

US Stock Express

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HOOD Price Forecasts: Bullish Long-Term Amid Volatility

From GROK of X.AI

Analyst consensus (20 firms) rates HOOD "Buy" with a 12-month target of \$128.88 (slight downside from \$137), high \$160/low \$104. Long-term projections vary wildly due to crypto exposure and growth bets; I've averaged optimistic models (e.g., WalletInvestor, LongForecast) assuming 20-25% CAGR from user/AI expansion, tempered by regs/rates. Current: ~\$137.

Year (End-Dec)	HOOD Forecast	Rationale
2025	\$145–\$160	+6-17%; Prediction markets ramp, S&P tailwinds; avg \$152 (Mizuho/KeyBanc).
2026	\$180–\$220	+24-37%; EU launch, 30M users; avg \$200 (WalletInvestor).
2027	\$220–\$270	+22-23%; Crypto rebound, Gold subs 5M+; avg \$245 (LongForecast).
2028	\$260–\$330	+18-22%; AI tools mature, \$5B revenue; avg \$295.
2029	\$310–\$400	+19-21%; Global scale, 40M users; avg \$355.
2030	\$370–\$480	+19-20%; \$10B+ revenue if PFOF intact; avg \$425 (bull case \$500).

Upside if crypto booms; downside 20-30% on recession/tariffs.



Price Forecast for HOOD (2025–2030)

From Copilot of Microsoft

Year	Forecast Price Range	Key Drivers
2025	\$140–\$160	Crypto + prediction market momentum
2026	\$155–\$185	US rollout of tokenized assets
2027	\$170–\$210	Global expansion, AI-powered investing
2028	\$180–\$230	Institutional adoption, fintech partnerships
2029	\$190–\$250	Regulatory clarity, embedded finance
2030	\$200–\$270	Robinhood as a full-stack financial platform

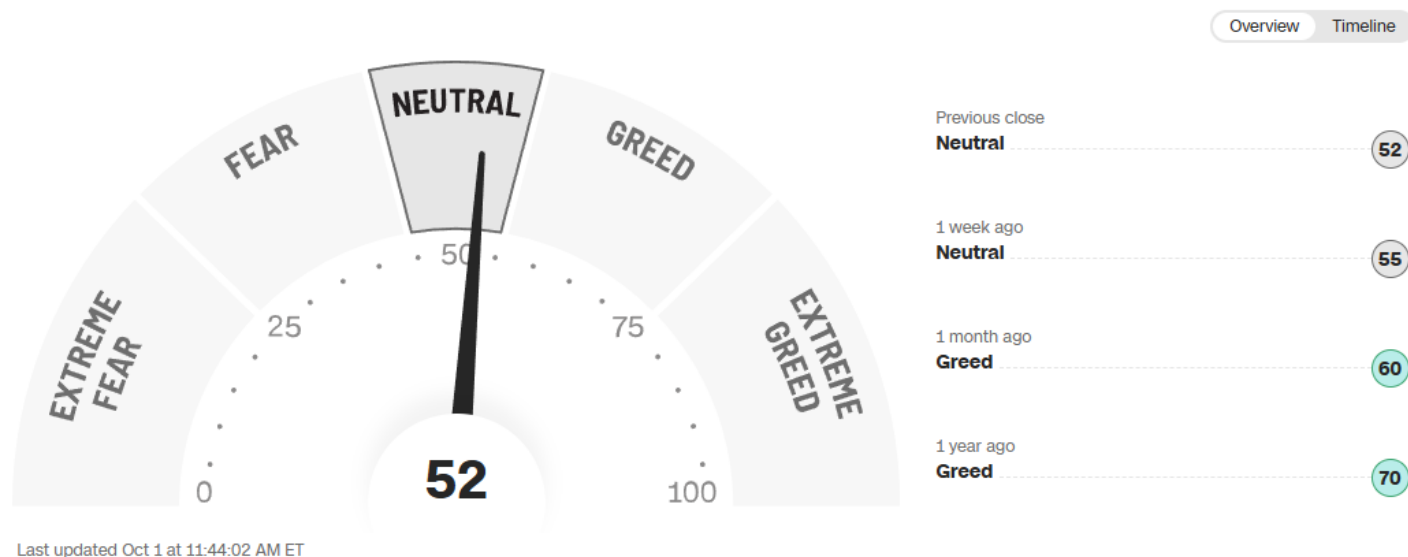
These projections assume continued innovation and favorable regulation. Volatility in crypto or political interference could shift outcomes.

