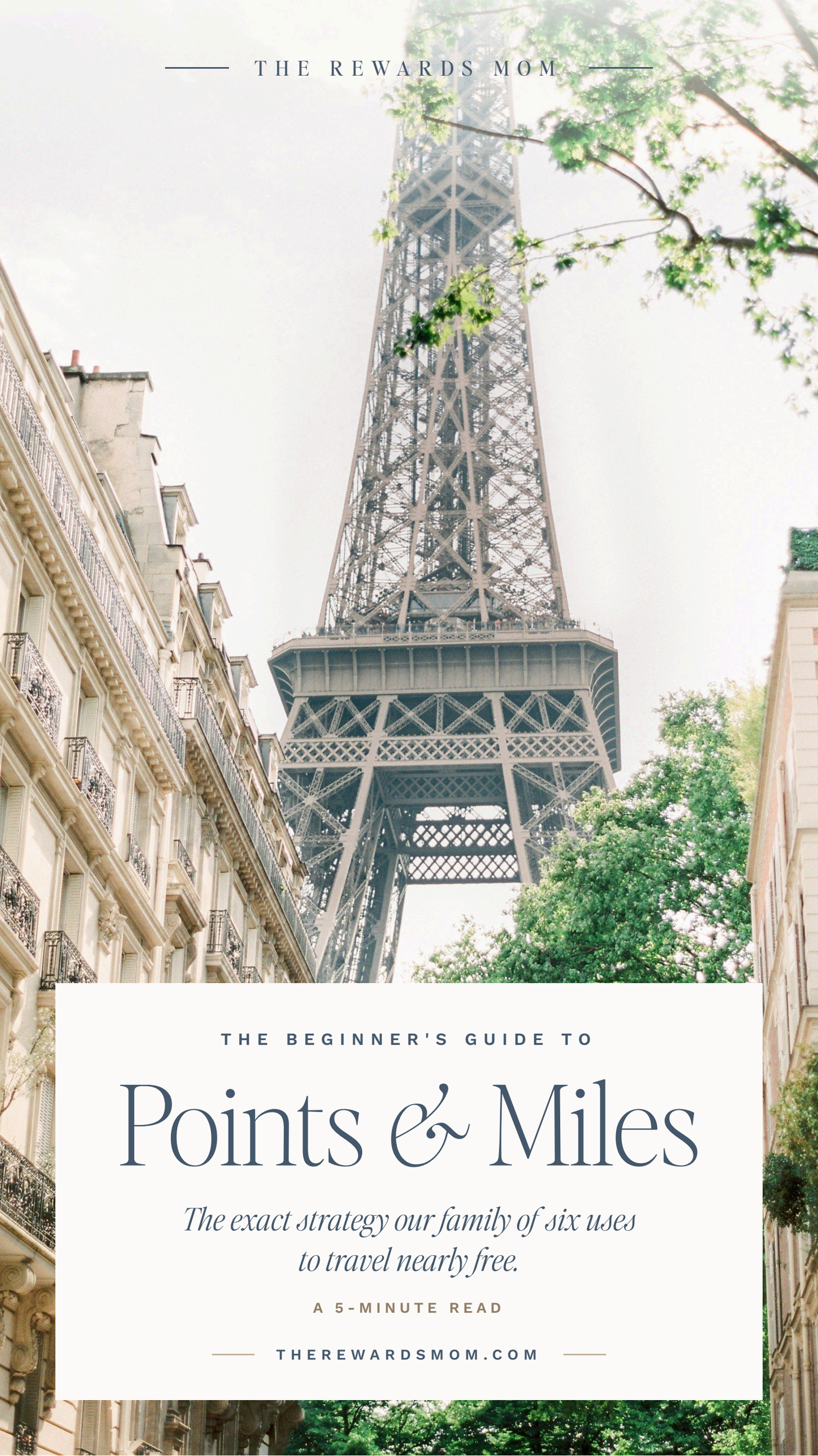


THE REWARDS MOM

THE BEGINNER'S GUIDE TO

Points & Miles

The exact strategy our family of six uses to travel nearly free.

A 5-MINUTE READ

THEREWARDSMOM.COM



Meet Kristin.

Former travel pro turned mom & points aficionado.

After a career in travel (JetBlue, then travel agent), I still thought points people were annoying. Then my kids hit school age, school-break prices got crazy, and nothing I'd seen came close to what points can do. Now our family of six has two Southwest Companion Passes (someone flies free with us every time), and we've flown the whole crew to Hawaii (twice) and Disney World.

