

How to earn

\$10,000 Per year

In free travel!



Free download



HelpMeBuildCredit.com 

Learn everything you need to
know to travel in luxury for
free

Over the last few years, my wife and I have been able to accumulate millions of credit card points and miles. That is tens of thousands of dollars worth of free travel! Now, the good thing is that NO! It was not hard.

It was actually pretty easy.

So why do people still pay for travel? I do not know! I am asking you the same question!

In this guide, I will teach you everything you need to know for you to be able to do the same as I did and get flying for free -in first class- for the rest of your life!

Follow the guide and you will learn easy concepts to help you accumulate enough points for you to travel in luxury, at least once or twice a year, completely free.

What will you need in order to achieve this?

- ✔ Good credit
- ✔ Preferably have a spouse or partner with good credit as well
- ✔ Be a US citizen
- ✔ A thirst for free vacations

**If all of the above apply to you,
then read the guide and thank me later!**



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1. THE BASICS

There are many banks out there and each one has a slew of credit cards. Just like a store wants to sell their merchandise, so too, banks want you to go out and sign up for their credit cards.

The banks use a marketing tool to get you to sign up for their credit cards. The way they market their credit cards and make it attractive to the public is by putting welcome bonuses on credit cards. If you sign up for a credit card you can often get a welcome offer as a reward; “Apply for the card and get this amount of points once you’re approved for the card!”

We, the consumers, are the targets for the welcome offers and that’s a great thing. We often totally sign up for a new card just so that we can get the welcome bonus because we love accumulating credit card points and if signing up for a new credit card means getting points on the house, we’re in.

A savvy consumer outsmarts the banks by shopping around for the credit cards that have the best offers, *just to get the bonus points!* We're savvy consumers and we are totally not looking to get the credit card to please the bank - we have our own interests in mind.

And that's to rack up millions of points. The banks are not profitable off savvy consumers. Luckily though, there are non-savvy consumers out there who do offer the banks profit.

That being the case, the banks keep offering welcome bonuses for those consumers, and we savvy consumers can keep banking on the banks and hopping from one great card offer to the next to accumulate points.

That is what I will teach you to do in this guide. We will bank on the banks and go for millions of points!

PLAYER 1 AND PLAYER 2

The easiest and most efficient manner in which you can get as many points as possible in the shortest amount of time, is to apply for credit cards using a system of Player 1 (P1) and Player 2 (P2).



P1 and P2 is when you have two people involved, namely a husband and wife, in working towards a goal. Your goal here is to earn a huge amount of bonus points by signing up for new credit cards.

If you're playing P1 and your spouse P2, you're earning points twice as fast because you're two people applying for credit cards and earning welcome bonuses.

And when you're done, all the points you earn remain in your family, in your basket.

In order for this system to work, P1 and P2 must both be eligible for getting approved for new credit cards. That means that both players must have good credit. If it is you and your wife, here's how to make sure your credit is worthy of the credit card issuers standards.

HOW TO BUILD AND MAINTAIN GOOD CREDIT

You are about to start a mission. Your goal is to earn as many free vacations as possible via new welcome bonuses on credit cards. You will be chasing as many welcome bonuses as you can to help you accumulate the points.

Does that sound like a fun game? Yes, it is!

P1 and P2 are the players.

Before you start the game, you must make sure you are a good candidate for new credit cards and that you have a good chance of getting approved for new cards. Credit card issuers don't hand out cards to anyone who puts their hand out. Try that with the candy man at your community center, but not here.

What you need is good credit.

Credit is built when you open and maintain credit lines responsibly. On-time payments, low balances, and credit history, are all factors of a good credit score.

Since you and your spouse will be applying for credit cards, each one of you will need good credit so that the credit card issuers are okay approving you for new cards.

If your current credit score is no good, here are some pointers to help you build credit.

KEEP YOUR BALANCES LOW



30%

of a credit score is based on
CREDIT UTILIZATION

Credit utilization is the percent of money you use of the available credit on your credit card. The banks don't like it when you max out your cards. Even though you get a credit limit on a card when you get approved for a card, it is really best to use only 9% of the available credit on the card.

You can do a quick check of the balance on each of your credit cards. If a balance is below 9% credit utilization, that's great.

If it is more than that, you should probably pay off the chunk of the balance that is over 9% of the credit limit on the card.

ESTABLISH CREDIT HISTORY

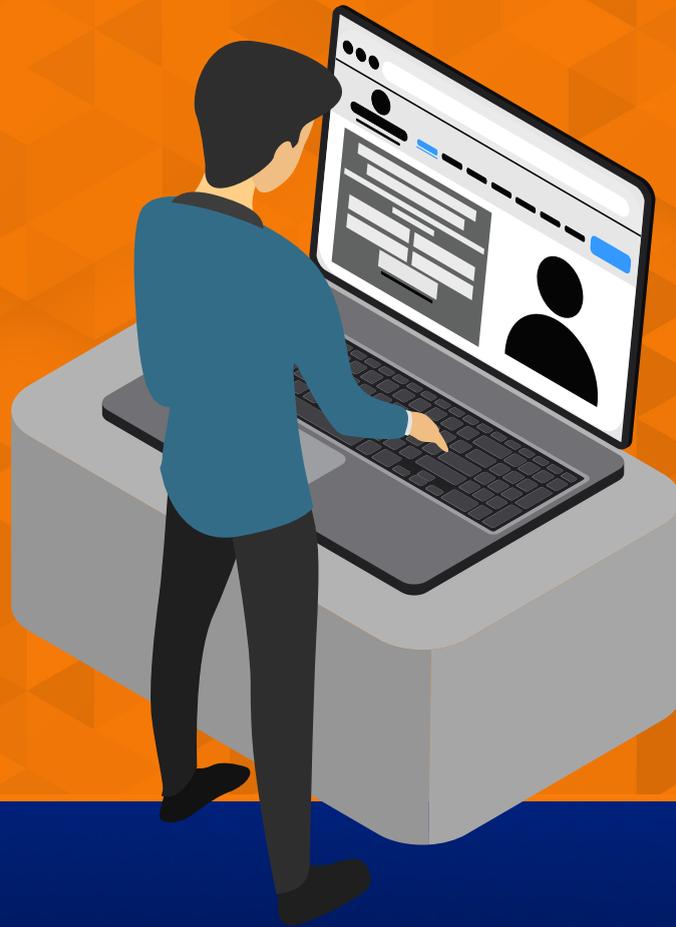
Besides credit utilization, you must have a good credit history.