*Risk disclosure: Price can go up and down at any moment, use free money to trade and bear the risk according to your own capital;
Never trade with money that has a deadline for withdrawal.
All suggestions are for reference only, even AI cannot be 100% reliable, final decision still lies upon investors.
Copy trading cannot replicate another trader's background or psychological state.*

Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



North East West South is NEWS

US President Trump said his administration is "very close" to a settlement with Harvard University worth approximately \$500 million. Under the agreement, the elite university will operate a vocational school.

OpenAI released its most advanced video generation model to date, Sora 2, and also launched a TikTok-like social app, called Cameo, where users can embed themselves in AI-created scenes.

Recent mysterious drone sightings and airspace incursions have caused concern among European Union (EU) member states. Danish Prime Minister Mette Frederiksen said today that Europe must strengthen its response to Russia's "hybrid warfare."

The US federal government shutdown began at 12:01 a.m. on October 1st, as lawmakers and President Donald Trump disagreed in budget negotiations, failing to reach an agreement on Democrats' demands for increased health care funding, leaving the negotiations at an impasse. Hundreds of thousands of "non-essential" employees will be furloughed or work without pay.

Ryomasa Akasawa, Japan's special envoy in negotiations with the United States on tariffs, said on Monday there was "no disagreement" between the two countries regarding Tokyo's \$550 billion investment in the United States as part of a recently signed trade deal.

Robinhood's Business Model: Thriving Without Commissions

From GROK of X.AI

Robinhood Markets, Inc. (NASDAQ: HOOD), founded in 2013 and public since 2021, pioneered commission-free trading to democratize investing, but its survival hinges on a diversified revenue mix beyond trades. While zero-commission stock/ETF/options trades attract 25M+ users, the company generates ~\$2.5B in annual revenue (Q2 2025) primarily from:

- **Payment for Order Flow (PFOF):** ~40-50% of revenue; Robinhood sells user order data to market makers (e.g., Citadel, Jane Street) who execute trades profitably and rebate ~\$0.01/share. This drew SEC scrutiny but remains legal and core.
- **Interest Income:** ~30%; Earns on uninvested cash balances (\$10B+ at 5%+ rates) and margin lending (users borrow at 8-12% for leveraged trades).
- **Subscriptions and Premiums:** ~15%; Robinhood Gold (\$5/month, 3.5M subscribers) offers 5% APY on cash, Level II data, and bigger instant deposits.
- **Crypto and Other:** ~10-15%; Minimal direct fees but high-volume trading (e.g., BTC/ETH spreads); plus stock lending, cash sweep programs, and emerging products like prediction markets (4B+ contracts traded in 2025).

This model scales with volatility—net deposits hit \$13.8B in Q2 2025—turning "free" into profitable via data and idle assets. Risks include PFOF bans (unlikely post-2024 election) or rate cuts eroding interest.

Why HOOD Stock Surged Since August 2024

HOOD traded sideways ~\$15-20 from 2022-early 2024 amid crypto winters and meme-stock fades, but ignited in August 2024 on post-election optimism: Trump's pro-business policies (e.g., lighter regs) and crypto deregulation boosted fintechs. Shares jumped 192% in 2024 alone, driven by 6% user growth (24.8M funded accounts), Q3 profitability (\$120M net income), and diversification into crypto (43% of transaction revenue) and international expansion (UK/EU launches). By mid-2025, momentum built on AI tools (Robinhood Legend) and prediction markets, with YTD gains hitting 266% as of late September—outpacing S&P 500's 20%.

