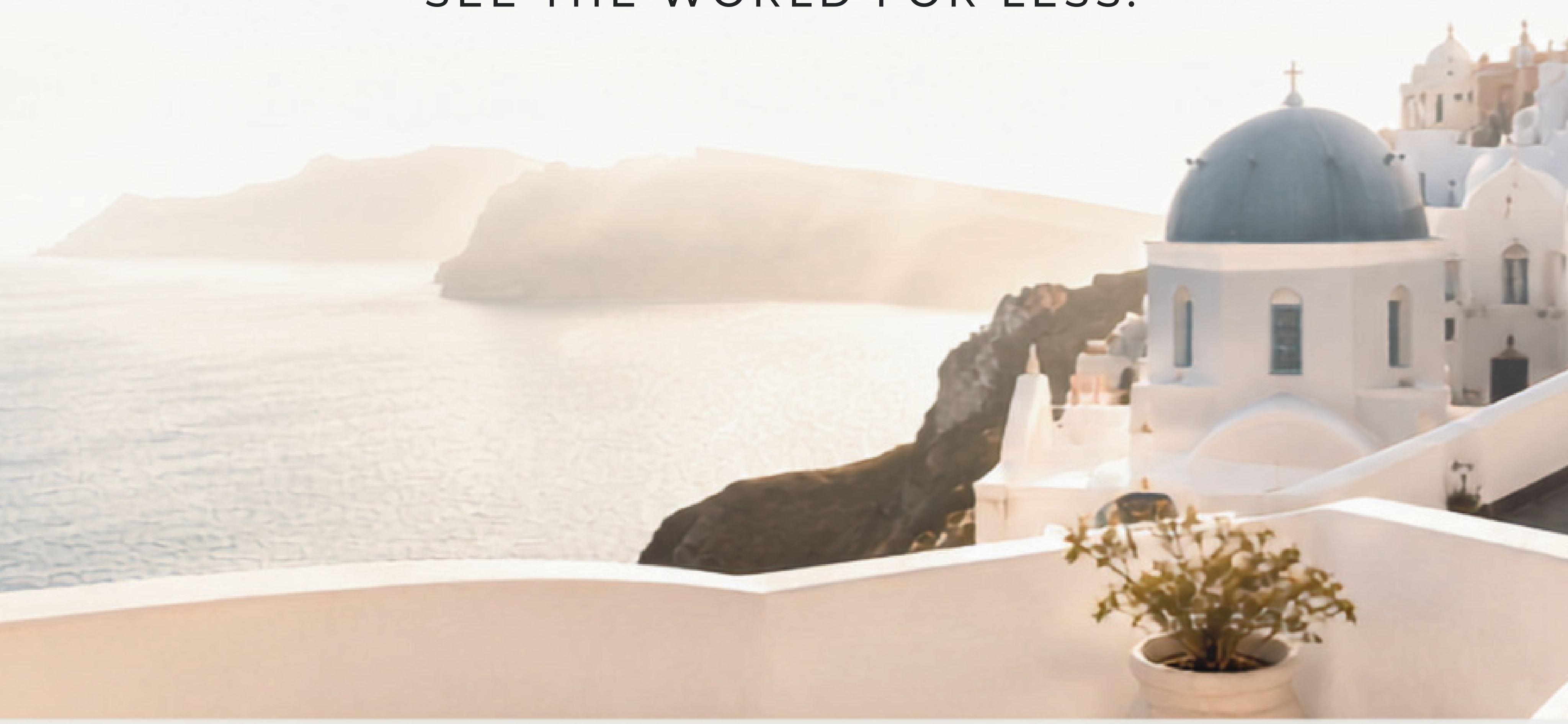
THE REWARDS MOM

BEGINNER'S GUIDE TO

POINTS & MILES

EARN MORE. TRAVEL BETTER.
SEE THE WORLD FOR LESS.



SMART STRATEGIES
for credit cards

MAXIMIZE POINTS
earn more, faster

REDEEM WITH VALUE
get the most out of your points

TRAVEL MORE
create unforgettable experiences

OVERVIEW

Travel More. Spend Less.

