

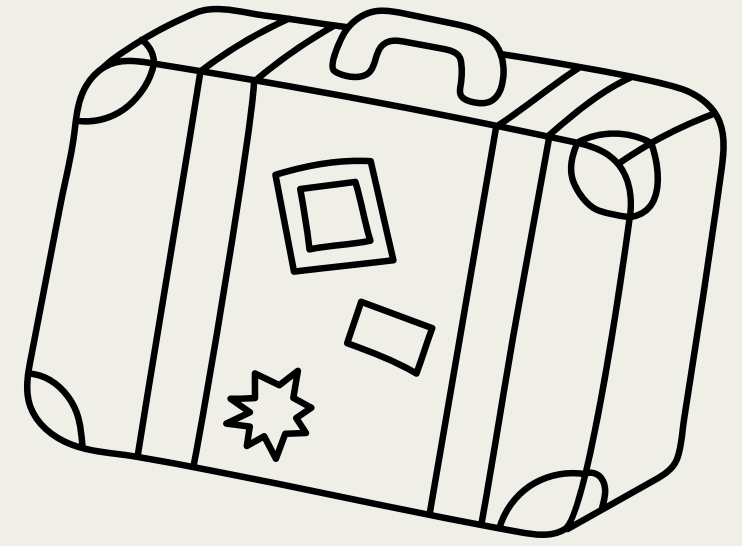
Why using credit cards makes

JUST TO NAME A FEW

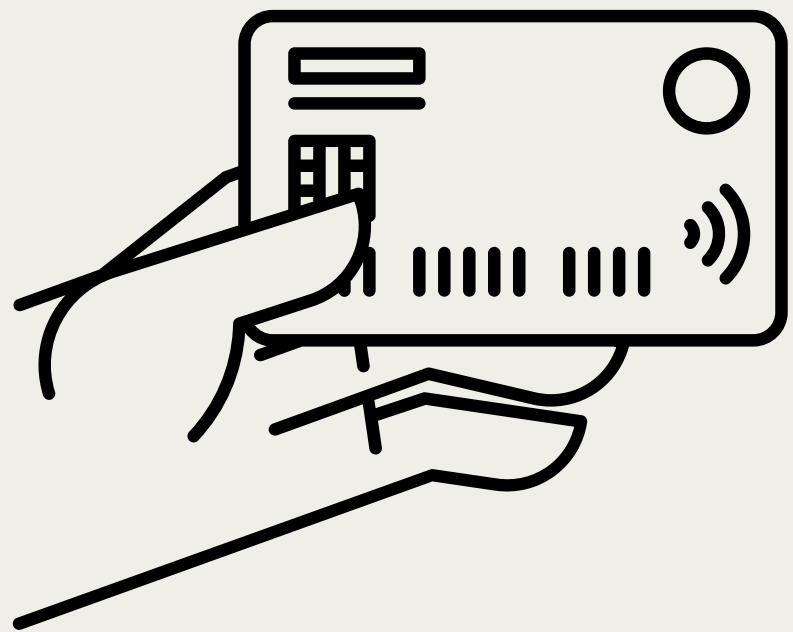
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*BTW, it only makes sense if you are
100% committed to paying your
balance in full each month*

Signup bonuses: This by far is the easiest way to earn points right off the bat.



Travel rewards: Earn points and miles that can be redeemed for flights, hotel stays, car rentals, and other travel-related expenses.



YOUR SPENDING THE MONEY ANYWAY

Might as well get something in return, right? Depending on the card you are using, you can be earning 2,3, 4x as much on on things such as groceries, gas, dining, and entertainment,

Travel perks: Some cards offer perks like free checked bags,(this is huge as most airlines rates on checked bags have all gone up recently) priority boarding, airport lounge access, and travel insurance.



PURCHASE PROTECTION

Keep your money safe, you work hard for it. With all of the online shopping that we do these days, it's not a good idea to use any of your bank information when you can be protected with a Credit card that often comes with built-in consumer protections such as purchase protection, extended warranties, and fraud protection.



ADDITIONAL PERKS

Depending on the card, you may also receive additional perks such as concierge services, access to exclusive events like concerts and major sporting events and discounts on travel-related purchases like excursions and tours.

IT ACTUALLY INCREASES YOUR CREDIT SCORE

When you pay your credit cards on time and in full each month, your score will improve drastically. This can help you build a positive credit history, which is important for future loans and financial opportunities.

TRANSFER BONUSES

Bonus transfers are my favorite perk. It's like that feeling when you hit a home run or *at least what I think it would feel like*. It's unexpected but very much welcomed and it helps you win the game. And by game I mean scoring that super awesome reward flight overseas in business class because you now have enough points thanks to the bonus offer by American Express.

THE RIGHT CARDS CAN GET YOU SO MUCH MORE

7+x

MOST VALUABLE

1.2 cents

LESS VALUABLE

1 cent

LEAST VALUE

CREDIT CARDS

Credit cards with transferable points can be worth up to 8 times more valuable than air miles and cash back when transferred to their partners.

AIR MILES

1-1.2 cent per mile depending on the airline

CASH BACK

1% cash back is .1 cent on the dollar

A FEW OTHER REASONS WHY THIS MAKES SENSE

Susie

Susie is a very disciplined self employed woman who puts all of her expenses on a debit card because she is concerned about credit card debt. Despite what she's usually believed, she takes a chance and opens up a travel credit card that has a 60,000 point sign up bonus after a \$4,000 minimum spend requirement.. She replaces her debit card with the new credit card and puts all her expenses as well as her everyday spend on said card and pays it off in full every month.

Susie now has 60,000 points that she can transfer to that cards airline and hotels partners for an awesome vacation.

Alan an Beth

Alan and Beth have a daughter going to college in August. They strategically open up a travel card in July that has a 75,000 point sign up bonus with a minimum spend within 6 months. They use that card to pay the first round of tuition to meet the cards minimum spend requirement. They then pay the card off in full at the end of the month with the money they set aside for their daughter for college. Alan and Beth are now empty nesters and will transfer those points to take a much needed "you did it" vacation.

Jim

Jim is all about living it up. He opens up a travel card that has lounge access and many other travel benefits. He puts all his everyday spend on his card and pays it off in full very month. In three months he has reached his minimum spend requirement and had 75,000 points to play with but decides to hang on to them. Jim refers his partner Noel to the same travel card and in return earns himself a referral bonus. Noel applies and receives his card and puts all his spend on his card as well . After Noel meets his minimum required spend , they now collectively have 150,000+ points to go on an incredible trip together using their points just by doing what they normally do.