



Mastering the Stock Comparison Guide (SCG): Your Key to Smarter Picks

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<https://www.betterinvesting.org/chapters/rocky-mountain>

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Stock Comparison Guide (SCG)

- Guidelines for using the SCG
- Review 5 Sections of the SCG

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SCG Guidelines

- Be sure your SSGs are current & your judgements complete
- SCG works best with same/similar industries
- Judgements must be reasonable & valid
- Be careful if SSGs are completed by several different people in a Club

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SCG: Comparison Strategies

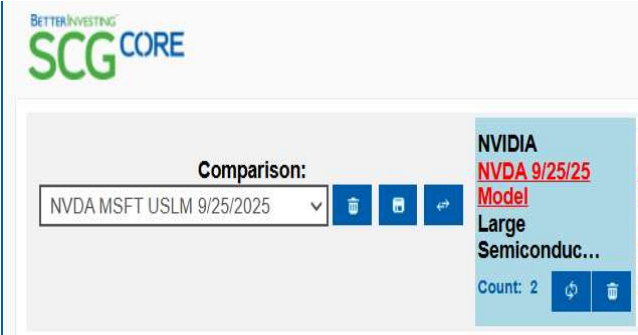
- **Select best Company:** highlight positive numbers
- **Filter:** Add companies in same industry/sector without judgement
- **Contrarian:** compare companies in same industry/highlight negatives to remove companies

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The screenshot displays the SCG CORE web application. At the top, the 'Comparison:' dropdown menu is set to 'NVDA MSFT USLM 9/25/2025'. To the right, a sidebar provides details for the selected company, NVIDIA, showing the date '9/25/25', the model 'Model', and the industry 'Large Semiconduc...'. The sidebar also indicates a 'Count: 2' and includes icons for adding and removing items.

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SCG CORE

Share Print Notes Tools BI Home Logout SCGPlus

Comparison:
[New Comparison] [Add] [Remove]

Pick study or type
ticker: [...]

Growth Comparisons

☒ Hist. Sales Growth Rate - 10 YR (%)

☒ Hist. Sales Growth Rate - 5 YR (%)

☒ Estimated Sales Growth Rate (%)

☒ Hist. Earnings/Share Growth Rate - 10 YR (%)

☒ Hist. Earnings/Share Growth Rate - 5 YR (%)

☒ Estimated Earnings Per Share Growth Rate (%)

Management Comparisons

☒ % Pretax Profit on Sales (Last 5 Year Average)

☒ % Earned on Equity (Last 5 Year Average)

☒ % Debt to Capital (Last 5 Year Average)

Valuation Comparisons

☒ Present Price

☒ Present Price / Estimated Total EPS

☒ Average P/E

☒ Current P/E

☒ Present Price Indicator

☒ Upside/Downside Ratio

Potential Return Comparisons

☒ Present Yield

☒ Avg. Percent Payout

☒ Compound Annual Return - Forecast High P/E

Other Comparisons

☒ Sector

☒ Industry

☒ Total Sales Last FY

☒ Morningstar Financial Health Grade

☒ Price Date

☒ Last Reported Quarter

☒ Judgment Date

☒ ADR

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SCG CORE

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Comparison:
[New Comparison] [Add] [Remove]

NVIDIA
9/25/25
Model
Large
Semiconduc...
Count: 0

Microsoft
MSFT 9/25/25
Model
Large
Software - In...
Count: 0

United States
Lime
USLM Model Club
09/13/2025
Small
Building Mat...
Count: 0

Pick study or type
ticker: [...]

Industry
averages:
[Select Industry]

Growth Comparisons

☒ Hist. Sales Growth Rate - 10 YR (%)

☒ Hist. Sales Growth Rate - 5 YR (%)

☒ Estimated Sales Growth Rate (%)

☒ Hist. Earnings/Share Growth Rate - 10 YR (%)

