Credit Card Points Kit

The cards you hold, which card goes where, every bonus deadline and annual fee, and every bank, hotel and airline program with its balance and expiry.

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If you only read one page

A points card pays you back only when it is paid in full every month.
Everything else in this kit comes after that.

1. **Pay in full, every month.** Card interest usually runs above 20% a year and wipes out the points within a month or two. Set autopay to the full statement balance.
2. **Count before you apply.** Chase usually declines anyone with 5 or more new personal cards in the past 24 months, so open Chase cards first.
3. **One bonus at a time.** Open a card only when its spending fits your normal budget, and write the deadline down the day the account opens.
4. **Compare value per dollar.** A point is worth what it buys. Compare the cents back on each dollar spent, never the points per dollar.
5. **Put each purchase where it earns most.** Restaurants, groceries, travel and everything else can each belong on a different card.
6. **A balance is only true on the date you checked it.** Every balance here carries an as-of date, and points left alone long enough expire. The expiry watch is where they get caught.
7. **Review every annual fee before it posts.** A month ahead, decide to keep the card, switch to a no-fee card in the same family, or close it.

Then start here: **Cards you have now**, page 5.

What is in here

Sixteen worksheets in four sections. Start with where you are, fill in the plan before your next application, and keep the programs current twice a year. A page filled in roughly is worth more than a blank one.

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01

Where you are

The cards you hold and what you spend.

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Cards you have now

Every card in your name, open or recently closed. Write the card's name, never its number.

The full guide: hubstone.com/guides/credit-card-points

Card	Bank	Opened	Annual fee	Fee posts in	Earns	Autopay in full

Total annual fees _____ Cards on autopay in full _____

Set autopay to the full statement balance. Interest wipes out the points within a month or two.

Your 5/24 count

Chase usually declines anyone who has opened 5 or more personal cards from any bank in the past 24 months.

The full guide: hubstone.com/guides/credit-card-points

Card	Bank	Opened	Personal or business	Counts until

Count today _____ Under 5 again on _____

Open Chase cards first, while your count is low. Store cards and cards with no bonus use up room in the count too.

Monthly spending

From two or three recent statements. Round to the nearest $10.

The full guide: hubstone.com/guides/credit-card-points

Category	Month 1	Month 2	Month 3	Average
Restaurants				
US supermarkets				
Gas and EV charging				
Flights				
Hotels				
Other travel				
Streaming				
Phone and internet				
Insurance				
Everything else				
Total				

Airline you fly most _____ Hotel brand you use most _____

Big bills coming up

Bill	Amount	Month

Time a new card for a month with one of these, so its spending counts toward the bonus.

02

Your plan

Which card goes where, and what to open next.

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Which card where

One card for each kind of spending. Use the point values in the guide, and pick the card with the most cents back.

The full guide: hubstone.com/guides/credit-card-points

Spending	Card	Points per $	Cents per point	Cents back per $
Restaurants				
US supermarkets				
Gas and EV charging				
Flights				
Hotels				
Other travel				
Streaming				
Everything else				
Travel abroad				

points per dollar × cents per point = cents back per dollar

For travel abroad, use a card with no foreign transaction fee.

Sign-up bonus tracker

One block for each new card. Fill in the deadline the day the account opens.

The full guide: hubstone.com/guides/credit-card-points

Card _____ Opened _____

Bonus _____ Spend needed _____

Spend by _____ Bonus posted on _____

Month 1 _____ Month 2 _____ Month 3 _____

Month 4 _____ Month 5 _____ Month 6 _____

Card _____ Opened _____

Bonus _____ Spend needed _____

Spend by _____ Bonus posted on _____

Month 1 _____ Month 2 _____ Month 3 _____

Month 4 _____ Month 5 _____ Month 6 _____

Card _____ Opened _____

Bonus _____ Spend needed _____

Spend by _____ Bonus posted on _____

Month 1 _____ Month 2 _____ Month 3 _____

Month 4 _____ Month 5 _____ Month 6 _____

Next card plan

The cards you are weighing, in the order you would open them.

The full guide: hubstone.com/guides/credit-card-points

Card	Bonus	Spend needed	Months	Fits budget	Apply after

Before each application

- [ ] Every card is paid in full every month, with autopay set to the full statement balance — Done on _____
- [ ] You have counted every personal card opened in the last 24 months before applying with Chase — Done on _____
- [ ] The monthly spend fits your normal budget — Done on _____
- [ ] The last card's spend is done or nearly done — Done on _____
- [ ] The spend deadline is on your calendar the day the account opens — Done on _____
- [ ] You have read the offer and its terms on the bank's own page the day you apply — Done on _____

03

Your programs

Bank, hotel and airline points, and whose they are.

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Bank points at a glance

Points earned on cards from Chase, Amex, Capital One, Citi and other banks.
A balance always goes with the date you checked it.

The full guide: hubstone.com/guides/credit-card-points

Program	Whose account	Earned on	Balance	As of	Moves to

Move or use bank points before you close the last card that earns them. Many banks cancel the points with that card.