YEAR ONE · REAL NUMBERS

Our First Year on *Points*

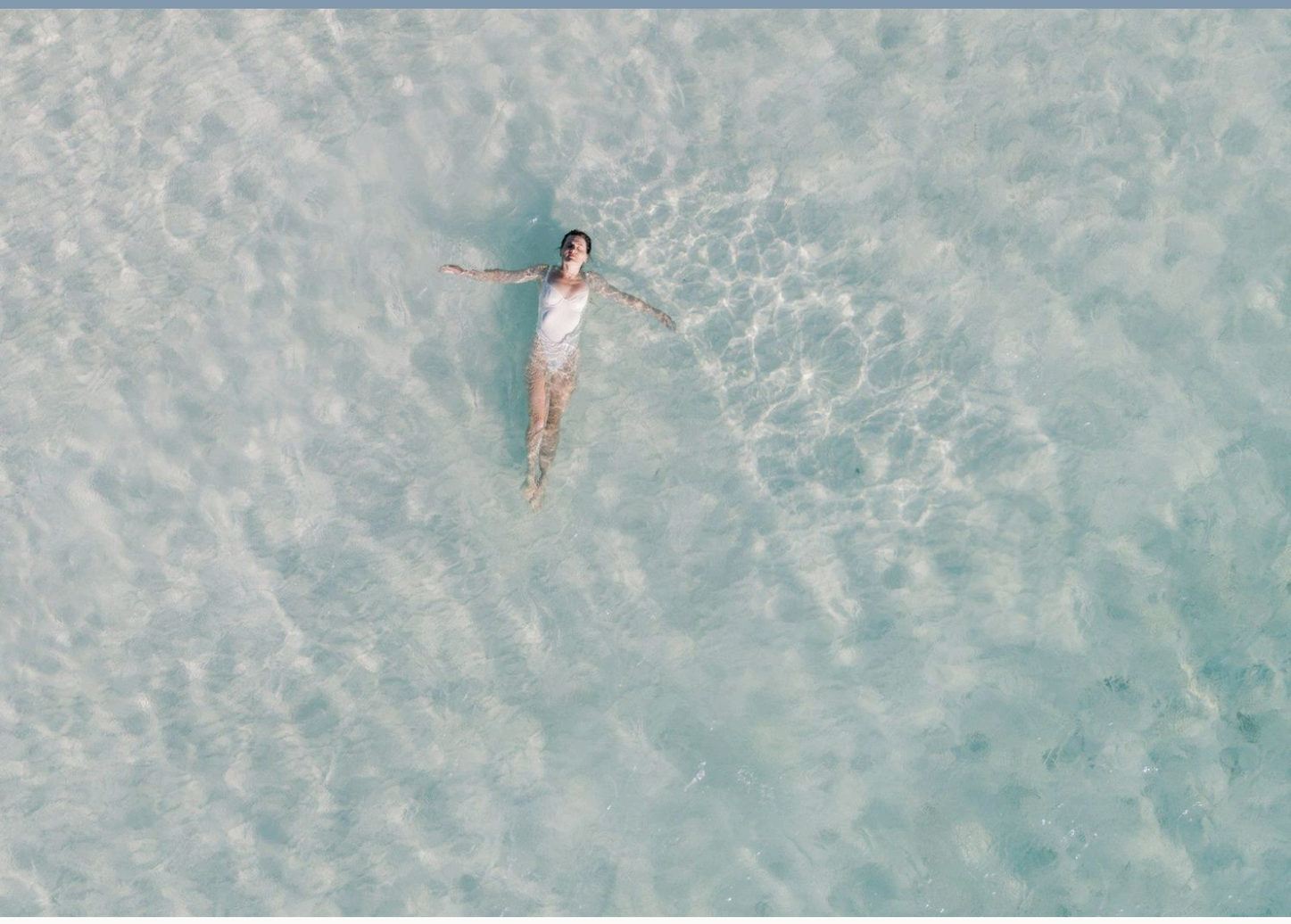
TRIP	CASH PRICE	WE PAID
Carlsbad, CA Park Hyatt Aviara over Thanksgiving	$7,865.00	**$0.00**
Mexico Two Cancun all-inclusives + flights	$14,032.00	**$1,968.63**
Kauai Flights and hotels	$14,880.22	**$1,264.00**
Coeur d'Alene, ID Five nights, regular hotel	$1,795.00	**$0.00**
Italy Business class flights	$18,776.00	**$388.98**
TOTAL	$57,348.22	**$3,621.61**

$53,726.61

SAVED IN YEAR ONE

This was before anyone was following me (I had 23 followers) and before a single referral bonus. Your results will depend on your cards, your spending, and where you go.

> *By the Last Page*
>
> How to earn your first big pile of points without hurting your credit, plus the step almost everyone gets stuck on.