Everyone is wary of beginners. The wet-behind-the-ears lad at the office will not get the highest position in the company, and the sixteen year old with his newly printed license will not drive around the president.

Wonders upon wonders, a bank wants to see that you have some credit history behind you before they accept you as a credit consumer. They don't want to take the risk of approving you for their credit card if they have no clue what type of consumer you are.

You must at least have one credit card that's been open for at least one year to be considered not that new to credit. 15% of your credit score is dependent on your credit history so it is worth your while to invest in a solid credit foundation.

It doesn't matter what kind of credit card you have. As long as it is open for a **1 year+**, you're good to start off (it's better to have two credit cards).



2. RULES OF THE GAME

Like all games, this game has rules for how to play. You need to know the rules really well to be successful (this is probably the hardest part).

You may think that every single credit card out there is an option for you, so grab them all in one day. That's an easy 7 million points! No.....It is not quite so.

Most credit card issuers have a set of rules that you must follow about when you can apply for which one of their cards. If you don't know those rules or you play oblivious and do your own thing, the banks will decline your credit application, or not award you the welcome bonus.



THE CREDIT CARD *APPLICATION RULES*

Here are the credit card application rules about when and where to apply - and when and where not to apply.

Chase Application Rules



- Chase will decline an applicant that has opened 5 or more personal cards (other issuers included) in the past 24 months. Hence, 5/24 rule.
- You can get approved for up to 2 Chase credit cards in 30 days. Business cards and personal cards are counted separately.

American Express Application Rules



- In a time span of 90 days, you can only get approved for 2 Amex cards. (AKA- 2/90. Spoof of Chase 5/24 rule ;)
- Officially, you can only get approved for up to – and including- 5 Amex credit cards (including personal and business), but this rule isn't always enforced (please note the total of 5 credit cards excludes some Amex cards that are No Preset Spending Limit* cards like the Amex Platinum, Amex Gold, etc)
- You can only get approved for up to-and including- 10 Amex No Preset Spending Limit* cards. (This rule is not always enforced)

*No Preset Spending Limit means the spending limit is flexible. [In fact,] unlike a traditional [credit] card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment, and credit history

Bank of America Application Rules



- Bank of America will only approve you for 2 Bank of America personal cards within 2 months, 3 Bank of America personal cards within 12 months, and 4 Bank of America personal cards within 24 months (Bank of America business cards do not have this rule).
- You cannot get approved for a Bank of America personal card if you have more than 5 Bank of America personal credit cards open (Bank of America business cards do not have this rule).
- Bank of America will not approve you for their credit card if you opened more than 2 cards in the past 12 months, even if it's from other issuers. Unless you're a BOA bank account holder then, you can get approved even if you opened up to 6 cards in 12 months.

Barclays Application Rules



- Barclays bank will (usually) only approve you for up to 2 personal credit cards within 12 months (You can bypass this rule by calling reconsideration at 1-866-408-4064 and reallocating credit limits from existing cards).
- Barclays will not approve you for their business cards if you have opened 6 or more credit cards within the past 24 months.
- Barclays may not approve you for a credit card that you've already had in the past (and closed, for whatever reason).
- If you do not use your open Barclays cards often, then Barclays may hesitate to approve you for a new one.

Capital One Application Rules



- Capital One will only let you have a maximum of 2 personal Capital One branded credit cards. (This excludes co-branded credit cards like the Capital One Walmart Rewards card.)
- You can only get approved for 1 personal Capital One card every 6 months (not always enforced).

Citi Application Rules



- Citi will only approve you for one personal card every 8 days, and only 2 Citi personal cards within 65 days.
- Citi will only approve you for one business card every 95 days.

Discover Application Rules



- Discover will only approve you for one card every 12 months, and they only allow a total of 2 open Discover credit cards.

Wells Fargo Application Rules



- You might need a Wells Fargo bank account in order to get approved for some of their credit cards.
- You might not qualify for a second Wells Fargo credit card if you have opened a Wells Fargo card in the last 6 months.

US Bank Application Rules



- There are no known rules for applying for US Bank cards.

I put it all out here in an easy to read format so you do not need to remember the rules by heart.

Just before you apply for credit cards, be sure to refer back to these rules so that you don't "waste" a credit card application.



3. PLAY SMART

HOW TO SCHEDULE YOUR CREDIT CARD APPLICATIONS

Once you are done going through the bank rules, you are closer to zoning in on which credit cards you will be applying for.

But play it smart.

Remember that you are two people involved, P1 and P2. Use that to your benefit. Firstly, only one of you should apply for a card per month. So Player 1 applies for a card in the first month. The following month, alternate applicants and Player 2 should apply for a card.

Keep to a total of one card application per month and keep going forward, alternating between P1 and P2 for applying.

You don't want to take a chance of a bank snubbing you due to reckless applications.

SEARCH FOR WELCOME OFFERS

Now that the caution signs are out, let's start the hunt for good welcome bonuses.

When I first got into credit cards I had a very hard time finding good welcome offers. I would scour the web extensively and spend hours searching every possible website.

