YOUR FIRST MILLION POINTS PLAYBOOK

A Roadmap to Unlocking Unlimited Travel

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CONTENTS

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INTRODUCTION: YOUR FIRST MILLION POINTS ARE CLOSER THAN YOU THINK

"You've heard the stories: people flying first class for free, staying in luxury resorts on a whim, and traveling the world without a care for the bill. It sounds impossible, but it's not magic—it's a deliberate strategy."

"If you're ready to move beyond basic travel hacking and start building a points portfolio that can fund a lifetime of adventures, this is your playbook. We're not talking about a few thousand points for a weekend trip. We're talking about a million-point strategy—a roadmap to unlock the kind of travel you thought was only for the wealthy."

"Let's stop thinking about small savings and start thinking about big rewards."

THE GOLDEN RULE - MASTER THE SIGN-UP BONUS

The single most important concept in high-level travel hacking is this: you will never earn a million points by simply spending on a single card. The path to a million points is paved with sign-up bonuses.

A single, strategic credit card bonus can net you 100,000 points or more. Think about that: with just five or six high-value bonuses over a couple of years, you can hit half a million points. The rest is about compounding that growth.

Your focus should be on earning the bonus, not just using the card. You'll use your everyday spending to meet the minimum spending requirements, but once you've secured the bonus, you'll strategically move to the next card to continue earning at a rocket-fast pace.

THE EARNING ENGINE - LEVERAGING MULTIPLIERS

Once you've earned your initial sign-up bonus, the key to building your first million points is by maximizing every dollar you spend. A savvy travel hacker never uses a single card for everything. They build a small "ecosystem" of cards, each designed to earn bonus points on different spending categories.

Think of it as having the right tool for the right job. Every time you pull out a card, you should be earning at least 2x-5x points on that purchase.

Here are some of the most common and lucrative bonus categories to look for in your card portfolio:

- Dining: Cards that offer 3x or 4x points at restaurants, bars, and cafes. For the slow traveler who loves to explore local cuisine, this is an essential part of your earning strategy.
- Groceries: A card that gives you bonus points at grocery stores is a must-have for those who plan to cook and save money on the road.
- Gasoline/EV Charging: For the road warrior or RV traveler, a card with a strong multiplier on gas or EV charging stations can be a game-changer. These cards often earn 3x-5x on every gallon or kilowatt, turning a major expense into a significant points-earning opportunity.
- Streaming Services & Subscriptions: Don't forget your monthly expenses! Some cards offer bonus points on popular streaming services, phone bills, or internet subscriptions, turning your routine payments into a reliable source of points.

Your everyday life—from filling up your tank to buying groceries—becomes a powerful engine for accumulating rewards. You’re no longer just spending money; you’re strategically investing in your next adventure.

THE MULTIPLIER EFFECT - CREATE SYNERGIES

This is where you move from a travel hacker to a travel strategist. Some of the most valuable points are earned not just on a single card, but by using cards that work together with each other and with their partner loyalty programs to create powerful synergies.

Your goal is to find these partnerships and leverage them.

A perfect example is a bank's transferable points ecosystem. Many major banks offer their own brand of points (e.g., Chase Ultimate Rewards, American Express Membership Rewards). These are incredibly valuable because they can be transferred to a variety of partner airlines and hotels.

For example, a card that earns 3x points on dining and travel can transfer those points to a hotel partner at a 1:1 ratio. So, a $300 meal could earn you 900 points. You could then transfer those 900 points to a hotel loyalty program, where they might be worth a free night or a major discount. This allows you to cherry-pick the best redemption for a specific trip, rather than being locked into one airline or hotel brand.

By strategically linking a credit card to a loyalty program, you get far more than just points. You get elite status, exclusive perks, and redemption options that are off-limits to everyone else. The true travel hacker is loyal to the points, not to a specific brand.

THE BONUS BOOSTERS - REFERRALS & STRATEGIC POINT PURCHASES

Your final push toward a million points comes from two powerful, often-overlooked strategies that serious travel hackers use to accelerate their earnings.

- Referral Bonuses: Once you have a great credit card and have used it for an incredible redemption, don't keep it a secret. Most credit card issuers allow you to refer friends and family for an annual bonus—meaning you can earn points every year. A single referral can net you a bonus of 10,000-25,000 points. The key is to share your success. After a great redemption, post a picture of your trip on social media and mention how you were able to do it with points, and include your referral link. This is a no-cost, high-reward way to boost your point balance and help others achieve their own travel goals.

- My two favorite cards to refer right now are the BILT Mastercard to earn points on rent payments: https://bilt.page/r/DU8Q-8BQE And the Chase Sapphire line which usually has a great Welcome Offer available: https://www.referyourchasecard.com/19u/UO7NPG1E46 I’d be super grateful if you used my links to sign up for these cards if you’re in the market. :)

- Strategic Point Purchases: Take advantage of hotel point sales. IHG One Rewards frequently offers a promotion where you can buy up to 200,000 points with a 100% bonus, for a cost of just 0.5 cents per point. This nets you a total of 400,000 points. The key here is to realize this money isn't an "extra" expense—it's your travel budget reallocated for a massive point boost. If you were going to spend $2,000 on hotels anyway, this strategy makes sense.

This strategic purchase offers two powerful benefits, depending on your goal:

YOU HAVE A CHOICE

Option 1: Maximize Points on a Single Purchase

If you are not currently working toward a sign-up bonus, your goal should be to maximize the points earned from the purchase itself. Since point purchases like this typically code as "other," you would use a credit card that offers a high, flat-rate multiplier. For example, using a card that earns a 2x multiplier on a $2,000 purchase earns you an additional 4,000 points.