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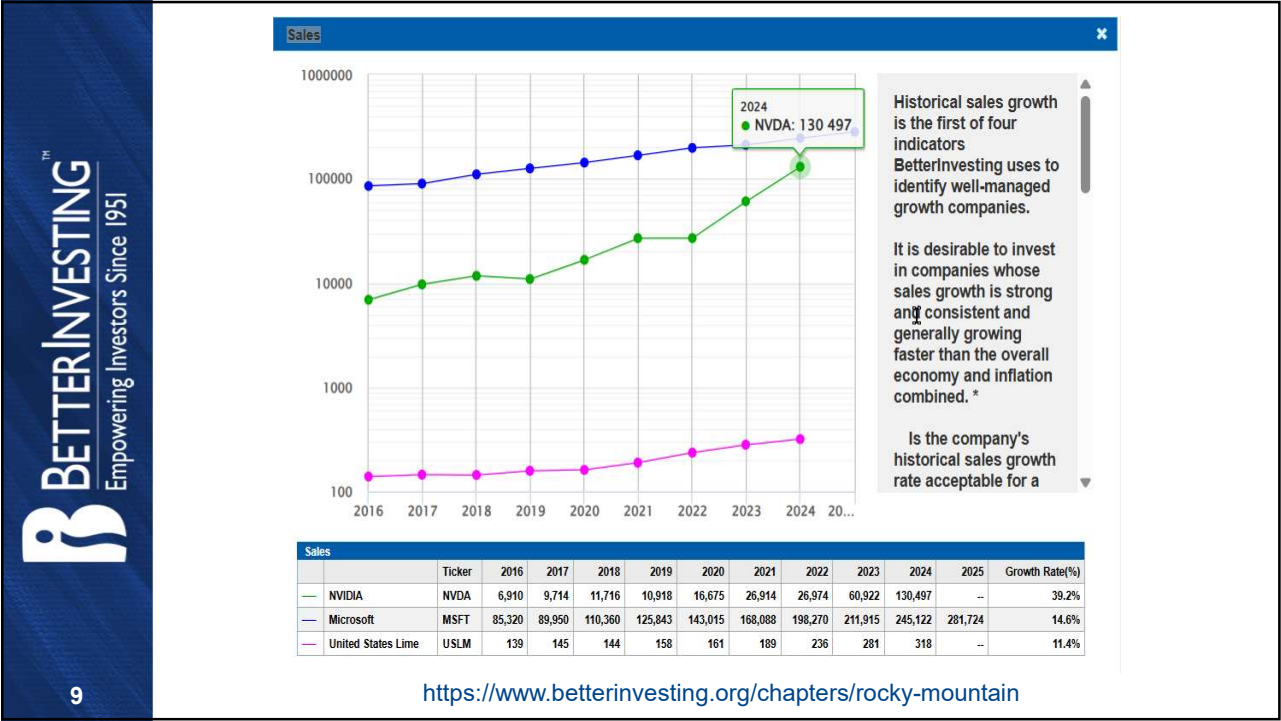
☒ Last Reported Quarter

☒ Judgment Date

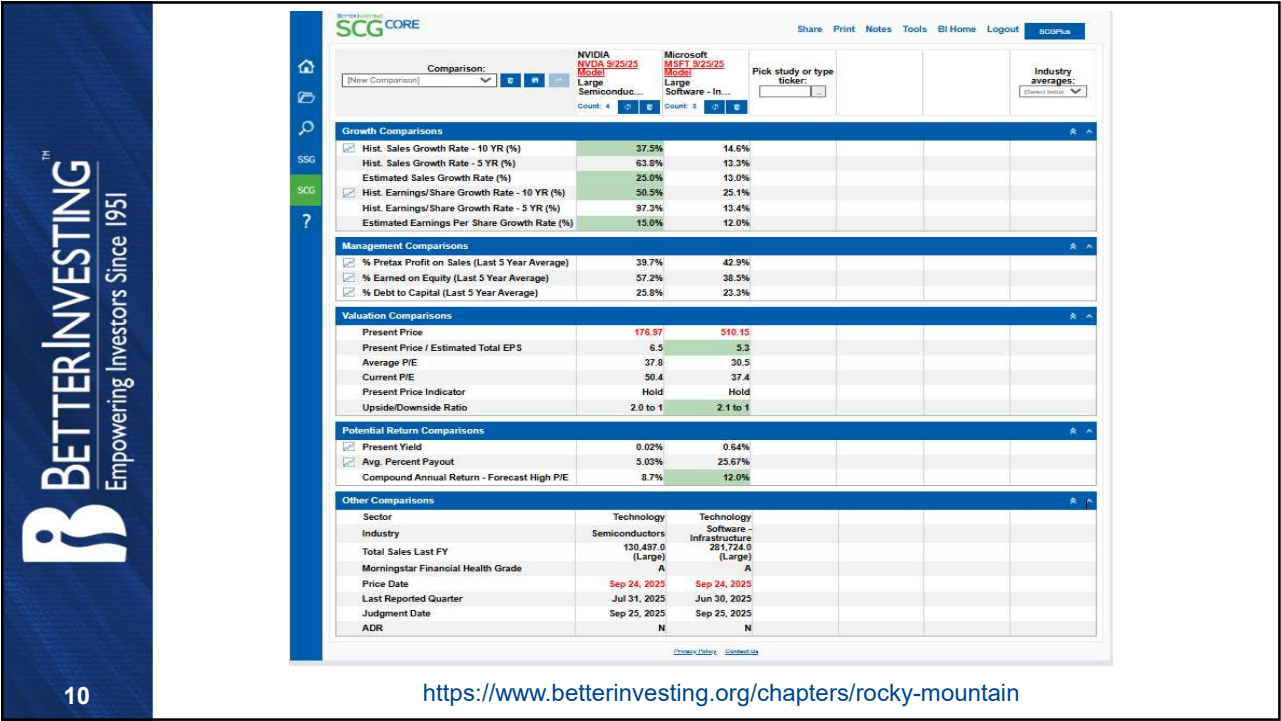
☒ ADR

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SCG CORE

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Comparison: NVDA MSFT USLM CRDO 9/25/2025