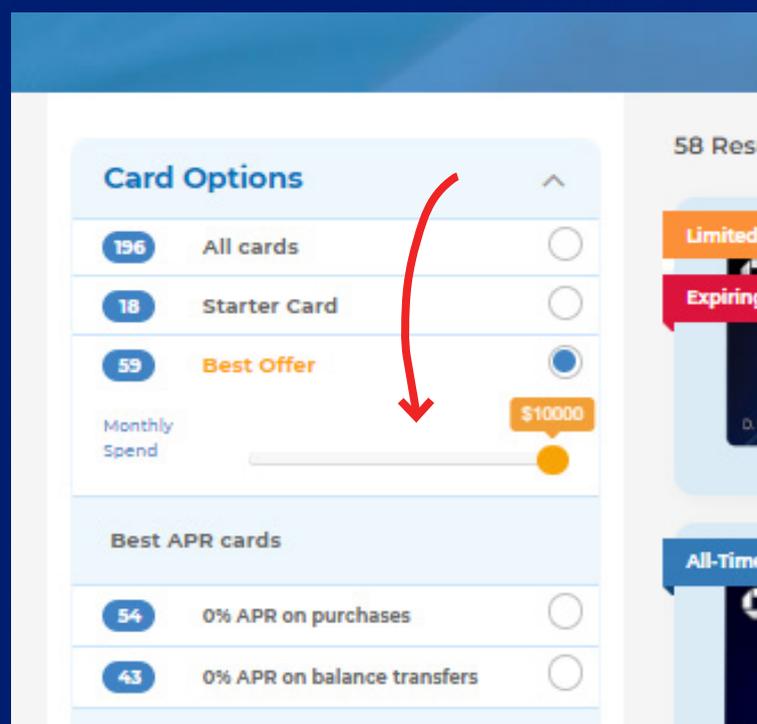
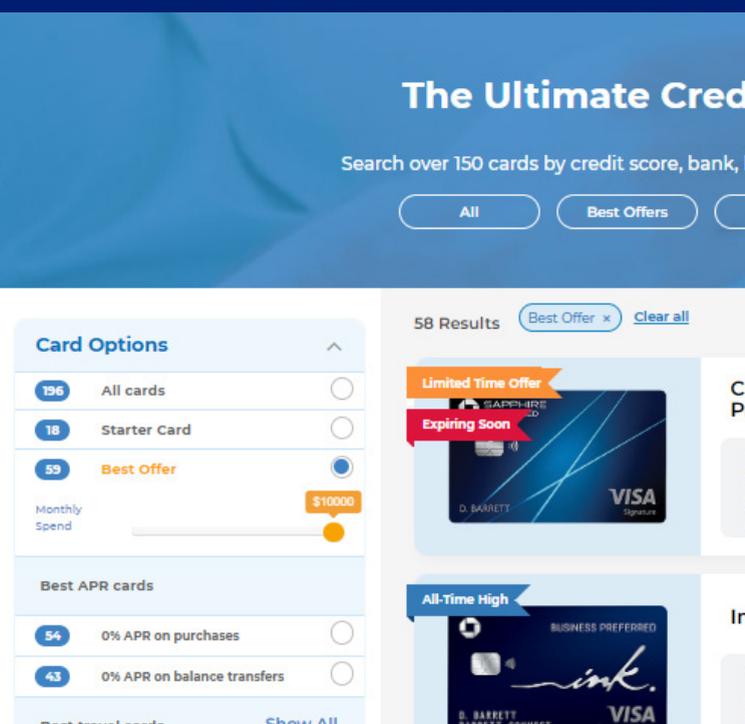
Nowadays, I make it so easy for you to find good offers. I do all the searching and publish the good offers on an easy-to-read list on my website (some offers I get paid to promote but I list all offers on my website that I find worthy, no matter if they pay me or not).

You can always find great, up-to-date offers in the most pleasing-to-the-eye format.

We currently have over 100 offers that are constantly being updated!

You need not search for hours. Check out HelpMeBuildCredit.com for the best offers yet, at your fingertip.

You can even search offers according to your budget to make sure you stay within your budget!



ARE YOU ELIGIBLE FOR THE WELCOME OFFER?

You will definitely find welcome offers worthy of trying. All that is left for you to do once you find an offer you want, is to ensure that you are eligible for the offer.

Besides the bank rules we discussed earlier on, every card has its welcome offer eligibility terms. The terms state whether you can potentially receive the welcome offer according to the welcome bonuses you've received previously. If you are not eligible for an offer, you will not get the offer, even if you get approved for the card.

What are the welcome offer eligibility terms? Each card has its own terms.

For example, the Chase Sapphire Preferred card is not available to either current cardmembers of any Chase Sapphire credit card (Reserve or Preferred), or previous cardmembers of any Sapphire credit card (Reserve or Preferred) who received a welcome bonus within the last 48 months.

As for the Amex Platinum card, you can only receive 1 welcome bonus per lifetime on each Amex credit card. If you are not eligible for the welcome bonus you will be notified by Amex before you submit the application.

So before you settle on a card, check out the welcome offer eligibility which can be found on every one of my credit card pages.

Welcome Offer Eligibility

Chase may not approve you if you already received a welcome bonus on the Chase Ink Preferred card within the past 24 months on the same business (but if you are approved you will get the bonus). You can get approved and receive the welcome bonus even if you already received a welcome bonus on other Chase Ink products (Chase Ink Unlimited or Chase Ink Cash).

Card Details And Benefits

Foreign Transaction Fee

No foreign transaction fee

DON'T GO LOWER THAN \$500 OFFERS

Another point about the welcome offer, try to get the most possible points per offer. You can set a standard for yourself and not go for offers that are valued for less than \$500.

ONLY GO FOR ALL-TIME HIGH OFFERS

You don't want to use up a credit card application for an offer that is anything less than an all-time high offer. On HelpMeBuildCredit.com, you can easily find the cards that have current all-time high offers. Those are welcome bonuses that have either never been seen or offers that are not so likely to be back. Those are the offers you should snag.

HOW TO GET BUSINESS CARDS WITHOUT A BUSINESS

If you don't have a business you may think that you're limited to applying for personal credit cards only and that business cards are out of reach.

That is not true since you probably do have something that's considered a business. Do you tutor kids at night? Do you sell things on eBay? All these can be considered a good enough business to get you approved for a business card. You do not even need an LLC or C-Corp. Woohoo! Now, if you find a good offer on a business card, you can go for it!

Here is how to apply for a business credit card without an LLC or C-Corp.

First, go to the business credit card application and click on apply now. Next, you will need to put in your business information. Do it as follows.

**CHASE
BUSINESS
CARD
APPLICATIONS**

First, fill out your personal information. Then, once you hit the screen to fill out your business info, here's how to enter it (some Chase cards might have a slightly different structure but should be similar).

1. Legal business structure

Choose "sole proprietorship".

2. Legal business name

Write the business name. If the business does not have a name then write your own name, which is actually better as it will help you out later with providing proof of the business name, if requested (you can then send any utility bill that has your name on it).

3. Desired business name on card

Write any name you prefer to be displayed on the card.

4. Does your business use another name, like a trade name, assumed name or DBA (Doing Business As)?

In most cases the answer is "no".