Hotel programs at a glance

One line for each hotel program anyone in the household belongs to, with a full page for each on the next sheet.

The full guide: hubstone.com/guides/credit-card-points

Program	Whose account	Member number	Tier	Balance	As of	Points expire

☐ Each balance was checked online this round, not copied from last time

Done on _____

One hotel program, in full

Copy this page for each hotel program. It is the full record behind one line of Hotel programs at a glance.

The full guide: hubstone.com/guides/credit-card-points

Program _____ Whose account _____

Name on the account, if different _____ Member number _____

Status tier _____ Balance in points _____

As of _____ Points expire on _____

☐ This program's points do not expire

What counts as activity that keeps points alive _____

Sign-in page (the link only, never a password) _____

Free night certificates or awards held _____ They expire on _____

Card that earns into this program _____ Elite nights or segments this year _____

Notes _____

Keep the password in your password manager. This page holds the link, never the password.

Airline programs at a glance

One line for each airline program anyone in the household belongs to, with a full page for each on the next sheet.

The full guide: hubstone.com/guides/credit-card-points

Program	Whose account	Member number	Tier	Miles	As of	Miles expire

☐ Each balance was checked online this round, not copied from last time

Done on _____

One airline program, in full

Copy this page for each airline program. It is the full record behind one line of Airline programs at a glance.

The full guide: hubstone.com/guides/credit-card-points

Program _____ Whose account _____

Name on the account, if different _____ Member number _____

Status tier _____ Balance in miles _____

As of _____ Miles expire on _____

☐ This program's miles do not expire

What counts as activity that keeps miles alive _____

Sign-in page (the link only, never a password) _____

Companion passes or travel credits held _____ They expire on _____

Card that earns into this program _____ Elite nights or segments this year _____

Notes _____

Keep the password in your password manager. This page holds the link, never the password.

Everyone in the household

Points sit in one person's name, even when the whole household earned them, and a stay or flight credited to the wrong account is hard to fix later.

The full guide: hubstone.com/guides/credit-card-points

Person	Programs in their name	Notes

Programs that let the household pool or transfer points

Program	Who can share	Rules and fees

Children's accounts, and who manages them _____

If someone dies: who to call about moving their points to family _____

☐ Everyone who travels has their member number on each booking before the trip Done on _____

04

Keeping it working

Fees, expiry dates and the twice-a-year checkup.

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Annual fee review

A month before each fee posts, weigh what the card gave you last year against what it costs.

The full guide: hubstone.com/guides/credit-card-points

Card	Fee	Posts on	Credits used	Points value	Decision
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close
					☐ Keep ☐ Switch ☐ Close

Switch before you close. Moving to a no-fee card in the same family keeps the account open and its history.

Expiry watch

Anything expiring in the next twelve months, soonest first. A small paid stay or flight, a shopping portal purchase or a transfer in from a card often keeps points alive, but check each program's own rules first.

The full guide: hubstone.com/guides/credit-card-points

Program	Whose	Balance	Expires	Smallest activity that saves it	Done

Certificates and credits

These expire on their own dates, separate from the points.

What	Program	Expires	Used for

Booking with points

A short log of what points bought, so the checkup can answer one question: are you earning points you use, or points that expire?

The full guide: hubstone.com/guides/credit-card-points

Trip	Dates	Booked with	Points or miles used	Cash it replaced

Before each booking

- [ ] The balance is current, checked online today — Done on _____
- [ ] The member number is on the reservation — Done on _____
- [ ] Points plus cash is compared against the cash price, not assumed to be a deal — Done on _____
- [ ] Points that expire soonest go first — Done on _____

Twice-a-year checkup

About half an hour, in January and July: once before summer trips and once after.

The full guide: hubstone.com/guides/credit-card-points

Last done _____ Next due _____

- [ ] Sign in to every bank, hotel and airline program and write each new balance with its date — Done on _____
- [ ] Move anything expiring in the next six months onto the Expiry watch — Done on _____
- [ ] Check certificates and credits against their own expiry dates — Done on _____
- [ ] Check tiers: anyone close to the next one, or about to lose one — Done on _____
- [ ] Add new programs, close out dead ones and fix name changes — Done on _____
- [ ] Confirm every card is on autopay for the full statement balance — Done on _____
- [ ] Update Cards you have now and Your 5/24 count — Done on _____
- [ ] Update Which card where for any new card or new spending — Done on _____
- [ ] Read each bank's current offers and application rules on its own page — Done on _____
- [ ] Pull your free credit reports at AnnualCreditReport.com and confirm all three freezes — Done on _____
- [ ] Keep this kit with the household records, never anywhere shared — Done on _____

This does not have to stay paper

You have just written down the things that are easy to lose track of between applications, statements, stays and renewals. Member numbers are private, so keep this kit where you keep your other financial papers, never in anything shared outside the household.

Paper goes stale. A fee posts, an offer changes, a bonus deadline passes, points expire, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. The Credit Card Points Kit is free to print and fill in, and the full guide stays current at hubstone.com.

Fill it in once

Scan to start at hubstone.com/start. No card needed.

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