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How Five Gen Z-ers Are Playing This Year's Volatile Market

Younger investors are rushing into markets with strategies as varied as those of older generations



Kevin Hu, Mary Esposito and Max Provencher EMILLENDOF/WSJ

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Oct. 30, 2025 5:30 am ET

It has never been easier to invest and Gen Z is entering the markets in force, undeterred by this year's volatility.

Their strategies for [navigating market swings](#) sound a lot like those of more seasoned investors, though their youth may give them a bigger appetite for risk.

Some are motivated by long-term [financial goals like homeownership](#), while others want a job in finance or to simply strike it rich. [Charles Schwab](#) says about a third of its new clients this year are Gen Z, which spans those in their teens and 20s.

The Wall Street Journal spoke with five young investors who told us about their investments and what adjustments, if any, they've made in recent months.

Max Provencher | Age 21 | Waltham, Mass. | College Student | Portfolio: Over \$20,000



Max Provencher tells prospective employers about his portfolio. MAX PROVENCHER

In job interviews with investment firms, Max Provencher explains how he manages his portfolio, which he funds with money he made from internships and summer jobs.

The senior at Bentley University signs up for press releases from companies he may want to invest in and tunes into their earnings calls. Earlier this month, he bought shares in Ferrari after its stock dropped.

“I try to identify businesses that I think will do well regardless of what the external factors are,” says Provencher, a finance major and head of his school’s investment club.

About 30% of his Fidelity account is in individual stocks, 60% in actively managed mutual funds and between 10% to 20% in a money-market fund. He declined to say how much he has invested, but has roughly \$20,000 in a separate Roth IRA.

He has been investing since he was 16, when his dad gave him \$1,000 to try it out.

This year's market volatility prompted Provencher to diversify. After stocks swooned following President Trump's sweeping "Liberation Day" tariffs, for instance, he invested in a small-cap fund.

Julia Greene | Age 17 | Seattle | High-School Student | Portfolio: \$2,000



Julia Greene stays diversified by spreading her money across ETFs. SOPHIA GREENE

Seeing family members working well into retirement age made Julia Greene think about her own financial future.

When she was a freshman in high school, she asked her dad to open a brokerage account for her so she could start investing. As a minor, she needed a custodial account, which is overseen by a parent or guardian.

"I just was really interested in how so many people could really change their life and reach their goals a lot sooner with investing," says Greene, now a high-school senior. "Saving alone isn't enough anymore to keep up with high prices."

Greene's goals are to familiarize herself with markets so she will be comfortable with investing once she graduates from college and starts working full time. She

hopes her investments will help her buy a house and fund her retirement someday.

She currently has a little over \$2,000 in a custodial account at Charles Schwab, where her dad approves the trades she directs. The account is funded by money from summer internships, babysitting and birthday gifts from her grandparents.

"I'm not day trading or anything like that," Greene says. She says she stays diversified by allocating her money across three exchange-traded funds: one focused on tech stocks, one on dividend stocks and another on emerging-market stocks.

So far this year, she is up \$350. She credits that to not reacting when stocks drop.

Michael Paladino | Age 27 | Tampa, Fla. | Supply-Chain Manager | Portfolio: \$450,000



Michael Paladino says he wasn't really fazed by this year's market swings. ANDREW PALADINO

Michael Paladino hardly has been fazed by this year's market swings.

"If you're 25 and the market falls 20%, by 30 it could be back at all-time highs," he says. "Pullbacks are opportunities."

His portfolio leans toward tech and artificial-intelligence stocks. [Amazon](#) and [Nvidia](#) are his largest positions, with smaller stakes in dividend funds.

Paladino says a lesson on the power of compounding returns in a college economics class set him on his path to investing.

"Five dollars a day and you could retire a millionaire," he says. He opened a [Robinhood](#) account in his sophomore year, bought some stocks with money he earned from a job at a gym, and kept

investing. He bought shares of [Apple](#) and [Microsoft](#) early on because he used their products, and still concentrates on businesses he's familiar with.

By 24, he says, his portfolio crossed \$100,000. He wants to hit \$1 million before age 30.

Kevin Hu | Age 22 | Vancouver, British Columbia | College Student | Portfolio: \$130,000

Since he couldn't open his own account when he was 15, Kevin Hu gave the cash he made from lawn mowing and other summer jobs at the time to his parents and told them which stocks to buy for him. They complied, but weren't supportive.

"They just want me to go to school and have a stable career," says Hu, a senior at the University of British Columbia studying business and computer science.



Kevin Hu says he learned from an early crypto loss.

ALLAN XING

Now, he invests in individual stocks and cryptocurrency through his own accounts, and describes his approach as “maximize risk while I’m young.”

His biggest win has been Nvidia. Frustrated by out-of-stock GPUs—the chips that power many AI tasks—while building a PC, he bought shares in 2020 and held through the AI boom, later trimming his holdings.

His worst loss came in high school during a crypto crash, when his positions in a smaller token fell about 95%. The episode taught him to take profits and avoid overconfidence.

With markets near record highs, he’s holding more cash. “Quantum-computing and robotics names rising 50% in a day is pretty concerning,” he says.

Hu is weighing leaving school to focus on his tech startup.

Mary Esposito | Age 22 | Chapel Hill, N.C. | College Student | Portfolio: Over \$200,000



Mary Esposito prioritizes putting money into her Roth IRA. JARED BLIKRE

Using profits from a knitting business she started on Instagram at 14, Mary Esposito automates transfers of \$1,000 a month to her accounts at Fidelity.

The college senior at the University of North Carolina prioritizes putting money into her Roth IRA and buying steadier picks like SPY, an ETF that tracks the S&P 500. Then, she adds to her positions in individual stocks such as Apple, Nvidia and Microsoft, which she plans to hold over the long term.

She also has about \$4,000 in government I bonds and Treasuries as a hedge, despite her

unease with inflation risk and Washington debt fights. “If those ever failed, we’d have much bigger problems than my portfolio,” she says.

She reviews her accounts roughly once a week and makes it a point to avoid overreacting to downturns. She still runs the crafts business that started it all.

“I’m an artist first, entrepreneur second, investor third,” she says.

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