You need help with your stocks? Well, this is the perfect essay for you. In it, I explain my criteria for choosing a stock, and two stocks that I think are good long-term. Interested? Read on!

Long-term performance is the first concept I will review. Investing long-term, it's good to be able to know what your stocks/mutual fund/bond's accomplishments will be like in the future. A good website that tracks stock's achievements is MarketWatch. In MarketWatch there is a feature that shows 1-month accomplishments, 1-year accomplishments, etc. This feature is good to analyze and assess when trying to find a long-term stock. By looking at the stock's performance, you can determine if it would be a good long-term stock or an unnecessary addition to your portfolio.

A second idea to examine is what is occurring in world events as many stocks will fluctuate depending on real life situations. If a national TV station reports that a certain company has won an award in the best of its area, it is highly predictable the stock will rise. Another example is if a famous reporter says that a company is of bad quality, it could scare away potential investors and cause the stock to sink. The scary COVID-19 originated in China. Many companies that have relationships with China or even distant contact with China have been affected by it.

The next idea I consider is the stability of the stock. If the stock is unstable, you could lose a lot of money, depending on how many shares you own. By looking at the stability of the stock, you can figure if the stock will aid your portfolio or ruin it. For example, let's say that I'm looking at the new stock. But when I look at it, I notice that it goes up and down a lot. When a stock is like that, it could start going up or sink. That is why the stability of a stock is important. If the stock started to sink, you just averted losing money.

Another idea to regard when choosing a stock is dividends. Some companies hand out a dividend, which is a share of companies' earnings. Dividends also show that the company is financially stable, and has extra money to give out. Dividends also can make you money. The average dividend yield is 2.22%, and some companies give out 4-6%. Overall, having dividends is a win for you and the company.

The last idea you should analyze is how professional companies rate mutual funds, bonds, stocks. There are companies that are licensed to rate stocks, mutual funds, and bonds. For

example, Morning Star rates bonds based on several diverse factors. These ratings can assist investors in their purchase of stocks. For example, these ratings can show Facebook is a good long-term stock, or short day trading stock.

Two stocks/mutual funds/bonds that I recommend to add to your portfolio is Tesla (TSLA) and Microsoft (MSFT). As both of these stocks and based upon past performance should perform well in the long term future.

A reason I would choose Tesla as a great stock to buy and invest in is it has something many stocks do not, a swing. A swing is where the stock goes up and then goes back down. It is a crucial thing to have when you are a day trader. A day trader is someone who sells and buys stocks every day, hence why their name is day trader. You would buy when the stock is lower, and sell when the stock has hit its high. It's also good to have even if you aren't a day trader. Even with its constant swing, it slowly goes up.

The reason I choose Microsoft is continually climbing. It's a good backup stock to have, and it will slowly make you money while you're investing or day trading. If you bought 1,000 dollars of Microsoft in 2009, now that will be worth more than 6,500 dollars!

In the Stock Market Game, I have learned a lot about investing and other financial terms such as bonds, portfolios, bull markets, and more! When someone asks me what a bright, financial future means to me, I would first tell them about my experience with the Stock Market Game and how much I have learned from it. That was the kickstart to becoming an investor, and that convinced me that being an investor is my bright, financial future.

In conclusion, I have some helpful criteria that can assist you in your goals to become a more successful stockholder. I have two specific stocks which I think are an excellent addition to any portfolio. Lastly, I explain what a bright financial future would mean to me.