**Beyond what has already been shared in your application, what do you believe makes you stand out as a strong candidate for admissions to the University of California?**

"Beep, beep, beep! That’s the sound of my daily 8:00 a.m. wake-up alarm as I prepared for the market's opening. I immediately stimulated myself with a cup of coffee, while scrolling through my investments portfolio and the financial news. In utter disappointment, I realized my investments were down 30 %.

My inexperienced trading intuition began to wonder: Maybe tomorrow it will rebound. Maybe tomorrow will be a better day, and I'll be able to recover my losses.

The following day, having been consumed by greed, the improbable happened. I realized that my intuition was completely wrong, and I was down even more. At an instant, panic and anxiety overcame me because I couldn't fathom losing this much in a short period. Because of how mentally destroyed I was, it finally sparked me to sell.

Hadn’t I sold that day before, I would have only lost 30% of my portfolio. As I reflected on the actions that led to my decision not to sell, I discovered that my self-discipline and psychology are being manipulated. Hence, with my gullible and low-minded aspects, I realize that I have to be more disciplined.

Through my time of investing, I tend to take the losses and gains made as an opportunity to understand discipline and psychology. Understanding whether to take profit or stop loss at a particular point, and also diversifying my financial portfolio, are easy concepts that form a strong discipline in ourselves. Regardless of whether we are investing or living our lives, we must practice discipline so that we can make a choice before anything unexpected occurs.

Similarly, I also realized that my critical thinking is being developed at this time. With so many uncertainties and high-stress situations, responding quickly with confidence helped me lay the groundwork for better problem-solving and decision-making.

As life can be as unpredictable and surprising as it may be, I appreciate how investing has helped me develop my discipline, psychology, and critical thinking skills, all of which apply to my life journey. One of which could contribute to my success at the University of California.

Hi Terence:

This is a great topic to show your character development. I’m sure many people can relate to your experience in losing your investment!

However, I think you need to be very clear on what you want to show the university. You repeatedly mention discipline, psychology, and critical thinking, but as the reader I’m not seeing concrete examples of what you mean by those aspects.

Considering the word limit, I suggest focusing only on **one trait** that you think you have strongly developed throughout your investing experience (it may be discipline, critical thinking, psychology, etc.), rather than mentioning several vague ones without any evidence. This will help the reader see that you’ve successfully developed that character through investing.

Now, using this one experience of losing your investments as a baseline, I suggest structuring as follows (better to have one paragraph for each point in your outline to help you stick to your point):

* Story of how you lost your investment
* What did you learn about that one character trait? Break down the experience of losing your investment. How did you think you were supposed to act using that character trait?
* How did you apply that character trait to future investing experience? Show that you’ve developed this character trait. Did you succeed in applying what you’ve learned?

Success may not necessarily mean that instead of losing, you gain significantly in your investments. It may be that you deal with your losses or gains differently, or your perspective in investing changes (you mentioned greed being one of the driving force in your investment).

* Finally you can conclude with showing how you have become this person that embodies this character trait through your experience in investing and that you can implement this in life and your journey in university.

All the best!