5. Business category

Fill out whatever type of business you have (for example, if you sell your own knitted hats then your type of business is retail). Do the same in the field where it says "business type" and "subtype".

6. Tax ID type

Choose "Social security number" and fill out your social security number.

7. EIN

Enter your own social security number.

8. Is your business's physical address the same as your personal address?

You can answer "yes"

9. Number of employees:

Put in as applicable, if it's 0 write 0.

10. Business phone number

You can put your own phone number.

11. Business established date

Put the date you opened the business (it's recommended to have a business open for a minimum of one year in order to get approved).

12. Annual business revenue

Put in the net sales of the business (How much money your business has in sales before deducting your expenses).

CHASE BUSINESS CARD APPLICATION

1 Legal business structure
Choose one ▼

2 Business legal name ⓘ **3** Desired business name on card

4 Does your business use another name, like a trade name, assumed name or DBA (Doing Business As)?

Yes

No

5 Business description

E.g.: For valet and limo services, use "offers valet parking services for hotels and restaurants, and limo services."

6 Tax ID type **7** EIN

Employer Identification Number (EIN) ▼

We're required by law to ask for your Employer Identifier your identity. We'll keep your data secure.

8 Is your business's physical address the same as your personal address? ⓘ

Yes

No

9 Number of employees **10** Business phone number

Enter the number of all additional employees, not including yourself. Enter "0" if you're the only employee.

By giving us your mobile number, Chase has your consent to send you automated calls and texts to service all of your
[Please read](#) ▼

11 Business established date **12** Annual business revenue

mm/yyyy _____ \$ _____

**AMEX
BUSINESS
CARD
APPLICATIONS**

Amex business card applications should be filled out similarly to Chase. But to make it easier for you, here is a step-by-step guide on how to do it.

1. Legal business name

Write the business name. If the business does not have a name then write your own name, which is actually better as it will help you out later with providing proof of the business name, if requested (you can then send any utility bill that has your name on it).

2. Business name on card

Write any name you prefer to be displayed on the card

3. Does the company have a DBA (Doing Business As) name?

In most cases, the answer is “no”.

4. Business address

Enter your business address. If you run your business out of your house then write your home address.

5. Business phone number

You can put your own phone number.

6. Industry type

Fill out whatever type of business you have (For example, if you sell your own knitted hats

then your type of business is “retail trade”).

7. Company structure

Choose “sole proprietorship”.

8. Years in business

Enter the amount of years you’re in business (it’s recommended to have a business open for a minimum of one year in order to get approved).

9. The number of employees

Enter the number of employees the business has, including yourself (so the minimum amount of employees needs to be at least one).

10. Annual business revenue

Put in the net sales of the business (How much money your business has in sales before deducting your expenses).

11. Estimated monthly spend

It’s optional so leave it blank.

12. Federal tax ID

Enter your own social security number.

13. Role in company

Choose as applicable.

AMEX BUSINESS CARD APPLICATION

1	LEGAL BUSINESS NAME*	2	BUSINESS NAME ON CARD* ⓘ
	<input type="text"/>		<input type="text"/>
	COMPANY DBA NAME*		Note: A Doing Business As (DBA) name is a business name that is different from the officially registered name of your company, your personal name or other names of your partners.
	<input type="text"/>		
3	<input type="checkbox"/> Company does not have a DBA		
4	BUSINESS ADDRESS LINE 1*		
	<input type="text"/>		
	BUSINESS ADDRESS LINE 2	ZIP CODE*	
	<input type="text"/>	<input type="text"/>	
5	BUSINESS PHONE NUMBER* ⓘ		
	<input type="text"/>		
6	INDUSTRY TYPE*		
	<input type="text" value="Choose One"/> ▼		
7	COMPANY STRUCTURE*		
	<input type="text" value="Choose One"/> ▼		
8	YEARS IN BUSINESS*	9	NUMBER OF EMPLOYEES*
	<input type="text" value="Choose One"/> ▼		<input type="text"/>
10	ANNUAL BUSINESS REVENUE*	11	ESTIMATED MONTHLY SPEND ⓘ
	\$ <input type="text"/>		\$ <input type="text"/>
12	FEDERAL TAX ID* ⓘ		
	<input type="text"/>		
	Note: For Partnerships and Corporations, Federal Tax ID (EIN) is required to activate an American Express business account.		
13	ROLE IN COMPANY*		
	<input type="text" value="Choose One"/> ▼		

**CAPITAL ONE
BUSINESS
CARD
APPLICATIONS**

Following is a step-by-step guide on how to apply for a Capital One business credit card without an LLC or C-Corp.

1. Legal business name

Write the business name. If the business does not have a name then write your own name, which is actually better as it will help you out later with providing proof of the business name, if requested (you can then send any utility bill that has your name on it).

2. Business name on card

Write any name you prefer to be displayed on the card

3. Select if your business address is the same as your residential address

You can check off the box If you run your business out of your house then write your home address, or leave it and move on to #4.

4. Business address

Enter your business address. If you run your business out of your house then write your home address.

5. Business phone number

You can put your own phone

number.

6. Annual business revenue

Put in the net sales of the business (How much money your business has in sales before deducting your expenses).

7. Estimated business monthly spend

Put in the expenses of the business.

8. How often do you typically carry a balance month to month on other cards

It's optional so leave it blank.

9. What is the largest purchase you plan on making on this card

It's optional so leave it blank.

10. Business Legal Structure

Choose "sole proprietorship".

11. Employee Identification Number (EIN)

Enter your own social security number.

12. Business Ownership Type

Choose "privately owned".

13. Business Role

Choose as applicable.

14. How old is the business

It's optional so leave it blank.

15. Business Industry

Fill out whatever type of business you have (For example, if you sell your own knitted hats then your type of business is "retail trade").

16. Is your business headquartered in the U.S.?

You can answer "yes"

17. Is your business legally formed, incorporated and/or registered in the U.S.?

You can answer "yes"

18. Is your business primarily based in the U.S.?

You can answer "yes"

CAPITAL ONE BUSINESS CARD APPLICATION

1 Legal Business Name
2 Business Name (as you want it to appear on the card)
3 Select If Your Business Address Is The Same As Your Residential Address**4** Business Address (P.O. Box is not valid)

Apt/Suite (If Applicable)

ZIP Code

City

State

5 Business Phone Number
6 Annual Business Revenue

Last year's approximate business revenue. Please report your total annual business revenue; not your business profit.

