

# Welcome to my Quick Start Guide!

I created this guide to help you get started earning points and miles for your own free travel. If you were sitting in my living room asking me what to do, these are the exact steps I would tell you to take. I can't cover everything here but I touch on the things that you need to know to get started as well as some points and miles terminology that will help you going forward.

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**Credit Card Welcome Offers are the best & quickest way to earn points. A common misconception is that you must spend \$60,000 to earn 60,000 points. No way!**

Let's look at the Chase Sapphire Preferred card I just mentioned...

I earned 60,000 points spending \$4,000 (over 3 months) on things I would have purchased on my debit card anyway...such as gas, groceries, and other miscellaneous monthly expenses.

The key here is discipline. I can't stress enough how important it is to **pay off your card in full each month**. If you are paying interest on your credit card, you are not getting free travel. Basically, treat your credit card like a debit card and you will be good.

## **Will this negatively impact my credit?**

No...Only 10% of your credit score comes from new inquiries. The majority of your score is comprised of credit utilization, payment history, and age of credit...none of which are negatively affected by this process if you pay off your card in full each month. Actually, my credit score has gone up because I have more credit available but I don't use it. Therefore, my credit utilization is very low which positively affects your credit score.

# Overview of the Steps

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- Determine your monthly spend
- Create a Travel Freely account
- Take inventory of your current credit cards
- Choose a credit card and apply for it
- Meet the minimum spend to earn welcome offer
- Repeat!

## Step 1

### DETERMINE YOUR MONTHLY SPEND

- Determine how much you can responsibly spend on a credit card each month. You will need this number to see which credit cards have a welcome offer that you can achieve without overspending. The number one rule is to pay your credit card off in full each month.
- A **Welcome Offer** refers to the amount of bonus points you earn after spending a certain amount of money in a specified amount of time. For example, the standard welcome offer for the Chase Sapphire Preferred card is 60,000 points after spending \$4,000 in 3 months from the date the card was opened.

## Step 2

### CREATE A TRAVEL FREELY ACCOUNT

Travel Freely is the easiest way to see how you can start earning points and miles.

I have no affiliation with Travel Freely. I just truly LOVE this resource and find it to be the most important tool I use.

#### Here are a few reasons why I love it so much...

- It is completely free.
- It does not require you to link your actual credit card accounts so you are not sharing any sensitive, personal information with them. It is a **risk free** way to see which cards you are eligible for.
- I track which credit cards I currently have, when annual fees are due, and when a bonus deadline is approaching... all in one place.
- The Card Genie feature is how I determine which card I will apply for next...more on that later.

### Step 3

## TAKE INVENTORY OF YOUR CURRENT CREDIT CARDS

- Enter all credit cards you currently have into your Travel Freely account. The task section on your Travel Freely dashboard will walk you through how to set up your cards. It is a simple process. You will need to know the dates that you opened each credit card.
- Travel Freely also tracks the credit cards of your spouse/partner. We refer to this person as your **Player 2**. Player 2 cards are listed separately from your cards but still within the same account dashboard making it easy to track them all.
- Enter the credit card under the primary cardholder for that account...not the authorized user

### Step 4

## CHOOSE A CREDIT CARD TO APPLY FOR

The order in which you apply for credit cards matters.

For example, Chase has what is called the **5/24 rule**. Chase will not approve you for any credit cards if you have opened 5 cards (from any issuer...not just Chase) within the last 24 months. Some business cards do not count towards your 5/24 status. Because of this rule, it is best to apply for Chase cards first, then move onto other bank's credit cards. However, there may be an elevated welcome offer that makes getting another bank's card prior to a Chase card a better idea.

**If that made your head spin, I get it!**

**That's why I love Travel Freely's Card Genie feature.**

**It takes the guesswork out of selecting your next card.**

# TRAVEL FREELY CARD GENIE

- The **Card Genie** feature in Travel Freely makes it easy to select which card you should apply for. They take all factors into consideration and make a list of which cards you should get in order.
- Start at the top of the list and choose the first card that has these two things... a welcome offer with a minimum spend that you can responsibly hit in the allotted time **AND** an annual fee that you are comfortable paying.
- The annual fee is always worth paying the first year due to the welcome offer. When it is time to renew the card and repay the annual fee, you can decide to keep the card for the benefits it provides or downgrade it to a no annual fee card instead. Do not close cards routinely as that will negatively affect your credit score. If you don't want to pay the annual fee, keep the card open but downgrade it to a card with no annual fee. This ensures you will not spend money on annual fees for cards you do not find value in.

## APPLYING FOR THE CARD

- Select your first card and apply for it.
- Do not add authorized users to your card.
- Check to see if your Player 2 has the ability to refer you to the card in order for them to earn a referral bonus.
- Don't forget to add your new credit card to your Travel Freely account.

## CREDIT CARD REFERRAL LINKS AND BONUSES

- A **referral bonus** is earned when one person refers another person to a card.
- The person applying for the new card must apply using a specific **referral link** sent to them by the referrer.
- This referral link can usually be found in their credit card account under Refer-A-Friend. They can also try searching "referral" within their personal account to find a referral link. Not all cards can refer another card so don't get bogged down with this. If you can't find a link, don't worry about it for now.
- The bonus points from a referral are earned when the individual who was referred to the card applies for and is approved for the card. The referred person does not have to earn the welcome offer in order for the referrer to receive the referral bonus points.

## Step 5

### MEET MINIMUM SPEND TO EARN WELCOME OFFER

- Put everyday purchases on your card.
- Pay attention to the welcome offer minimum spend deadline. This is easily tracked within Travel Freely.
- Since you did not add any authorized users, you will only have one physical card. I find it is easy to share the card by loading the card into my Player 2's Apple Wallet so we can maximize our ability to use the card.
- **Important:** The annual fee does not count toward your minimum spend. This is important because you don't want to miss out on your welcome offer points because you included your annual fee in your minimum spend amount.

## That's it!

- Once you have earned the welcome offer on your first card, you can select the next card you want to apply for and repeat the process.
- Generally speaking, it is best to wait 90 days between card applications. Travel freely will tell you when it has been 90 days and you are "ready for your next card."

I hope you found this guide helpful. My goal is to make this process easy to understand and actually fun.

If you have any questions, please reach out. Send me a message at

**[info@whatsthepointblog.com](mailto:info@whatsthepointblog.com)**

You can also find my contact and social links on my website at

**[www.whatsthepointblog.com](http://www.whatsthepointblog.com)**

Visit my **blog** to find more in-depth information on all things related to credit card reward travel.

Click **[here](#)** to create a FREE Travel Freely Account

