

TRAVEL REWARDS: 1-PAGE SUMMARY

FLYTRIPPERS READERS HAVE EARNED OVER 2 MILLION DOLLARS IN FREE TRAVEL THANKS TO TRAVEL REWARDS!!!
EVEN IF IT'S BIZARRE, INTIMIDATING, AND COUNTERINTUITIVE...

IT'S EASIER THAN IT SEEMS, IT'S THE BEST TIME TO GET STARTED, AND IT'S ABSOLUTELY WORTH IT!

4 REASONS TO GET INTO TRAVEL REWARDS

EARN THOUSANDS OF DOLLARS IN FREE TRAVEL

- BANKS GIVE **HUGE WELCOME BONUSES** IN THE FORM OF REWARDS: IT'S REALLY THAT EASY (IT'S MARKETING)!
- THOSE REWARDS GIVE YOU **HUNDREDS OF DOLLARS** IN FREE TRAVEL: TAKE ADVANTAGE OF THEM!
- THERE'S **ALMOST NO LIMIT** TO TRAVEL REWARDS
- THERE ARE JUST **MINIMUM SPENDING REQUIREMENTS** TO UNLOCK BONUSES, SO SIMPLY AIM TO USE NEARLY 100% OF YOUR NORMAL SPENDING TO REACH THOSE

IMPROVE YOUR CREDIT SCORE (YES!)

- HAVING MORE CARDS IS ACTUALLY **BETTER** FOR YOUR CREDIT SCORE, AS LONG AS YOU FOLLOW THE 3 RULES:
 - ALWAYS PAY **EVERYTHING** IN FULL AND ON TIME (THE MOST IMPORTANT RULE; IT'S NON-NEGOTIABLE)
- NEVER CLOSE YOUR **OLD CARDS** AS THEY IMPROVE SCORES (JUST YOUR OLD ONES; DOWNGRADE THOSE WITH FEES)
- SPACE OUT YOUR APPLICATION DAYS BY **2-3 MONTHS** (IT'S A MARATHON; NOT A SPRINT)

GET VITAL INSURANCE COVERAGE FOR TRIPS & MORE

- TRAVEL INSURANCE** OFTEN INCLUDED
 - MEDICAL EMERGENCY
 - TRIP CANCELATION
 - FLIGHT DELAY
 - TRIP INTERRUPTION
 - RENTAL CAR DAMAGE/LOSS
 - BAGGAGE DELAY/LOSS
 - HOTEL/MOTEL BURGLARY
 - ACCIDENT COMPENSATION
- NON-TRAVEL INSURANCE** OFTEN INCLUDED
 - EXTENDED WARRANTY
 - PURCHASE PROTECTION
 - MOBILE DEVICE
 - OTHER RARER ONES

GET OTHER AMAZING TRAVEL BENEFITS

- TRAVEL BENEFITS** AVAILABLE
 - AIRPORT LOUNGE ACCESS
 - NEXUS (AVOID WAIT LINES)
 - NO FX FEES
 - ANNUAL TRAVEL CREDITS
 - AUTOMATIC ELITE STATUS
 - ELITE STATUS SHORTCUTS
 - FREE CHECKED BAGS
 - AIRLINE PRIORITY PERKS
 - HOTEL LUXURY PERKS
 - CONCIERGE SERVICE
- NON-TRAVEL BENEFITS** AVAILABLE
 - DISCOUNTS/OFFERS
 - OTHERS

6 MOST IMPORTANT THINGS ABOUT TRAVEL REWARDS

EARN



FOCUS ON WELCOME BONUSES

- THE SINGLE **MOST VITAL** THING TO UNDERSTAND ABOUT TRAVEL REWARDS
- UNLOCKING BONUSES IS WHAT MATTERS: EARNING WILL BE **SO MUCH FASTER**
- NO ONE** WHO EARNS A LOT OF REWARDS DOES IT WITH REGULAR EARN RATES
 - WELCOME BONUSES WILL GET YOU **10-15%+ BACK** VS JUST 1-2% BACK
- THE **"BEST"** CARD IS REALLY JUST ANY CARD WITH A GOOD WELCOME BONUS
 - MOST BANKS LET YOU GET BONUSES AN **UNLIMITED** AMOUNT OF TIMES