7 Business Spend Per Month

Approximately how much does your business spend using credit cards per month?

8 How often do you typically carry a balance month-to-month on other cards? (Optional)
9 What is the largest purchase you plan on making with this card? (Optional)
10 Business Legal Structure
11 Employer Identification Number (EIN) ⓘ

CAPITAL ONE BUSINESS CARD APPLICATION

12 Business Ownership Type

Please select an option ▼

14 How old is the business? (Optional)

Please select an option ▼

15 Business Industry I can't find my industry

e.g., Dentist, Real Estate, Plumbing 🔍

Search by business keyword(s) or NAICS code

13 Business Role 📄

Please select an option ▼

16 Is your business headquartered in the U.S.?

Yes No

17 Is your business legally formed, incorporated and/or

Yes No

18 Is your business primarily based in the U.S.?

Yes No

I listed three business credit card issuers, but you can mix and match these instructions for all other credit card issuers as well.

CREATING THE PROPER STRATEGY

Because the bank has rules (mentioned above), you need to make sure you apply in the right order. For example, if you were going to do an Amex card first and then go for a Chase card, that would be a mistake since Chase would decline you due to the 5/24 rule.

So here are some tips to keep in mind.

- 1.** Chase cards go first
- 2.** Always pop in some business cards in between personal cards so that your personal credit report does not get too full with personal cards in a short period of time
- 3.** Always do two Chase cards the same day as they are very good in approving both. Do not apply for the second card before you get approved for the first card
- 4.** Always do two Amex cards the same day as they are very good in approving both
- 5.** Always do two Bank of America cards the same day as they are very good in approving both
- 6.** Always do two Barclays cards the same day as they are very good in approving both
- 7.** Remember to rotate between Player 1 and Player 2 (both can get the same cards)



4. CONFUSED? HOW TO KEEP TRACK

Because earning the bonus points for a credit card depends on whether you meet the term of the offer within the given amount of time, it is crucial that you don't lose track.

A great way to keep things neat and to help yourself stay in control of the bonuses, is to simply create a spreadsheet with all your welcome bonus details for every card you apply for.

You can use [this](#) template or create your own.



COMPLETING THE *SPEND REQUIREMENTS*

Since most welcome bonuses can only be gotten once you spend a certain amount on purchases using the card, you may be finding it difficult to meet the spending requirements if you live on a low budget. I always recommend people to only apply for cards that have spend requirements that fit within their budget.

But, here are some cool tips on how you can up your spend without really spending more in order to easily achieve the spend requirement for a welcome bonus, on time.

1

Prepay expenses

If your budget does not allow you to spend the needed minimum spend amount within the required time frame, consider prepaying some of your expenses so you get charged now, but you'll be left with a credit to use in the future. Some expenses that you might be able to prepay:



Groceries

Pay towards your kids tuition or college

Buy gas gift cards

Add credit to your E-ZPASS account

Add money to your Amazon or Walmart wallet

Utility bills like water, electricity, natural gas, sewer, or trash



- It's a great way to reach minimum spend without really spending more than your budget
- No fees involved



- You need to have the money available to lay out

2

Buy Visa or Mastercard gift cards

You can buy physical Visa or Mastercard gift cards at many office supplies stores, groceries, pharmacies, or online retailers such as Giftcards.com, Simon Mall, Gift Card Granny, and more. Simon Mall can be a great option because they sell \$1,000 gift cards with a low fee, but this only works with certain credit cards. Giftcards.com is another great option because you can earn extra cashback by shopping through a portal like Rakuten.com.

These gift cards can be used at any store that accepts Visa or Mastercard (you can use them over the course of the next few months, so you swipe now but use later). These gift cards have a small activation fee (usually about \$5). Try to look for gift cards that are \$500 or more as you usually pay the same activation fee regardless of the amount on the gift card, so you would want to juice out the most for your buck.

Please note, Amex might not count gift card purchases as eligible purchases for minimum spend (it will depend on the merchant). Always double check the merchant by first doing a small test purchase and see if the transaction is earning you rewards or not (if it earns rewards then you can feel safe that it will count towards the minimum spend). You should also always set your cash advance limit to zero.

CHART OF MERCHANTS	AMEX	CHASE	CITI	CAPITAL ONE	BARCLAYS
OFFICE DEPOT/OFFICE MAX	✓	✓	✓	✓	✓
STAPLES	✓	✓	✓	✓	✓
KROGER AFFILIATE STORES	✓	✓	✓	✓	✓
SAFEWAY AFFILIATE STORES	✓	✓	✓	✓	✓
GIFTCARDS.COM	✓	✓	✓	✓	✓
SIMON.COM	NO, DOES NOT EARN POINTS OR COUNT TOWARD MINIMUM SPEND	✓	✓	✓	NO, MAY CASH ADVANCE
GIFT CARD GRANNY	✓	✓	✓	✓	✓



- Easy way to add another few thousand spend to your credit card



- You need to pay a small activation fee (approx \$5). Sometimes you can find deals at Staples or Office Depot which will waive the fee.
- You need to have the money to lay out (unless you have a method of liquidating them for cash which can be tough to find nowadays, but definitely still exists)

3

Ask your parents or friends to help out

Ask your parents or trusted friends if they have any purchases coming up for which they can use your card to help you reach the minimum spend requirements. Just make sure you trust them as credit cards are real money and will need to be paid back.



- You don't need to lay out the money
- No fees involved



- You are putting some (or a lot) of risk on the table by trusting your parents or friends as they may not pay you back (shame on them!)

4

Lend money through Kickfurther or Kiva**KICKFURTHER**

Kickfurther funds short term business loans and helps manufacturers fund the production of items for sale. All Kickfurther loans are fully backed by verified purchases. You can fund the loans with a credit card at no additional fee but you will need to pay a 1.5% fee to withdraw the money back to your bank account after the loan has been paid back (but the 1.5% fee can be washed out by the interest you earned on the loan). Kickfurther has already funded over 1,000 businesses and raised over \$73 million. But there definitely is a risk of losing your principal, so proceed with caution.