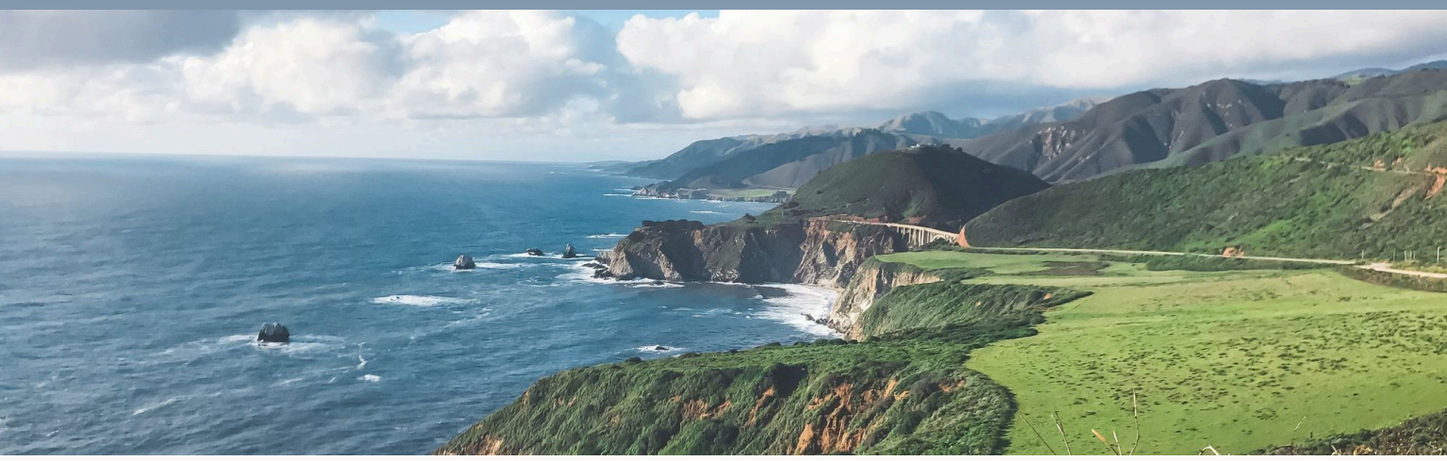
THE OVERVIEW

Travel More. *Spend Less.*

Card companies give welcome bonuses (points or cash) to new cardholders who hit a set spending amount. It's the fastest way to earn flights and hotel nights.

Follow a few simple rules and your credit score can stay high (or go up).

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



THE BASICS

Your Path to Points & Places

A strategy you can repeat for years.

01

SIGN UP FOR A CREDIT CARD

Pick one with a welcome bonus and transferable points (points you can move to airlines and hotels).

02

HIT THE MINIMUM SPEND

Use it on everyday purchases. No budget changes.

03

WAIT 90 DAYS, THEN REPEAT

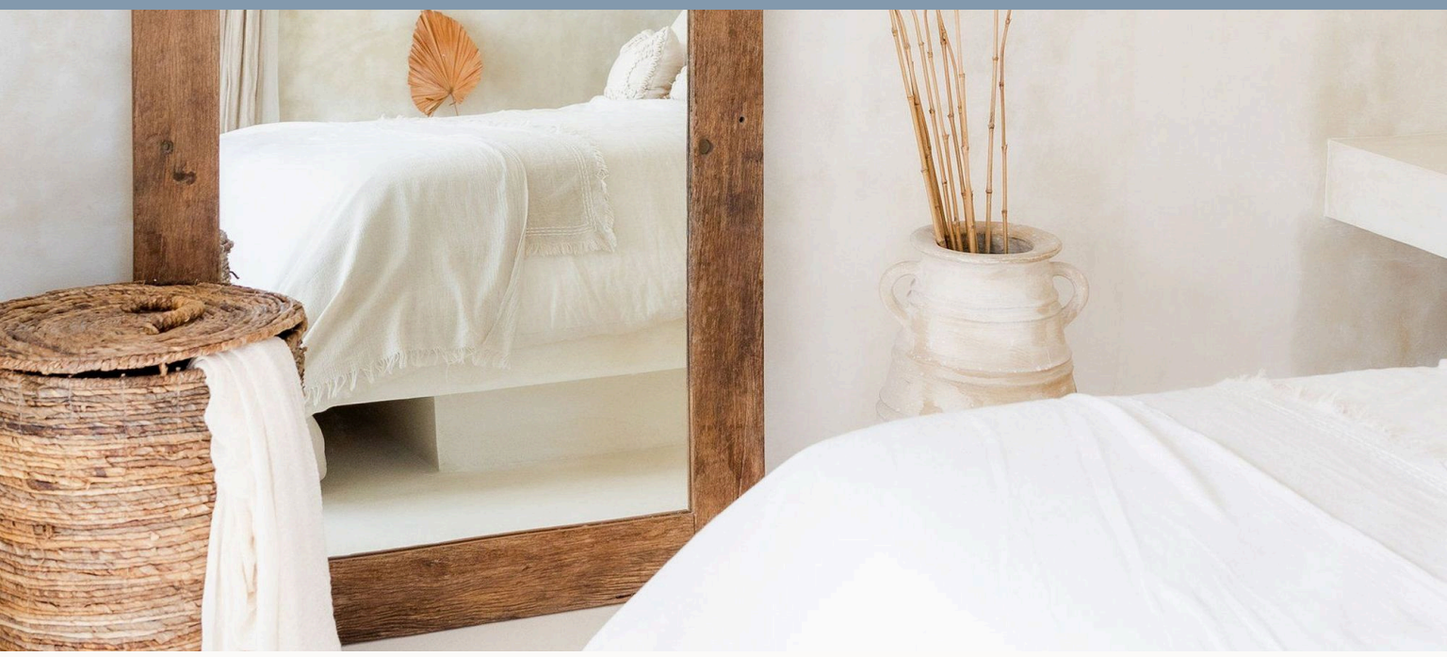
Spacing applications protects your credit.

