



MAKE YOUR FIRST \$\$

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The complete step by step method

Welcome to this comprehensive training on leveraging welcome gifts and bonus programs offered by banks, credit cards, and investment platforms.

This guide is designed to help even complete beginners understand how these programs work and how to use them to generate extra income.

Let's get started! 🎉

What Are Welcome Gifts Programs?

Welcome gifts programs are promotional offers provided by banks, credit card companies, and investment platforms to attract new customers. These gifts can include cash bonuses, points, miles, or other rewards. By strategically using these programs, you can earn hundreds or even thousands of dollars in extra income.

Types of Welcome Gifts Programs

1. **Bank Account Bonuses:** Cash incentives for opening and funding a new checking or savings account.

2. **Credit Card Sign-Up Bonuses:** Rewards (e.g., points, miles, or cash back) for meeting spending requirements within a set timeframe.
 3. **Investment Platform Bonuses:** Cash bonuses or free stocks for depositing or investing money into a new brokerage account.
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How to Make Money Using Welcome Gifts Programs

Step 1: Understand the Requirements

Each program has specific conditions you must meet to qualify for the welcome gift. Typical requirements include:

- **Bank Accounts:** Deposit a certain amount or set up direct deposits.
- **Credit Cards:** Spend a specific amount within a set period (e.g., \$500 in 3 months).
- **Investment Platforms:** Deposit or invest a certain amount to unlock the bonus.

Read the terms carefully to ensure you can meet the criteria.

Step 2: Choose the Right Offers

Select offers that align with your financial goals and capabilities. Here are some tips:

- **Bank Accounts:** Look for bonuses with low deposit requirements.
- **Credit Cards:** Choose cards with manageable spending thresholds and rewards that match your lifestyle (e.g., travel miles or cash back).
- **Investment Platforms:** Opt for platforms with reasonable deposit requirements and bonus amounts that scale with your investment.

Step 3: Plan Your Strategy

1. **Sign Up Strategically:** Space out sign-ups to avoid overwhelming your finances. For example, open one bank account and one credit card per month.
2. **Use Your Spending Wisely:** For credit cards, use them for regular expenses like groceries, bills, and gas to meet spending requirements without overspending.
3. **Maximize Your Bonuses:** Combine multiple offers from different banks, credit cards, and platforms to maximize your earnings.

Step 4: Keep Track of Deadlines

- Mark the bonus deadlines on your calendar.
- Track your spending and deposits to ensure you meet all requirements.

Step 5: Redeem and Repeat

Once you've earned a bonus, you can:

- **Bank Bonuses:** Withdraw or save the cash.
 - **Credit Card Rewards:** Use points/miles for travel, gift cards, or statement credits.
 - **Investment Bonuses:** Reinvest the cash or withdraw it after meeting holding period requirements.
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Top Programs to Get Started With

1. Best Bank Account Bonuses

Bank	Bonus Offer Details
Chase Private Client Checking	Up to \$3,000 bonus for new customers who meet specific deposit requirements.
Huntington Bank	\$600 bonus for opening a Platinum Perks Checking account and meeting qualifying criteria.
First Direct	£175 switching bonus for new customers opening its 1st Account and fulfilling specific conditions.
U.S. Bank Smartly® Checking	Up to \$450 bonus offer for new checking account customers who meet certain requirements.
TD Bank Checking	\$200 or \$300 bonus offer for new checking accounts, available in select states/regions.
Citi Checking with Direct Deposit	\$300 bonus offer for new checking account customers who set up direct deposit.
Chase Total Checking®	\$300 bonus offer for new customers who open a Total Checking account and set up direct deposit.
Chase Secure Banking™	\$100 bonus offer for new customers who open a Secure Banking account and complete qualifying activities.
Popular Bank	Up to \$500 cash bonus for opening a new personal checking account and meeting qualifying activities.
Chase Business Complete Checking®	Up to \$500 bonus for new business checking accounts meeting specific criteria.



2. Best Credit Card Sign-Up Bonuses

Credit Card	Sign-Up Bonus Details
Wells Fargo Active Cash® Card	\$200 cash rewards bonus after spending \$1,000 in purchases in the first 3 months.
Chase Sapphire Preferred® Card	60,000 bonus points after spending \$4,000 on purchases in the first 3 months.
U.S. Bank Cash+® Visa Signature® Card	\$200 cash back after spending \$1,000 in eligible purchases within the first 120 days.
Chase Freedom Flex™	\$200 bonus after spending \$500 on purchases in the first 3 months.
Citi Custom Cash® Card	\$200 cash back after spending \$750 on purchases in the first 3 months.
Capital One Quicksilver Cash Rewards Credit Card	\$200 cash bonus after spending \$500 on purchases within 3 months.
Chase Sapphire Reserve®	60,000 bonus points after spending \$4,000 on purchases in the first 3 months.
Bank of America® Premium Rewards® Elite Credit Card	75,000 points after spending \$5,000 in purchases in the first 3 months.
Disney® Visa® Card	\$400 statement credit after spending \$1,000 in the first 3 months.
Capital One Venture Rewards Credit Card	75,000 miles after spending \$4,000 on purchases within 3 months.



3. Best Investment Platform Bonuses

Investment Platform	Bonus Offer Details
E*TRADE	Cash bonus between \$50 and \$6,000, depending on deposit amount.
TradeStation	Cash bonus between \$150 and \$3,500, based on qualifying deposit.
tastytrade	Cash bonus between \$50 and \$5,000, depending on deposit and trading activity.
Fidelity	\$100 bonus for depositing \$50 or more into a new Fidelity account.
Charles Schwab	Refer a friend and earn up to \$1,000 for meeting deposit requirements.
Robinhood	Free stocks valued between \$5 and \$200 for new customers.
Webull	Free stocks valued up to \$3,000 for opening and funding a new account.
M1 Finance	\$500 cash bonus for transferring \$100,000 or more from another brokerage.
SoFi Invest	\$100 bonus for funding a new account with \$1,000 or more.
Vanguard	Bonus for high-net-worth clients depositing large amounts.



Practical Example

Let's say you want to earn \$1,000 in bonuses:

1. Open a Chase Total Checking® account and set up direct deposit to earn \$300.
2. Apply for the Wells Fargo Active Cash® Card, spend \$1,000 on regular expenses, and earn \$200.
3. Deposit \$5,000 into an E*TRADE account to earn a \$200 bonus.
4. Open a Robinhood account and earn free stocks worth up to \$200.

By following this strategy, **you've earned \$900–\$1,000** in bonuses with minimal effort.

Key Tips for Success

1. **Avoid Fees:** Check for maintenance fees or annual fees that could eat into your bonus.
2. **Stay Organized:** Use a spreadsheet to track your accounts, deadlines, and bonuses.
3. **Be Responsible:** Only spend what you can afford to pay off, especially for credit card bonuses.

4. **Reinvest Your Earnings:** Use your cash bonuses to fund investments or savings accounts for long-term growth.

By leveraging these programs strategically, you can **turn welcome gifts into a lucrative side hustle** or a way to boost your financial goals.

Good luck! 🍀💰