KIVA

Kiva lends money to individuals from all over the world who don't have access to conventional lending options. The idea of Kiva is to match people in need, with people that want to do a good deed by lending money for people in need (you do not receive any interest). Kiva has an underwriting process on how they ensure that borrowers are trusted and they claim that about 97% of loans get paid back. You can use a credit card to fund loans with no additional fees.

The loan periods are usually not that short, starting at about six months. In order to minimize risk it would be advisable to split up your money between multiple loans so that just in case one defaults, you don't lose everything (never put all your eggs in one basket). A useful tool for minimizing your risk and diversifying to multiple borrowers is Kiva Lens. Using that site, you can quickly filter through loans that meet criteria like pay-off time and partner default rate, and you can bulk add matching loans to your Kiva shopping cart.



- No fees



- You need the money to lay out
- You're risking not being paid back

5

Pay non credit card expenses like rent with Plastiq

Even if your landlord or mortgage bank does not accept credit cards, you can still pay these types of expenses with a credit card through a third party company called Plastiq (and some others which exist as well). Plastiq allows you to pay almost everything with a credit card, including mortgage, rent, utilities, car payments, and more. Plastiq charges about a 2.85% fee. Plastiq accepts Visa, Mastercard, Amex, and Discover, but you will not be able to make certain purchases with some types of cards.



- You don't need to lay out the money
- Very straight up and legit



- There is about a 2.85% fee
- Not all cards are accepted for all transactions

6

Pay taxes

“Paying tax is rewarding”, said no one ever. But using your tax bill as a method of completing a spend for a huge welcome bonus can make paying tax a drop rewarding. The IRS has partnered with three companies to make it possible to pay your income tax with a credit card for a small fee.

Here are the three companies and the list of fees they each charge



PayUSATax

- Fee to pay with a credit card: 1.85%
- Accepts: Visa, MasterCard, Discover, Amex, Star, Pulse, Accel, PayPal



Pay1040

- Fee to pay with a credit card: 1.87%
- Accepts: Visa, MasterCard, Discover, Amex, Star, Pulse, NYCE



ACI Payments

- Fee to pay with a credit card: 1.98%
- Accepts: Visa, MasterCard, Discover, Amex, Star, Pulse, NYCE, (digital wallets for Visa, MasterCard, and Amex) Paywithcash, Paynearme

You can also use Plastiq to pay your income tax and with Plastiq, you can even pay your property tax or any other tax. *See more details about Plastiq above.*



- You don't need to lay out money for future purchases
- This is considered completely legitimate by credit card issuers



- There is an approximate 3% fee involved

7

Buying groups

A buying group or buying club is a company that looks to buy items that are being extremely discounted but are limited to only one or two units per customer, or items only available on a limited basis, etc. The goal of a buying group owner is to get a group of people buying the same item and to ship it to them. They refund the cost to you plus sometimes a commission as well. An easy way to reach a signup bonus is to sign up to a buying group and use your credit card to purchase the items. A few popular buying groups are BFM, PFS Buyers Club, EMB Deals, USABuying Club, and PointsMaker. But before you jump for this make sure to read the cons coming up.

Warning - Make sure to research the company well before you send them any products to ensure you will end up getting paid. Also, be organized and be careful to follow the instructions exactly, as if you mess up you will not get paid. In order to be successful, you need to be on top of things properly. Don't let it just snooze and forget, as things can go wrong and if you're not properly on top of it, then you will end up losing money.



- It's an easy way to get a few thousand spend on your card
- You can earn a commission on top of your points earned



- You can be at risk of being shutdown by Chase, and with Amex it can cause an Amex Financial Review
- You need to trust that the buying group will pay you for the item shipped to them
- Major retailers, notably BestBuy, Walmart, and Target may ban your account if you do this too many times, but Amazon seems to be safe.

8

Pay friends using Paypal or Venmo

PayPal and Venmo, among other companies, allow you to pay friends using a credit card for a fee of about 3%. But these transactions can sometimes be flagged by the bank as cash advance and may not count as spent towards a welcome bonus (like with Amex). Also, if you do this too often, PayPal and Venmo will most likely shut you down (you can search Google for other smaller P2P payment platforms that work better for this type of spend, with less issues. The info is carefully guarded so I cannot post the names publicly).



- Easy to complete spend



- There are fees involved
- You can get shutdown by the payment platform
- You need a friend or Player 2 to play along

9

Buy and sell gift cards

You can often find sales on gift cards to various stores and later resell the gift cards on websites like CardCash, TheCardBay, AlignedIncentives. These types of deals can, in some cases, make sense especially for someone looking to complete spend for a welcome bonus. GC Galore is great at posting these deals as they come up. You should always double check the gift card reselling sites to see the rates you can get for selling the same card. If the rate makes sense, then bingo! Get as many as you can.



- You don't need to have the funds available to lay out
- No fees



- It can be time consuming to find the right deal
- Onboarding with some gift card resellers can take weeks

10

Get free items on Rebate Key or Rebaid

Rebate Key and Rebaid are websites that help online sellers up their ranking by driving traffic to their products. Sometimes it's worth it for a seller to give away an item for free to 100s of buyers in order to achieve better rankings on Amazon. That is where Rebate Key and Rebaid come into the picture.

On Rebate Key and Rebaid, you can find many items that are offered free or for a steep discount (depending on the deal). Once you buy an item, you will need to come back to Rebate Key or Rebaid and enter your order number. After about a month, Rebate Key or Rebaid will send you a check or PayPal payment to refund you for the purchase.

Often, the free items on Rebate Key or Rebaid are nothing to write home about (although I have gotten in the past a nice few \$200 drones, and other useful stuff) but what you are looking for is to complete another few hundred dollars of spend on your credit card. So who cares about the item.

To save on sales tax, you can have the item shipped to AmForward.com and have them discard it for you for free. You could also consider donating the item.



- No fees involved



- To spend a few thousand dollars this way can be time consuming (I would say this strategy is meant for a few hundred in spend, not thousands)

11

Use Famigo's Bravo Pay App for Sending Payments

Famigo, formerly Bravo Pay, has a platform for sending person-to-person payments via mobile phone on iOS and Android. Payments sent via this app have a fee of approximately 3% – 3.6%. Currently, no major credit card issuer will charge cash advance fees for payments made through Bravo Pay, and Bravo Pay allows a large volume to be sent with little to no risk of a shutdown.



