I would invest in order to fulfill my future goal of paying off my student loans by the time I am age 27. I estimate having around $20,000 in student loans, and there is 10 years until I will be 27. I expected to have a return rate of 8% from my investments in the stock market. I then used a savings goal calculator to determine how much I would need to contribute per month to reach my goal of $20,000 in ten years. I decided to initially invest $600, which when I put all the information into the calculator, it indicated I would need to invest $107.60 per month. I took a questionnaire to determine how much of my assets should be stocks and bonds, and since my risk tolerance is moderate, my goal should be achieved in 10 years.

Next, I picked what five stocks and bonds I would want to invest in and did research on them. I decided to invest in the asset types of Biotechnology, Software, Consumer Staples, and Large Cap Stocks. For bonds, I chose to invest in intermediate bonds. I then decided what specific stocks to invest in and how much money I would contribute to each monthly and put it all into an Excel spreadsheet to organize the data. For biotechnology, I decided to invest in the SPDR S&P Biotech ETF. For software, I invested in the iShares Expanded Tech-Software Sector ETF. For consumer staples I invested in the Consumer Staples Select Sector SPDR Fund. For the Large Cap stocks I invested in the SPDR S&P 500 ETF, and for my intermediate bond, I invested in the Vanguard Total Bond Market ETF. I contributed 15% of my money to Biotechnology, 15% to consumer staples, 10% to Software, 10% to Large Cap Stocks, and 50% into bonds. I then put all the information into the Excel sheet, and found and recorded each stock's one year return. I used the one year return and how much I would contribute monthly to determine the weighted return of each stock, and the total return, which equaled 12.64% in the end.

Lastly, I created a PowerPoint presentation conveying and explaining all the work I did, results, and calculations. I made a title slide, a slide explaining my financial goal, savings goal, initial investment, time horizon, required return, risk profile, and monthly contribution, a slide on my asset allocation and a graph of which assets I would invest in, slides for each asset explaining what they are, their top five holdings, and their market cap breakdown, and a slide for the total one year portfolio return, showing the total return on investment. The results were that I would most likely be able to pay off my student loans sooner than 10 years because my required return was 8%, and my total one year return was 12.64%.

Framework Standard	**Description**
2K0303	**List and demonstrate ways to effectively present and communicate a presentation.**
2C0201	**Describe and demonstrate effective leadership and teamwork skills**
2C0303	**Utilize the comments feature to review and collaborate on a presentation**
Embedded Academics	**Description**
2E0102	**Write routinely over extended time frames (time for research, reflection, and revision) and shorter time**
2K0305	**Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.**
2F0102	**Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information**