04

SPEND YOUR POINTS AND TRAVEL

Earning is easy. Deciding where to go is the fun part!

> This guide covers steps 1 to 3. Step 4 is where most people get stuck (and it's my favorite), so it's at the end.



WHY I RECOMMEND STARTING HERE

The Best *Beginner* Card

If you open just one travel card, make it the **Chase Sapphire Preferred® Card**. It's the perfect place to start.

FLEXIBLE POINTS

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

ACCESS TO HYATT

Transfer to World of Hyatt, often the best value for points.

EASY TO USE

Simple to earn and redeem while you learn.

ROOM TO GROW

Keeps your options open as you grow.



THE BASICS

Understanding Credit *Scores*

One of the biggest worries I hear: "Won't this wreck my credit?" An application has a small effect. Build these four habits and your score can stay put (or go up).

700+

Strong scores come from habits, not avoiding cards.

01 · PAY ON TIME

The most important factor in your score.

02 · SET UP AUTOPAY

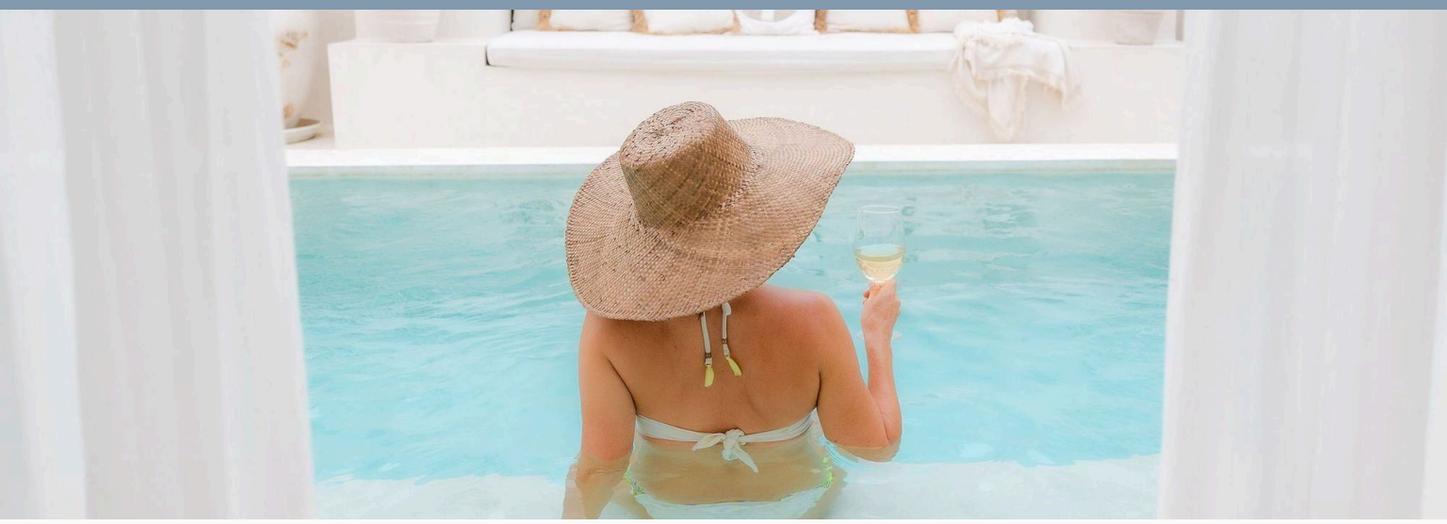
Never miss a due date.

03 · KEEP OLD ACCOUNTS

Older credit history helps.

04 · SPACE APPLICATIONS

Keeps any short-term dip small.