- High volume
- Little risk of shutdown or cash advance



- You'll pay about 3%-3.6% in fees
- You need a trusted friend or a Player 2 to play along

What does not count towards minimum spend?

HERE ARE A FEW THINGS YOU SHOULD KNOW ABOUT THAT DO NOT COUNT TOWARDS MINIMUM SPEND

The annual fee or any other fees

Balance transfers or cash advance

Interest charged on your account

As pointed out above, some cards will not count “cash like transactions” which may include P2P payment apps, money orders, etc.

Items later returned (most banks will not claw back the points after awarded, even if you later make a return on items purchased, but Chase and Amex have clawed back the welcome bonus even after you got it in the past – with Chase, the purchase you made that pushed you over the minimum spend amount is the only one that you need to worry about though.



5. POINT PROGRAM EXPIRATION TIMES

Now that you have the know-how to accumulating millions of points, I'd like to keep you informed with the expiration dates for the point programs.

No point in having a lot of points and not use it correctly. In this chapter, we will list the expiration times for each airline and hotel program so that once you transfer your points to them, you can be aware of how long your points will stay active within these programs.

AIRLINE PROGRAMS



AEROMEXICO - CLUB PREMIER

Expiration time: 24 months of inactivity

What resets the clock

- ✓ Earn more miles via booking flights with Aeromexico or another SkyTeam carrier and crediting to Aeromexico
- ✓ Purchase miles
- ✓ Transfer miles from Amex or Capital One
- ✓ Transfer points from Marriott, Hilton, Hyatt, or IHG
- ✓ Rent a vehicle through Hertz and credit to Aeromexico

What does not reset the clock

- ✗ Redeeming miles



AIR CANADA - AEROPLAN

Expiration time: 18 months of inactivity

What resets the clock

- ✓ Redeem miles
- ✓ Earn more miles
- ✓ Purchase miles
- ✓ Transfer miles from Amex, Chase, or Capital One
- ✓ Transfer points from Marriott, Hilton, or IHG
- ✓ Earn miles via credit card spend
- ✓ Buy something via Air Canada shopping portal

What does not reset the clock

- ✗ Redeeming an award ticket and then canceling and redepositing



AIR FRANCE - KLM FLYING BLUE

Expiration time: 24 months of inactivity

What resets the clock

- ✓ Redeem miles
- ✓ Earn more miles
- ✓ Purchase miles
- ✓ Transfer miles from Amex(*), Chase, Citi, or Capital One
- ✓ Transfer points from Marriott, Hilton, Hyatt, or IHG
- ✓ Hold the FlyingBlue credit card
- ✓ Buy something via Air France shopping portal
- ✓ Hold FlyingBlue Silver, Gold, or Platinum elite status

What does not reset the clock

- ✗ (*) Amex transfers only reset the expiration date sometimes. If you transfer points from Amex, double check that the expiration was extended



AMERICAN AIRLINES - AADVANTAGE

Expiration time: 24 months of inactivity if 18 years of age or older

What resets the clock

- ✓ Redeem miles
- ✓ Earn more miles
- ✓ Purchase miles
- ✓ Earn miles via credit card spend
- ✓ Transfer points from Marriott, Hilton, Hyatt, or IHG
- ✓ Buy something via the Advantage shopping portal or dining program, bank accounts that earn AA miles, etc
- ✓ Hold an AA savings account at Bask Bank

What does not reset the clock

- None

Tricks

- Booking and canceling an award ticket will reset the expiration



ANA - MILEAGE CLUB

Expiration time: 36 months of date earned (no expiration for ANA Diamond members)

What resets the clock

- Register to have it extended until Feb 28, 2023 [here](#)

What does not reset the clock

- Unfortunately, nothing resets the clock



AVIANCA - LIFEMILES

Expiration time: 12 months of inactivity for general members, 24 months for elites

What resets the clock

- Redeem miles
- Earn more miles
- Purchase miles
- Transfer miles from Amex, Brex, Citi, Capital One
- Transfer points from Marriott or IHG

What does not reset the clock

- None

Tricks

- Donating 100 miles to charity will reset the expiration date



AVIOS (BRITISH AIRWAYS EXECUTIVE CLUB, IBERIA PLUS, AER LINGUS)

Expiration time: 36 months of inactivity

What resets the clock

- Redeem miles
- Earn more miles
- Purchase miles
- Transfer miles from Amex, Chase, or Capital One
- Transfer points from Marriott, Hilton, Hyatt, or IHG
- Buy something via the Avios shopping portal

What does not reset the clock

- Transferring Avios points from one program to another (for example from Iberia to British Airways)



CATHAY PACIFIC - ASIA MILES

Expiration time: 18 months of inactivity

What resets the clock

- Redeem miles
- Earn more miles
- Purchase miles

- ✔ Transfer miles from Amex, Chase, or Capital One
- ✔ Transfer points from Marriott, Hilton, Hyatt, or IHG
- ✔ Buy something via the Avios shopping portal

What does not reset the clock

- ✘ None

Tricks

- ✔ Booking and canceling an award flight will reset the expiration date



DELTA SKYMILES

Expiration time: No expiration



EMIRATES - SKYWARDS

Expiration time: 3 years plus the end of month in which you were born. For example, if you earned miles in 2022 it will expire in 2025 at the end of the month in which you were born

What resets the clock

- ✔ Pay a fee to extend for up to 12 months
- ✔ Hold the Skywards credit card
- ✔ Earn Emirates Platinum elite status

What does not reset the clock

- ✘ Earning, transferring, or redeeming miles



ETIHAD - GUEST

Expiration time: 18 months of inactivity

What resets the clock

- Redeem miles
- Earn more miles
- Purchase miles
- Transfer miles from Amex, Citi, or Capital One
- Transfer points from Marriott, Hilton, Hyatt, or IHG
- Earning Platinum elite status

What does not reset the clock

- None



FRONTIER AIRLINES

Expiration time: 180 days

What resets the clock

- Earn more miles
- Hold the Frontier credit card and make a purchase at least once every six months

