

Kramer earns first place in InvestWrite essay competition

Written by Kyle Arnoldy

It came as a complete surprise to Holyoke High School senior Caitlyn Kramer when she was informed in February that she had taken first place in SIFMA Foundation's InvestWrite high school essay competition. Her surprise was based on the fact that when she handed in her essay during the first semester of Kristie Ham's introduction to business course, she was completely unaware that Ham intended to submit the top three essays in class to the state competition.

"Mrs. Ham didn't tell us it was a contest," explained Kramer, "She told us it was a class assignment so we would all do better, so I was pretty surprised when I found out I won."

Kramer was recognized at the SIFMA Foundation Stock Market Game Awards Ceremony at the University of Colorado-Boulder Thursday, May 23. For her award-winning essay, Kramer received a \$100 gift certificate and Ham was awarded a \$25 gift certificate. Kramer was also given a large trophy, which will be added to Holyoke High School's trophy case.

Roughly 20,000 students participate in the competition nationwide each year. The SIFMA Foundation's InvestWrite competition aims to challenge children in grade school through high school to analyze an investment scenario and create short- and long-term financial goals. Kramer was asked to pick a real-world stock, bond or mutual fund and describe an actual political or economic event that could increase the price and one that could reduce the price.