NEVER EARN JUST 1 OR 2 PTS/\$

- EARN IN **OTHER WAYS** TOO; EVEN IF IT'S WAYYYY SLOWER, IT'S STILL FREE!
- DOUBLE DIP** BY EARNING WITH YOUR CARD AND WITH THE PROVIDER DIRECTLY
 - TRIPLE DIP WITH **ONLINE SHOPPING PORTALS** FOR ALL YOUR PURCHASES
 - TAKE ADVANTAGE OF THE FREQUENT **PROMOTIONS AND DEALS**
 - AT LEAST **EARN 5X ALMOST EVERYWHERE** AND **AVOID FX FEES** (IF YOU **DON'T** PUT 100% OF YOUR SPENDING TOWARDS WELCOME BONUSES)

BURN



UNDERSTAND THE 2 TYPES OF REDEMPTIONS

- THEY ARE **COMPLETELY DIFFERENT** (AND **EVERY PROGRAM** IS DIFFERENT TOO)
 - MORE **SIMPLE** REDEMPTIONS
 - MORE FLEXIBLE (LESS RESTRICTIONS)
 - LESS VALUABLE (FIXED VALUE)
 - FOR ALMOST ANY TRAVEL EXPENSE
 - MORE **VALUABLE** REDEMPTIONS
 - MORE POTENTIAL VALUE (VARIABLE)
 - LESS SIMPLE (MORE RESTRICTIONS)
 - FOR SPECIFIC TRAVEL EXPENSES
- NO MATTER WHAT, **NEVER REDEEM** FOR ANYTHING OTHER THAN TRAVEL

NEVER WAIT AND ALWAYS TAKE ACTION

- THE **BIGGEST ISSUE** ON THE BURNING SIDE IS NOT HAVING ENOUGH REWARDS
 - HAVING **TOO MANY** REWARDS IS LITERALLY NEVER AN ISSUE
- ACT EARLY & PLAN AHEAD; **ALWAYS** BE EARNING BONUSES FOR FUTURE TRIPS
 - A **GOOD BONUS TODAY** IS BETTER THAN A PERFECT BONUS IN A MONTH
- NO NEED** TO HAVE A HUGE INCOME, HUGE SPENDING, OR HUGE AMOUNT OF TIME
 - YOU JUST NEED TO **GET STARTED** SO THAT YOU CAN REDEEM FASTER

LEARN



INVEST MORE TIME IF YOU WANT TO GET MORE

- THE MORE YOU PUT INTO THE WORLD OF REWARDS, **THE MORE YOU'LL GET**
- BUT IT'S FOR **EVERYONE**: EVEN WITH NO TIME AND EFFORT, YOU CAN GET A LOT
- YOU'LL JUST GET **EVEN MORE** IF YOU INVEST TIME TO LEARN TO BECOME A PRO
- THERE'S **ALMOST NO LIMIT**, ESPECIALLY WITH MORE VALUABLE REDEMPTIONS
 - SELF-LEARNING** IS VITAL, BECAUSE EVERY TRAVELER IS DIFFERENT
- GET YOUR **TRAVEL BUDDIES** INTO REWARDS TO MAKE IT MORE EASY AND FUN

ALWAYS DO THE MATH FOR EVERYTHING

- IT'S VITAL TO LOOK AT **BOTH SIDES** OF EVERY EQUATION
- FEES ALONE** DON'T MATTER: LOOK AT THE FEES **AND** THE VALUE YOU GET (BONUSES, RENEWALS, PREPAID CARDS, FX FEES, PAYMENT SERVICES, ETC.)
- TAXES ALONE** DON'T MATTER: LOOK AT TAXES **AND** HOW MUCH YOU SAVE
- NOT ALL REDEMPTIONS** GIVE YOU GOOD VALUE (WITH MORE VALUABLE POINTS)
 - CONSIDER THE **OPPORTUNITY COST** FOR EVERYTHING TOO

