

Ricardo Stewart

Aspiring Stock Broker



My internship experience took place at MJP Financial, where I shadowed Mario J. Payne and Kendall Graham, two amazing financial advisors. While I learned the basics of the stock market and of how money works, my experience taught me so much more.

During my first two weeks, I learned how to input client data into customer relationship management systems, also known as CRM. From that point, I uploaded each client's data to their Black Diamond Portfolios. While tedious, this taught me the importance of proper note taking and note saving in the world of financial advising. With over seven hundred clients, remembering the last conversation or last decision made for each one is simply not possible. Carelessly entering information could ruin a client's hard earned investments.

During the next two weeks, I learned about the lesser known but very important aspects of business management completing tasks such as organizing physical copies of client portfolios. It is in this interval that I also learned the basics of financial advising, from what stocks and bonds are, to which ones are currently the best to invest in. I learned the strategy of a true financial master: buy low and sell high. The worst thing to do during a market fall (bear market) is to sell stock because it prevents the client from gaining that loss back when the market rises (bull market) again; and it will.

During the final two weeks of my experience, I learned how to use social media to create a brand and present services to others. I managed both Mr. Payne and Mr. Graham's social media accounts, promoting financially related articles. This taught me to always use my resources to my advantage as well as to the advantage of those around me. Best of all I got to put my knowledge to the test during my final task of developing hypothetical portfolios for the benefit of future clients.

In conclusion, I am very grateful both to Mr. Payne and to the Annie Ruth foundation. Both have taught me that I can achieve anything in life I want, that the only place success precedes work is the dictionary, and that "Whether I think I can or I think I can't do something; I am right."