THE BASICS

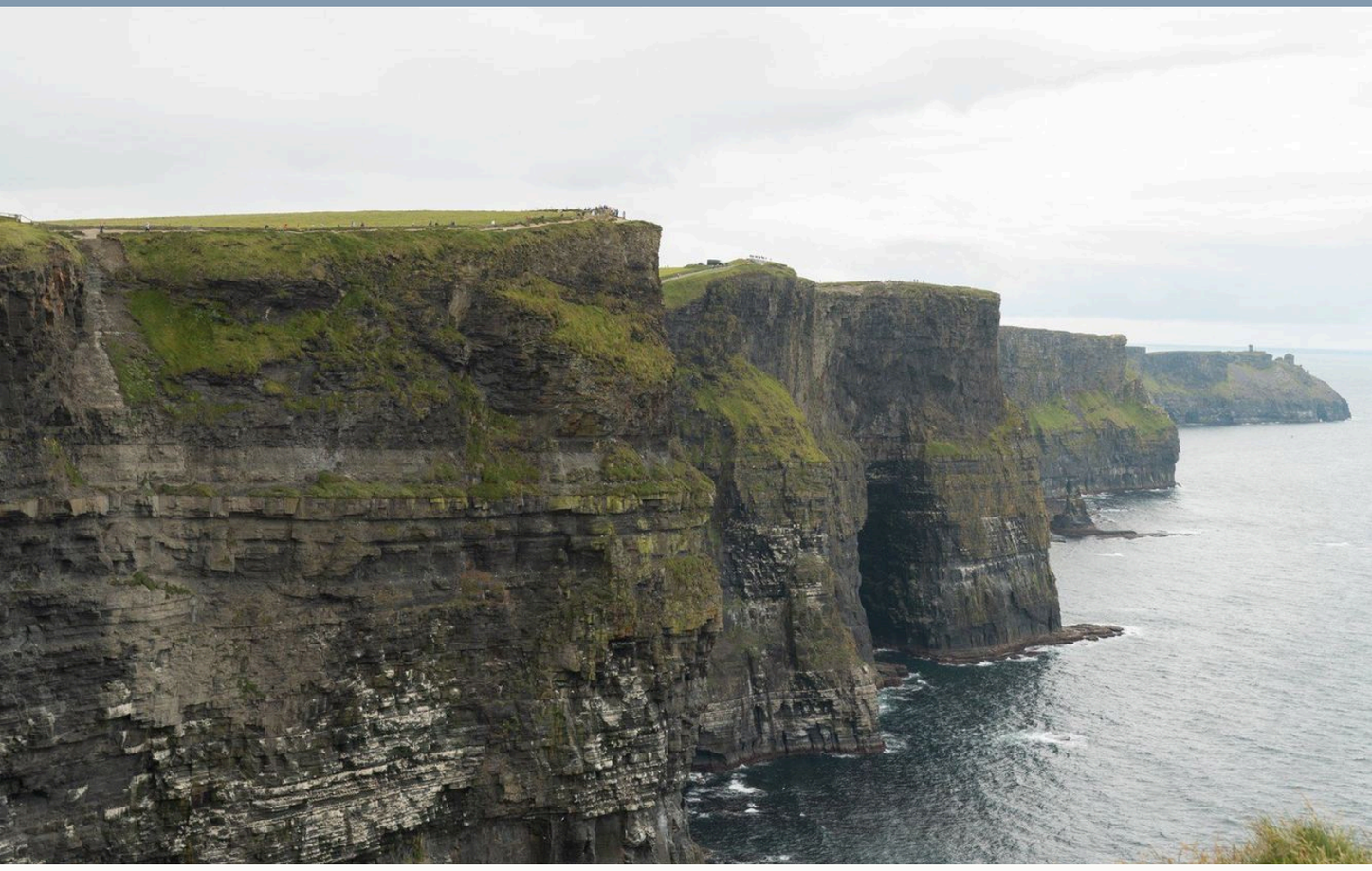
Annual Fees: When They're *Worth It*

$100 → $600

Lend someone $100 and get $600 or more back in three months. Would you say yes?

Many top cards with the biggest bonuses have a fee, and the perks usually far outweigh it:

LUXURY HOTELS	A free night certificate can often offset the fee in one stay.
AIRPORT LOUNGES	Comfy seats, food, drinks, and quiet before you fly.
HOTEL STATUS	Upgrades, late checkout, free breakfast, and more.



THE BASICS

Meeting the Minimum *Spend*

It's the amount you charge on a new card within a set time to earn the bonus. Moving bills you already pay off your debit card usually covers it.

GROCERIES

The everyday stuff.

GAS

Earn on every fill-up.

UTILITIES

Bills you already pay.

PLANNED EXPENSES

Time applications around big purchases.

> Never spend extra to chase a bonus. Use the card for what you'd buy anyway.



THE BASICS

The 5/24 *Rule*

5 / 24

CARDS MONTHS

Opened five or more personal cards from any bank in the past 24 months? Chase will decline you for most of its cards.

Chase has some of the best travel cards, so plan your order carefully.

> Already at 5/24? Business cards can help (see page 12).