6 SIMPLE STEPS FOR TRAVEL REWARDS

1. CHOOSE A CARD

- A **LOT OF INFO** ON [FLYTRIPPERS.COM/CARDS](https://flytrippers.com/cards) AND IN OUR MONTHLY VIDEOS
- JUST GET THE BEST BONUS... OR IDEALLY ASK YOURSELF THESE QUESTIONS: WHAT'S MY **LEVEL OF AMBITION** OVERALL? WHAT'S MY **INCOME/SPENDING**? WHAT ARE MY TRAVEL **OBJECTIVES & GOALS**? WHAT **BENEFITS** DO I WANT? DO I WANT MORE **SIMPLE** OR MORE **VALUABLE**? WHICH IS BEST **NOW**?

2. APPLY FOR CARD

- VERY EASY** TO DO ONLINE IN A FEW MINUTES (NO NEED TO SWITCH BANKS)
- FLYTRIPPERS' SECURE LINKS SOMETIMES GIVE YOU **EXCLUSIVE OFFERS**
- GIVING YOU **MORE REWARDS** (OR THE SAME AMOUNT; BUT NEVER LESS)
- YOU'LL ALSO SUPPORT FLYTRIPPERS AT **ABSOLUTELY NO COST TO YOU**
- SO WE CAN CREATE MORE FREE CONTENT TO **HELP YOU TRAVEL FOR LESS**

3. UNLOCK BONUS

- REACH** YOUR MINIMUM SPEND REQUIREMENT AND AVOID COMMON ERRORS
 - LIKE NOT **DOCUMENTING** YOUR OFFER DETAILS AS SOON AS POSSIBLE
 - LIKE COUNTING THE FEE & RETURNS, THE WRONG DEADLINE, ETC.
- DOWNLOAD** OUR [TRACKING TEMPLATE & CHECKLIST](#) (FREE; BE ORGANIZED)
- USE OUR **PRO TIPS** TO REACH HIGHER MINIMUM SPEND REQUIREMENTS

4. START OVER

- AS SOON** AS YOU'RE DONE WITH A BONUS (OR BONUSES YOU APPLIED FOR THE SAME DAY) AS LONG AS YOU SPACE OUT YOUR **APPLICATION DAYS** (NOT APPLICATIONS)
 - START SLOWER** IF YOU DON'T HAVE MANY OLDER CREDIT ACCOUNTS (IF YOU DO, GET 2 CARDS THE SAME DAY IF YOU CAN UNLOCK 2 BONUSES AT THE SAME TIME)
 - THE MORE WELCOME BONUSES YOU GET, THE MORE **REWARDS** YOU'LL GET
 - EVEN JUST 2, 3, OR 4 BONUSES A YEAR WILL **SUPERCHARGE** YOUR REWARDS

5. REDEEM REWARDS

- THERE'S **ALMOST NEVER ANY TIME LIMIT** TO USE YOUR REWARDS
- EVEN IF YOU DECIDE **NOT TO RENEW** THE CARD AFTER THE 1ST YEAR
- IDEALLY**: TRAVEL MORE AND GET REWARDS FOR SPECIFIC UPCOMING TRIPS
- BUT IF YOU HAVEN'T REDEEMED IN THE 1ST YEAR, **DOWNGRADE** YOUR CARD
- IN THE **RARE CASES** WHERE THAT ISN'T POSSIBLE, TRANSFER TO PARTNERS

6. REEVALUATE CARD

- JUST BEFORE** RENEWAL (AT THE END OF THE 1ST YEAR)
 - NEVER** CLOSE A CARD BEFORE THAT
- DON'T** JUST BLINDLY CLOSE ALL CARDS (EVERY TRAVELER IS DIFFERENT)
- CALCULATE IF THE BENEFITS ARE **WORTH MORE** THAN THE FEE (TO YOU)
- DOWNGRADE** A FEW OF YOUR FIRST NEW CARDS TO NO-FEE VERSIONS