What does not reset the clock

- None



HAWAIIAN MILES

Expiration time: No expiration



JETBLUE - TRUEBLUE

Expiration time: No expiration



QANTAS - FREQUENT FLYER

Expiration time: 18 months of inactivity

What resets the clock

- ✓ Redeem miles
- ✓ Earn more miles
- ✓ Transfer miles from Amex, Brex, Citi, or Capital One
- ✓ Transfer points from Marriott, Hilton, Hyatt, or IHG
- ✓ Shop through the Qantas shopping portal

What does not reset the clock

- ✗ None

Tricks

- ✓ Using the Qantas Well Being mobile app allows you to earn points that reset expiration for simple activities like push-ups or breathing exercises



QATAR AIRWAYS - PRIVILEGE CLUB

Expiration time: Now that Qatar has joined the Avios program, the expiration rules are 36 months from the date of last activity

What resets the clock

- ✓ Redeem miles
- ✓ Earn more miles

- ✔ Purchase miles
- ✔ Transfer miles from Amex, Chase, or Capital One
- ✔ Transfer points from Marriott, Hilton, or Hyatt

What does not reset the clock

- ✘ Transferring Avios points from one program to another (for example from Iberia to British Airways)



SINGAPORE - KRISFLYER (EXPIRATION PAUSED UNTIL 2023)

Expiration time: 36 months from when earned

What resets the clock

- ✔ Unfortunately, there is no way to reset the clock

What does not reset the clock

- ✘ Unfortunately, everything :)



SOUTHWEST RAPID REWARDS

Expiration time: No expiration



TURKISH MILES & SMILES

Expiration time: At the end of the third year after they were earned (December 31st of the third year)

What resets the clock

- ✔ Pay a fee of \$10 per 1,000 miles

What does not reset the clock

- ✘ Unfortunately, nothing resets the clock other than paying a fee



UNITED MILEAGE PLUS

Expiration time: No expiration



VIRGIN ATLANTIC FLYING CLUB

Expiration time: No expiration

HOTEL PROGRAMS



CHOICE PRIVILEGES

Expiration time: 18 months of inactivity

What resets the clock

- ✔ Redeem points
- ✔ Earn more points
- ✔ Transfer points from Citi or Capital One
- ✔ Buy something through the Choice Privileges shopping portal

What does not reset the clock

- ✘ Booking and then canceling an award stay



HILTON HONORS

Expiration time: 24 months of inactivity

What resets the clock

- Redeem points
- Earn more points
- Transfer points from Amex
- Buy something through the Hilton shopping or dining portal

What does not reset the clock

- None



HYATT - WORLD OF HYATT

Expiration time: 24 months of inactivity

What resets the clock

- Redeem points
- Earn more points
- Transfer points from Chase or Bilt

What does not reset the clock

- None

Tricks

- Booking and canceling an award stay resets expiration



IHG REWARDS CLUB

Expiration time: 12 months of inactivity (points do not expire for elite members)

What resets the clock

- ✓ Redeem points
- ✓ Earn more points
- ✓ Transfer points from Chase
- ✓ Hold a Chase IHG credit card

What does not reset the clock

- ✗ None



MARRIOTT BONVOY (EXPIRATIONS HAVE BEEN PAUSED UNTIL 12/31/23)

Expiration time: 24 months of inactivity

What resets the clock

- ✓ Redeem points (will not reset the clock until the actual stay was completed so beware)
- ✓ Earn more points
- ✓ Transfer points from Amex or Chase
- ✓ Buy points
- ✓ Redeem points for charity

What does not reset the clock

- ✗ None

Tricks

- ✓ Transferring points to another member will reset expiration, even if the member transfers the points back immediately



RADISSON AMERICAS

Expiration time: 24 months of inactivity

What resets the clock

- Book an award stay (even if you cancel booking)

What does not reset the clock

- None



WYNDHAM REWARDS

Expiration time: 18 months of inactivity (can only be extended for max 4 years)

What resets the clock

- Redeem points
- Earn points
- Use the Wyndham shopping portal
- Transfer points from Capital One
- Spend on a Wyndham Rewards credit card

What does not reset the clock

- None



6. HOW TO FIND GOOD AWARD TICKETS WITH YOUR POINTS

And finally, you're at the stage where you just want to start using your points to travel.

Before you try navigating things on your own, let me guide you to the place where you can get the most options for award tickets, based on the amount of points you have. And I'll introduce you to another platform where you can easily keep track of the points you've accumulated.

Buckle your seats, you're taking off soon!



[Point.me](#) is an excellent source to find award tickets with your points. It used to be so time consuming to find award tickets and to figure out which options were cheapest. You don't have to break your head anymore - there is software today that can do all that for you. I found [Point.me](#) to be the best one to get you Sweet Spots.

You can enter your desired travel takeoff and destination points and you will be given flight options and the amount of points it takes.

Or, you can let [Point.me](#) help you plan a trip according to the points you have. Create your own account and let them do the logistics for you, based on the rewards you are eligible for!

You can even get a concierge to do your bookings by signing up for the concierge plan for a minimal fee.

This is my affiliate link to Point.me: <http://point.me/?pid=332> and this is the coupon code to get a one month trial for \$1:

Code: HELPMEBUILD CREDIT



Make [AwardWallet](#) your personal awards wallet!

[AwardWallet](#) let's you create your free, personal account. There, you can keep track of all your points and rewards and whatever point programs you want. You will even get alerted before your points are set to expire.

Never lose out on any rewards, get your points in order today!

CONGRATS ON GETTING TO THIS POINT IN THE GUIDE!

I taught you how to prep yourself and your spouse or partner for new credit cards, how to look for and find awesome credit card offers and how to make sure you get them.

As long as you're good and follow my guidance, you won't lose out on welcome offers that can make your life so much more colorful. Remember that once you earn points, you can transfer the points to airline miles or cashback and book yourself flights, hotels, and vacays with it.

As I outlined in the guide, finishing the spend requirements on cards in order to earn the welcome points does not mean shelving funds out of your pocket. I gave you so many ways to finish your spend requirements by switching up things you're doing anyway.

All I want for you is to enjoy traveling without having to drive yourself mad trying to afford it. By signing up for new credit cards and earning the welcome points, you get to enjoy free vacations.

SEND ME THE POSTCARDS!