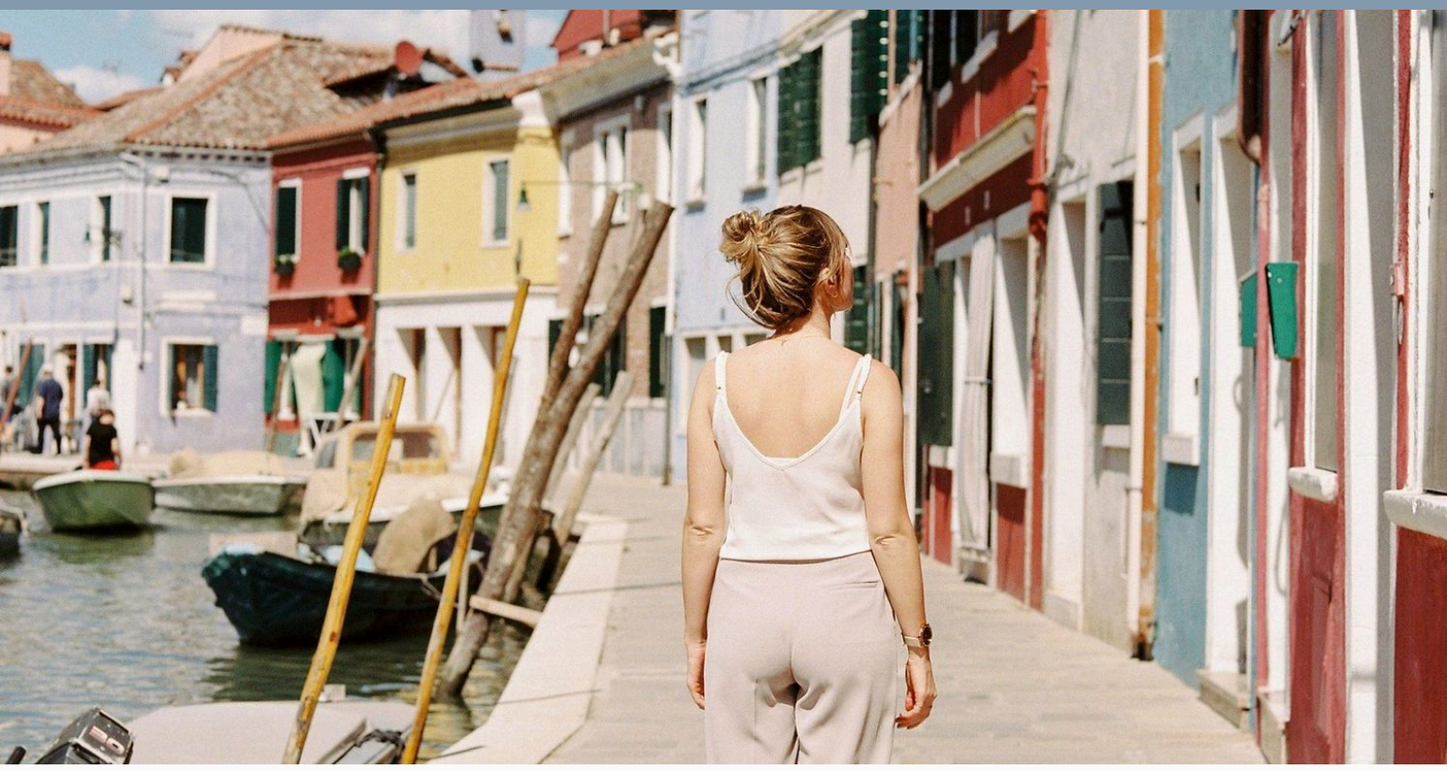
SMART STRATEGIES

The Power of *Player 2*

Have your partner open their own cards. You both earn welcome offers, which basically doubles your points.

Refer them to your cards and you earn a referral bonus on top.

> ### *At Our House*
>
> My husband is my Player 2. We each have a Southwest Companion Pass, so when we both fly, two of our six seats are free.



BUSINESS CARDS

Not Just for *Businesses*

You don't need a traditional business. Any side hustle that brings in income can qualify you.

They're great if you're near 5/24, since most business cards don't add to your count.

Who Qualifies?

- Facebook Marketplace
- Freelancing
- Babysitting
- Etsy shop
- Piano lessons
- Content creation
- Tutoring
- Photography
- Consulting

Any legitimate side income may count.



SMART STRATEGIES

Staying *Organized*

A few cards sounds like a lot. The right tools make it easy (and kind of fun).

APPS LIKE TRAVEL FREELY

Tracks sign-ups, 5/24 status, annual fees, and spend deadlines, without storing your card numbers.

FOR THE BIG PICTURE

Monarch Money shows all your charges and expenses in one place.



THE HONEST PART

Is This *for You?*

This only works if you treat your card like a debit card and pay it in full every month. Interest cancels out the free vacation. Aim for a 700+ score to keep getting approved.

NOT FOR YOU (YET) IF

- You carry a balance from month to month
- You'd spend more just to earn points
- You're still paying down card debt

Do this right and your family can travel almost anywhere.

YOUR FIRST MOVE

Do These 5 Things *Today*

Screenshot this. Each takes a few minutes.

- [ ] **CHECK YOUR CREDIT SCORE**
  Many bank and card apps show it free. Aim for 700+.

- [ ] **FIND YOUR 5/24 NUMBER**
  Personal cards opened in the last 24 months (any bank).

- [ ] **LIST THE BILLS YOU ALREADY PAY**
  Groceries, gas, utilities. That's your minimum spend.

- [ ] **ASK YOUR PLAYER 2**
  Two people, double the welcome offers.

- [ ] **PICK YOUR FIRST CARD**
  Look for a welcome bonus and transferable points (see page 6).

Want help matching a card to your actual trip?