Industry averages: Semiconductors

Growth Comparisons

Hist. Sales Growth Rate - 10 YR (%)	37.5%	14.6%	10.3%	51.7%	16.9%
Hist. Sales Growth Rate - 5 YR (%)	63.8%	13.3%	19.2%	58.5%	23.2%
Estimated Sales Growth Rate (%)	25.0%	13.0%	12.0%	—	—
Hist. Earnings/Share Growth Rate - 10 YR (%)	50.5%	25.1%	22.3%	124.8%	27.2%
Hist. Earnings/Share Growth Rate - 5 YR (%)	97.3%	13.4%	39.9%	210.8%	30.5%
Estimated Earnings Per Share Growth Rate (%)	15.0%	12.0%	12.0%	—	—

Management Comparisons

% Pretax Profit on Sales (Last 5 Year Average)	38.7%	42.9%	29.2%	-14.6%	28.3%
% Earned on Equity (Last 5 Year Average)	57.2%	38.5%	16.6%	-3.5%	33.6%
% Debt to Capital (Last 5 Year Average)	25.8%	23.3%	1.2%	2.8%	21.9%

Valuation Comparisons

Present Price	176.97	510.15	126.70	146.01	—
Present Price / Estimated Total EPS	8.5	5.3	4.1	41.7	—
Average P/E	37.8	30.5	16.5	178.6	48.1
Current P/E	50.4	37.4	29.1	208.6	41.5
Present Price Indicator	Hold	Hold	Hold	—	—
Upside/Downside Ratio	2.0 to 1	2.1 to 1	0.5 to 1	—	—

Potential Return Comparisons

Present Yield	0.02%	0.64%	0.16%	0.00%	0.9%
Avg. Percent Payout	5.03%	25.67%	11.92%	0.00%	39.5%
Compound Annual Return - Forecast High P/E	8.7%	12.0%	5.8%	-100.0%	—

Other Comparisons

Sector	Technology	Technology	Basic Materials	Technology	—
Industry	Semiconductors	Software - Infrastructure	Building Materials	Semiconductors	—
Total Sales Last FY	130,497.0 (Large)	261,724.0 (Large)	317.7 (Small)	436.8 (Small)	—
Morningstar Financial Health Grade	A	A	B	B	—
Price Date	Sep 24, 2025	Sep 24, 2025	Sep 12, 2025	Sep 29, 2025	—
Last Reported Quarter	Jul 31, 2025	Jun 30, 2025	Jun 30, 2025	Jul 31, 2025	—
Judgment Date	Sep 25, 2025	Sep 25, 2025	Sep 13, 2025	Sep 30, 2025	—
ADR	N	N	N	N	—

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Sales

Historical sales growth is the first of four indicators BetterInvesting uses to identify well-managed growth companies.

It is desirable to invest in companies whose sales growth is strong and consistent and generally growing faster than the overall economy and inflation combined.*

Is the company's historical sales growth rate acceptable for a

Sales	Ticker	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Growth Rate(%)
NVIDIA	NVDA	6,910	9,714	11,716	10,918	16,675	26,914	26,974	60,922	130,497	—	39.2%
Microsoft	MSFT	85,320	89,950	110,360	125,843	143,015	168,088	198,270	211,915	245,122	281,724	14.6%
United States Lime	USLM	139	145	144	158	161	189	236	281	318	—	11.4%
Credo Technology Gro	CRDO	—	—	—	54	59	106	184	193	437	—	51.7%

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Model Investment Club
Rocky Mountain Chapter, BetterInvesting

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Comparison: NVDA MSFT USLM 9/25/2025

NVIDIA NVDA 9/25/25 Model Large Semiconduc... Count: 8

Microsoft MSFT 8/25/25 Model Large Software - In... Count: 4

United States Lime USLM Model Club 9/13/2025 Small Building Mat... Count: 2

Crado Technology Gro CRDQ 9/30/2025 Small Semiconduc... Count: 1

Pick study or type ticker: Industry averages: (Default Model)

Growth Comparisons

Management Comparisons

Valuation Comparisons

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ADR	N	N	N	N

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SCG: Comparison Tools

- Growth Comparison
- Management Comparison
- Valuation Comparison
- Potential Return
- Other Comparisons

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Review/Summary

- The SCG relies on your SSG
 - Be sure SSG is current
 - Review Judgements
- Quality outweighs Valuation
- No hard fast rules
- Can be interpreted differently

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Final Thought

Add the SCG to Your Process of
Selecting the BEST Companies
to Your Portfolio: It's the Key to
Smarter Picks!!!

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REFERENCES

- “Stock Comparison Guide (SCG) Tutorial”, March 20, 2025
- “Using the SCG”, Ticker Talk, December 2021
- “Selecting the Best Using the SCG”, Stock Up, February 2020

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Questions or Comments?

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