Credit card companies offer welcome bonuses in the form of points or cash rewards to new users who meet specific spending requirements. These offers provide an excellent opportunity to accumulate points quickly, which can then be redeemed for travel.

By following a few simple rules, you can maintain a high credit score (or even enhance it) and travel more often for less.

> "*Your credit cards can become one of the most powerful travel tools you own.*

THE BASICS

Your Path to Points and Places

A simple strategy can help you earn valuable rewards and turn them into unforgettable experiences.

01
SIGN UP FOR A CREDIT CARD
Choose a card that offers both a welcome bonus and transferable points.

02
HIT THE MINIMUM SPEND
Use your card for everyday purchases without altering your budget.

03
WAIT 90 DAYS, THEN REPEAT
Protect your credit score by spacing out your applications.

04
SPEND YOUR POINTS AND TRAVEL THE WORLD
Earning points is the easy part; deciding where to go and how to use them is the fun challenge!

THE BASICS

The Best Beginner Card

WHY I RECOMMEND STARTING HERE

If you're only going to open one travel credit card, I recommend the Chase Sapphire Preferred® Card. It's the perfect card to start your points journey.

FLEXIBLE POINTS

Earn Chase Ultimate Rewards® points that transfer to airlines and hotels.

ACCESS TO HYATT

Transfer to World of Hyatt, where points often get you the most value.

EASY TO USE

Simple to earn and redeem—perfect while you're learning the ropes.

ROOM TO GROW

A strong foundation that keeps your options open as you learn and travel more.

Don't worry if this isn't the right card for you. Later in this guide, I'll show you how to choose the best card based on your goals and spending.

THE BASICS

Understanding Credit Scores

One of the biggest concerns people have when considering this strategy is the potential impact on their credit score. However, understanding how credit scores work can alleviate these concerns.

Credit card applications have a minor effect on your credit score. By following best practices—like setting up auto-pay, paying on time, retaining your oldest accounts, and spacing out applications—you can maintain or even improve your credit score.

700+

A STRONG CREDIT SCORE COMES FROM CONSISTENT HABITS—NOT AVOIDING CREDIT CARDS.

01	PAY ON TIME	Payment history is the most important factor in your score.
02	SET UP AUTO-PAY	Automate payments so you never miss a due date.
03	KEEP OLD ACCOUNTS	The age of your credit history helps boost your score.
04	SPACE APPLICATIONS	Spacing out applications helps minimize any short-term impact.

THE BASICS

Annual Fees: When They're Worth It

Don't be afraid of annual fees. Think of it like this: If you were offered the chance to lend someone $100 and receive $600 or more back after three months, would you accept?

Many top credit cards with the best bonuses come with an annual fee, but the benefits often far outweigh the initial cost.

These cards also can offer perks like complimentary night certificates at high-end hotels, airport lounge access, and hotel status.

> *"If you were offered the chance to lend someone $100 and receive $600 or more back after three months, would you accept?"*

WHAT YOUR FEE CAN UNLOCK

LUXURY HOTEL STAYS

Complimentary night certificates can often offset your annual fee in a single stay at the world's best hotels.

AIRPORT LOUNGE ACCESS

Relax with comfortable lounges, great food and drinks, and a quiet place before your flight.

HOTEL STATUS

Enjoy VIP perks like room upgrades, late check-out, free breakfast, and more.

The right card turns everyday spending into elevated experiences. Choose wisely, and the benefits will always outweigh the fee.

THE BASICS

Meeting the Minimum Spend

A minimum spend is the amount you need to charge on a credit card within a certain time frame to qualify for the welcome bonus.

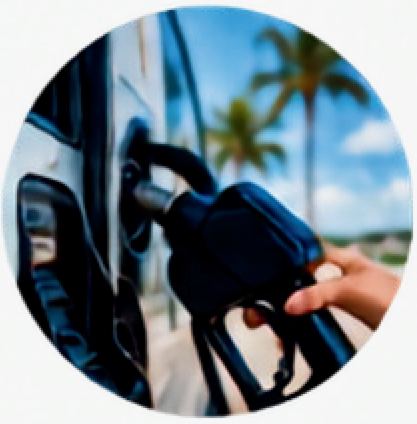
This requirement can usually be met by paying for your everyday expenses like groceries, gas, and utilities using your credit card instead of a debit card.

