**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. alarm as I prepared for the market's opening. I scrolled through my investments portfolio and the financial news and to my utter disappointment, my investments were down 30%.

My inexperienced greed wondered: maybe tomorrow will be a better day, and I'll recover my losses.

The following day, my intuition was completely wrong. I was down even more. I was as panicked as I could be, hit the sell order.

Had I sold the day before, I would have only lost 30% of my portfolio. As I reflected on the actions that led to my decision delay, I discovered I had to be more disciplined. By strategizing when to take profit and when to stop loss, I will not be side-tracked by my own greed and anxiety.

Through my time investing, I tried to use my portfolio losses and gains as an opportunity to develop my discipline and psyche. In times of loss, I concentrated on my psyche so I wouldn't be afraid or panicked when the market unexpectedly dropped. This enabled me to develop a strong mentality. As for the gains, I would concentrate on discipline, such as knowing when to take a profit and avoiding falling victim to greed. As I gradually cultivated these qualities, I was able to not only become a more decisive trader, but also gain more profits and minimize my losses.

Through investing, I turned into a calm and disciplined person. Be it exercising, daily chores, and studying, I always stick to the plan and complete what needs to be done promptly, becoming a more productive person. Ultimately, I believe that this improved self will help me in overcoming challenges and unexpected situations which is what I will be expecting during my time in the University of California.

Hi Terence,

Thank you for your essay. Your lesson from the story is that you turned into a more disciplined person after learning through investing. I think this is the meat of your story and you should expand your essay on this lesson instead of detailing your investing experience in the first half of the essay. Specify how becoming more disciplined improved your life – better health? Better study schedule? What challenges do you expect to face when you are in the UCs and how do you plan to address them? How will your discipline benefit the UC community? Will you inspire your peers? Create positive change?

C.G.