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UVU student wins national finance competition

Karissa Neely Daily Herald Feb 16, 2018



Jayden Epperson, a junior studying personal financial planning, poses for a portrait Thursday, Feb. 15, 2018, at Utah Valley University in Orem. Epperson won the national Fall 2017 T.E.A.M. University Challenge. Isaac Hale, Daily Herald

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Personal finances and planning for retirement can be a confusing and daunting process. Jayden Epperson is probably the type of financial planner many need.

The Utah Valley University junior, who is studying personal financial planning, even has a little Wall Street bull statuette to prove his portfolio prowess.

Epperson recently competed in and won the national TEAM University Challenge. The acronym denotes The E-Valuator Asset Management, a portfolio management software program. This

challenge asks financial planning students to apply portfolio management lessons in a real-world application, through the E-Valuator software.

Epperson took on the challenge as part of a UVU class, and set out to have the most successful portfolio. The challenge took place from September to December, and asked students to create and manage a portfolio of \$100,000 in investments, utilizing at least 10 different investment options – including mutual funds, exchange-traded funds and fixed income funds. The weighted scoring looked at performance, volatility and overall expense for the students' portfolio.

Epperson topped the competition, even though he didn't necessarily land in the top 10 rankings for specific metrics. But he performed exceptionally in all the measured categories, earning himself the top overall score.

"I focused on having a well-rounded portfolio that reduced risk, and I tried finding an investment in almost every type of investment," he said.

As he studied the options, he focused on those with low standard deviation. According to Investopedia.com, the standard deviation "sheds light on the historical volatility" of a particular investment. More volatile stocks, or those that have higher price swings from their lows to highs, have higher standard deviation, "while the deviation of a stable blue-chip stock is usually rather low."

His finance professor, Qianwen (Rachel) Bi, said Epperson was serious about the competition from the very beginning.

"In my opinion, his experience at work and his interest in portfolio design along with the help from such an effective tool led to his final victory," Bi said in an email.

Epperson loves math and finance talk, saying he's always loved numbers. While attending school, he works as a banker for Wells Fargo Bank.

"I enjoy helping people feel secure going forward. When people feel secure with their finances and future, it gives them confidence. It's really a rewarding thing," Epperson said.

This is the second year Bi's students have competed in the E-Valuator challenge. Last year, she had one student who earned fifth place nationally. This year, Epperson earned the top spot and

five fellow UVU students earned spots in the national top 10 rankings. UVU competed against schools around the nation, including Texas A&M University, and The Behrend College at Penn State Erie.

“Having the students participating in the E-evaluator TEAM Challenge is a great way to engage them, by actually applying what we learned in the classroom into a real-world situation,” Bi said. “Being able to compete with several other great financial planning programs makes our UVU PFP students more competitive and excited about what we learn in the technology classroom. This type of experience also makes our students standing out in the national level so it brings more career opportunities when they graduate.”

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