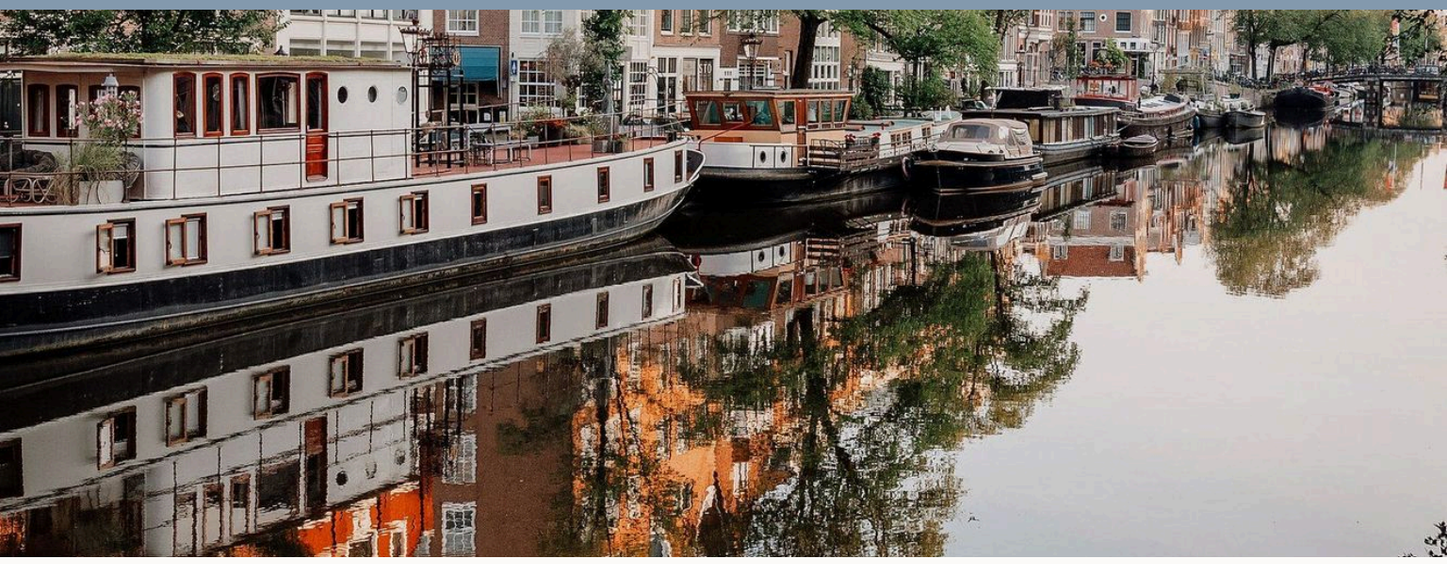
ASK THE TRM TRIP PLANNER

STEP 4

Now for the *Fun* Part.

Turning those points into the trip.





REMEMBER STEP 4?

Earning Is Easy. *Booking* Is Where People Get Stuck.

Soon you'll have points. Then come the questions I get most:

Why can't I find the flight I saw someone else book?

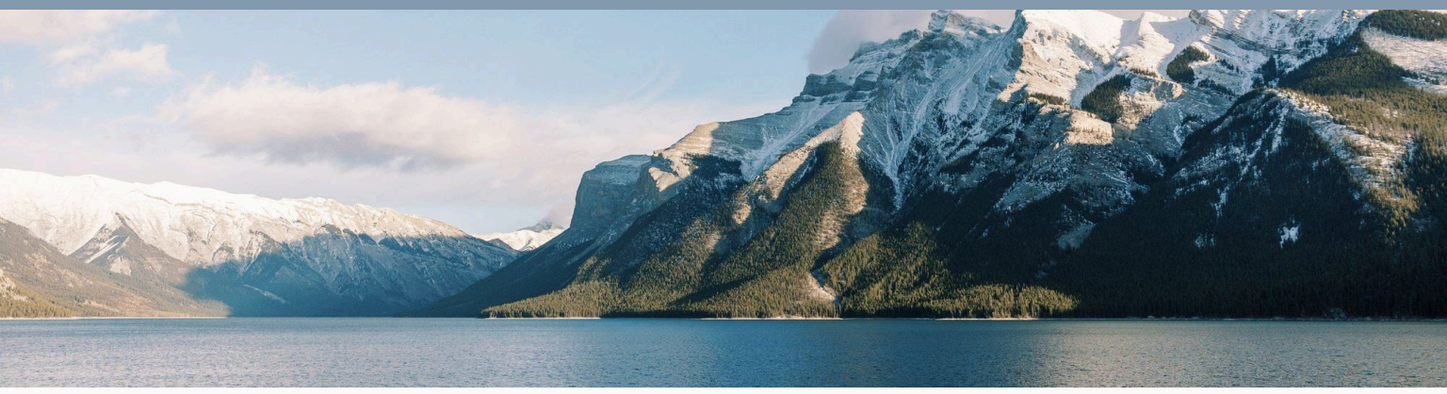
Why can I buy the seat with cash but not points?