Option 2: Use the Purchase to Unlock a Welcome Offer

This is where the strategy truly shines. If you're targeting a new credit card with a high-value welcome offer—say, 100,000 points—but it has a high spending requirement of $6,000 in the first three months, a points purchase can be your key to success. If you only have $4,000 in natural spending, the $2,000 points purchase can be used to meet the remaining spending requirement, unlocking that high-value bonus that might have been otherwise unattainable. In this case, your primary goal is the sign-up bonus, not the 2x multiplier on the purchase itself.

THE MOST IMPORTANT RULE: DON'T LET YOUR POINTS EXPIRE

Points are a currency, and like any currency, they can be devalued or, in some cases, lost entirely. Loyalty programs frequently change their award charts with little to no notice. The phrase "earn and burn" is a mantra for a reason. Once you have a high-value redemption in mind, book it. Don't wait for a better deal.

While most major credit card points (like those from Chase or American Express) do not expire as long as your account remains open and in good standing, many airline and hotel loyalty points have their own expiration policies. These points may expire after a period of inactivity, often 12 to 24 months with no earning or redeeming activity.

To prevent this, you must keep your accounts active. For many, this is as simple as making a small, recurring purchase (like a streaming service) on a specific card to ensure there is activity every month. The more cards you have, the more you have to manage. This makes it absolutely essential that you pay all of your credit card bills down to zero every single month to avoid interest and fees that would negate all of your points and rewards. The goal is to get something for nothing, and interest completely ruins that equation.

THE FORMULA: YOUR FIRST MILLION POINTS

The dream of a million points can feel abstract, but it's not. It's simply a matter of a few key numbers. Let's create a personalized formula based on a common scenario: a person with $20,000 a year in credit card-eligible expenses, plus a conservative $1,500 a month in rent paid using a card like the Bilt Mastercard.

Let's assume a strategic plan where you open two new credit cards each year and leverage your social network for referrals.

Year One Breakdown:

- **Sign-up Bonuses:** Your primary source of points. Let's assume you open two new cards this year, each with a conservative bonus of 75,000 points after you meet the spending requirement.
    - 2 cards x 75,000 points/card = 150,000 points
- **Everyday Spending:** You use your cards for all your daily purchases. With $20,000 in annual spend and a blended average earn rate of 2 points per dollar (using multipliers), you will earn a steady stream of points.
    - $20,000 spend x 2 points/dollar = 40,000 points
- **Rent Payments:** By using a card like the Bilt Mastercard, you can earn 1 point per dollar on your rent without a credit card transaction fee, turning a major expense into a rewards-earning opportunity.
    - $1,500 rent/month x 12 months x 1 point/dollar = 18,000 points
- **Referral Bonuses**: You share your great travel experiences and refer five friends or family members to each of your new cards. With an average referral bonus of 15,000 points, this is a massive accelerator.
    - 2 cards x 5 referrals/card x 15,000 points/referral = 150,000 points

THE FORMULA: CONTINUED

- **Strategic Point Purchases**: Take advantage of hotel point sales. IHG One Rewards frequently offers a promotion where you can buy up to 200,000 points with a 100% bonus, for a cost of just 0.5 cents per point. This nets you a total of 400,000 points.
  - 200,000 points purchased + 200,000 bonus points = 400,000 points
  - Points from the purchase itself: Since point purchases like this typically code as "other," you should use a credit card that offers a flat-rate multiplier. With a common 2x earnings rate on a $2,000 purchase, you earn an additional 4,000 points.
  - $2,000 spend x 2 points/dollar = 4,000 points

Year One Total: 150,000 + 40,000 + 18,000 + 150,000 + 400,000 + 4,000 = 762,000 points

The Trajectory:
As you can see, in a single year, you can earn a staggering 762,000 points simply by making a few strategic decisions. The goal of your first million points is a clear, attainable goal in under two years.

This isn't a fantasy—it's a formula. And with a consistent effort, your rewards can completely transform your travel dreams.

THE MINDSET OF A MASTER TRAVEL HACKER

- **Go Beyond the Points:** The real value of a great travel rewards card isn't just the points—it's the perks. Look for cards that offer annual travel credits, free checked bags, priority boarding, airport lounge access, and even hotel elite status. For the slow traveler, these perks can significantly improve the quality of your trip and save you hundreds, if not thousands, of dollars over the course of a year.

- **Embrace the "Shoulder Season" Strategy:** As a retiree, you have the ultimate flexibility. You are no longer bound by school schedules or holiday weekends. Use this to your advantage by booking travel in the "shoulder season" (the periods just before or after the peak season). Flights are cheaper, hotels have more availability, and destinations are less crowded. This is a hack that no credit card can ever buy.

- **The Power of Transfer Bonuses:** This is one of the most lucrative secrets in travel hacking. Credit card programs like Chase and American Express occasionally offer "transfer bonuses" to their airline or hotel partners. For example, a 30% transfer bonus means that for every 10,000 points you transfer, you'll receive 13,000 points in the partner program. This can make an otherwise average redemption an incredible deal. Always check for these bonuses before you transfer your points.

- **The "Hub-and-Spoke" Redemption Model:** For long-term travelers, it's often better to fly into a major international city that serves as a hub and then use local, low-cost carriers or trains for short hops. You can use your valuable points for the long-haul, expensive international flights (often in business or first class for maximum value), and then pay cash for the shorter, cheaper flights.

Your Journey Begins

The dream of a million points isn't about luck. It's about a purposeful strategy that combines high-value bonuses, smart spending, and a few insider moves. You now have the full roadmap.

The only thing left to do is to get started.