Post-"Liberation Day" April 2025 Rally: From Dip to Double

"Liberation Day" refers to President Trump's April 2, 2025, proclamation of sweeping tariffs (10-60% on China/imports) as a "strategic reset" for U.S. manufacturing, sparking global trade fears and a market plunge (S&P -5% that week). HOOD cratered to <\$40/share (from \$55), as investors fled risk assets amid recession worries. But the quick rebound—HOOD doubled to \$80+ by May—stemmed from tariff pauses (e.g., 90-day negotiations with China/EU) and carve-outs for tech/fintech, plus Fed rate cuts easing borrowing. Cathie Wood's ARK doubled down on HOOD April 3, signaling confidence in its low-cost model thriving in volatility. By August, HOOD was up 100%+ from the low, reflecting broader risk-on sentiment.

September 8 Gap Up: S&P 500 Inclusion Ignites Fame

From GROK of X.AI

On September 8, 2025, HOOD gapped up 14.6% (open \$110.63 from \$101.25 prior close, settling at \$116.28 on 50M+ volume), catapulting it to fame as the S&P 500's newest darling. The trigger: S&P Dow Jones announced HOOD's inclusion (replacing a smaller stock), forcing passive index funds (e.g., Vanguard, BlackRock) to buy ~\$5-10B in shares— a "golden ticket" boosting liquidity and visibility. This marked HOOD as 2025's top S&P performer (266% YTD), amplified by analyst upgrades (e.g., Mizuho to \$145) and Summit 2025 hype on products like Gold Card and Legend AI.

Record High on Tuesday (September 30, 2025): Prediction Markets Fuel the Fire

HOOD hit an all-time high of \$142 intraday on September 30, closing +12% at \$136.72 (previous record \$126.80 on Sep 24), on explosive news of prediction markets expansion. CEO Vlad Tenev revealed U.K./EU regulatory approvals for event-contract trading (e.g., elections, sports), projecting 4B+ contracts and \$1B+ revenue by 2026—diversifying beyond trades. This, atop August metrics (\$8B crypto volume, 187M options), reinforced HOOD's "growth machine" narrative, with shares up 467% over 12 months. Bears cite overvaluation (58x forward EV/EBITDA), but momentum trumps.

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HOOD's Ties to Crypto Stocks: High Correlation, Shared Fate

HOOD correlates strongly (~0.7-0.8 beta) with crypto proxies like Coinbase (COIN, $r=0.75$) and Bitcoin (BTC, $r=0.65$), as crypto drives 40%+ of transaction revenue—surges in BTC (e.g., +50% post-Trump) lift HOOD volumes 2-3x. Vs. COIN (deeper crypto focus, 80% revenue), HOOD's hybrid model (stocks + crypto) adds stability but amplifies rallies (HOOD +256% YTD vs. COIN +180%). Both benefit from deregulation (e.g., ETF approvals), but HOOD's retail edge (15 cryptos vs. COIN's 250) ties it to meme/volatility plays. In downturns, they plunge together (e.g., -30% in April tariff scare). Overall, HOOD rides crypto waves but diversifies risk via equities.

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World Observation

Day 1317
Russia/Ukraine Conflict

Riding the AI Waves

(31) Robin Hood the legend

Robin Hood is a legendary person of England who is famous for robbing the rich to give to the poor. In the US stock market, it is also famous for trading without commission who is giving benefits to general public, but not are not poor indeed.

Later on, its business is involved in Crypto and thus made the scope wider. It was established in 2013 and listed in 2021, but price started to surge up since Aug 2024. After the Liberation Day of Trump in April, it again rockets high. In September it even had jumping gap up and become one of the focuses of the market.

One thing its similar to PLTR, their business is extending to the UK and Europe, and part of the major reasons would be including the polices of Trump, both on immigration and tariff. Both HOOD and PLTR are said to have sharp rise recently.

Anyway, in trading with crypto, this stock can be considered together with MSTR, COIN, CRCL. Fluctuations are inevitable, please study well their business plan and history and the surrounding companies before making trading decisions.