How do I find enough seats for my whole family?

Is this actually a good use of my points?

How do I transfer and book without a mistake?

Each has a simple answer once someone walks you through it, and that's what I teach. **Here are the short answers →**



STEP 4 · YOUR BOOKING QUESTIONS

Booking *Basics*

Why can't I find the flight I saw someone else book?

Award seats come and go fast. Search the airline's own site, not just search tools, and check back often.

Why can I buy the seat with cash but not points?

Airlines release only a few seats per flight at the lowest points price. Cash can buy any open seat.

How do I find enough seats for my whole family?

Search for your whole group, stay flexible on dates and airports, and book early. Most airlines open their calendars about 11 months out.

Is this actually a good use of my points?

Compare the cash price to the points price. Moving points to an airline partner often costs far fewer points than your card's travel portal.

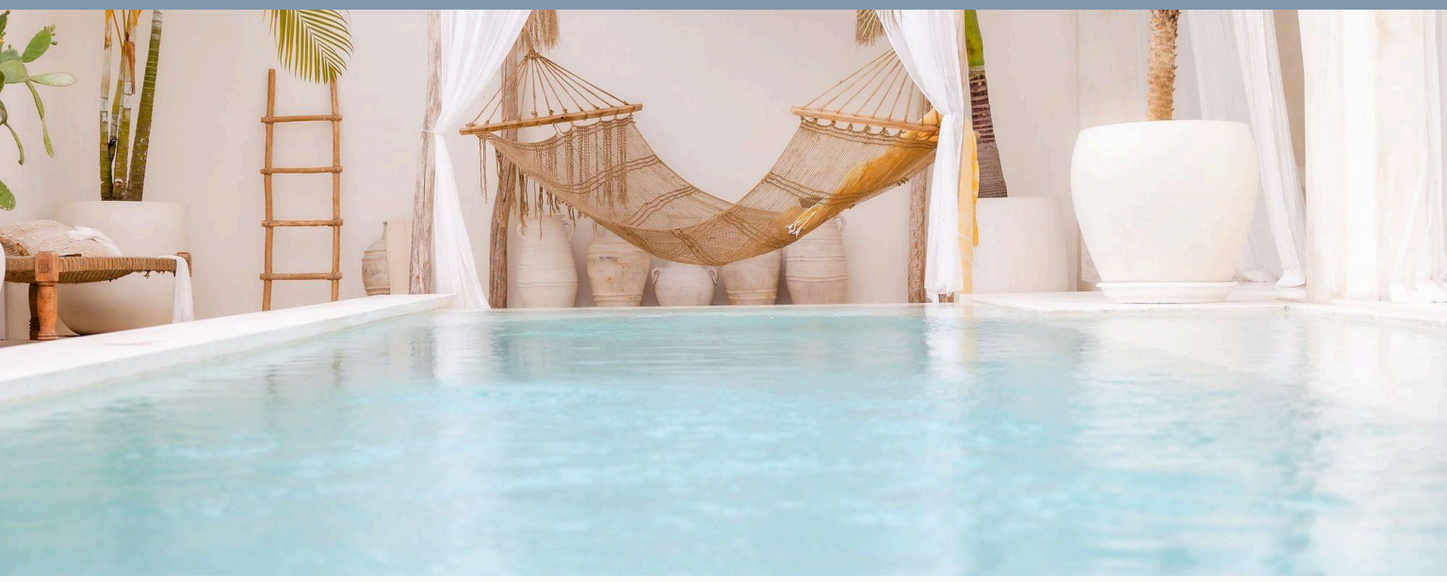
How do I transfer and book without a mistake?

Find the seat first, then transfer. Most transfers can't be undone.

WANT TO LEARN EVERYTHING YOU NEED TO KNOW?

My TRM Points Challenge walks you through everything in detail in 30 days, with one short lesson per day. Enrollment isn't always open. If it's closed, join the waitlist to hear first.

SEE IF DOORS ARE OPEN



THE EASIEST WAY TO BOOK

The TRM Trip *Planner*

Have points but not sure how to use them? Or want the trip without the homework? This is for you.

An AI planner trained on everything I teach. Tell it about your family and points, and it plans the trip through my lens, like having access to my brain.

> *"How do we get six seats to Hawaii?"*

Best if you're booking a trip in the next few months.

YOUR FAMILY
Plans seats for everyone

YOUR POINTS
Uses what you already have

MY STRATEGY
No digging through the blog

$29 / month · cancel anytime

It's AI, so double check with the airline or hotel before you transfer. (AI is my assistant, the airline is my source.)

START PLANNING MY TRIP



THE REWARDS MOM

See You in Your *Inbox.*

You're on my weekly Short and Sweet Points and Miles Update. I track transfer bonuses and card offers so you don't have to (unsubscribe anytime).

Dreaming about a trip? Reply to any email and tell me where.

FOLLOW @THEREWARDSMOM

Simple systems. Big rewards.

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