Planning your card applications around large upcoming expenses can also help you meet these minimums without stress.

EVERYDAY SPENDING THAT CAN HELP YOU EARN

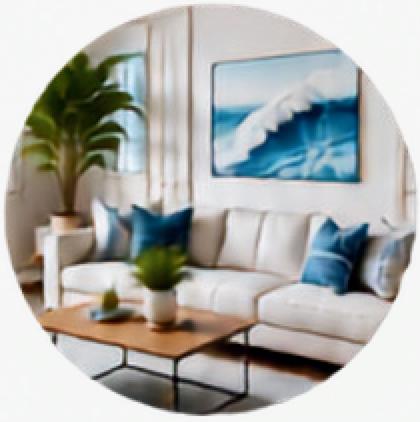
GROCERIES

Stock up on everyday essentials and put your card to work.



GAS

Fill up and keep earning on every trip you take.



UTILITIES

Bills you're already paying can help you earn big rewards.

PLANNED EXPENSES

Time your card applications around large upcoming purchases or trips.

A little planning today can lead to unforgettable memories tomorrow.

THE BASICS

The 5/24 Rule

Chase, one of the most popular issuers of travel rewards cards, has a rule known as 5/24.

This means if you've opened five or more personal credit cards from any bank in the past 24 months, you won't qualify for a new Chase card.

WHAT IT MEANS:

If you've opened 5 or more personal credit cards in the past 24 months, you'll be declined for most Chase credit cards.

Since Chase offers some of the best travel rewards cards, it's essential to plan your applications carefully to avoid disqualifying yourself from these valuable cards.

SMART STRATEGIES

The Power of Player 2

If you have a partner or spouse, you can maximize your points by having them sign up for their own cards.

This strategy allows both of you to earn multiple welcome offers, essentially doubling your points.

You can also refer your partner to credit cards, earning referral bonuses in addition to the welcome offer points.

> *Travel is always better together, especially when it earns you twice the points.*

BUSINESS CARDS

Not Just for Businesses

Many people are surprised to learn that they can qualify for a business credit card, even without owning a traditional business.

Whether you're selling items on Facebook Marketplace, offering piano lessons, or babysitting, if you have any side hustle that generates income, you can apply for a business card.

> *Business cards can be a valuable addition to your strategy, especially if you've hit the 5/24 limit on personal cards.*

WHO QUALIFIES?

- Selling on Facebook Marketplace
- Freelancing
- Tutoring
- Babysitting
- Photography
- Etsy shop
- Content creation
- Consulting

You don't need a traditional business. Any legitimate side income may qualify you for a business credit card.

Staying Organized

Managing multiple cards might sound daunting, but with the right tools, it's manageable and even enjoyable.

APPS LIKE TRAVEL FREELY help you track your card sign-ups, 5/24 status, annual fees, and minimum spend deadlines.

YOU DON'T NEED TO STORE sensitive information like your card numbers.

FOR A MORE COMPREHENSIVE OVERVIEW of your financial transactions, platforms like Monarch Money allow you to monitor charges and expenses, making it easier to stay on top of everything.

By following a few simple rules, you can maintain a high credit score (or even enhance it) and travel more often for less.

Is This For You?

This strategy is only for those committed to treating their credit card like a debit card—paying off the balance in full every month.

If you're paying interest, you're not really getting a free vacation, so always stay within your budget! Maintaining a credit score of 700 or higher is the goal so you can continue to be approved for new cards and bonuses.

> "*By following these strategies, you can afford to take your family on vacations anywhere in the world.*

Check **HERE** to see if I'm hosting a 30-day points challenge soon, or get on the list to be notified

READY TO START YOUR JOURNEY?

Let's go.