Mostly Points

The Mostly Points *Starter Packet*

Turn the spending you already do into rewards that help you travel the world.



Good trips start with *good habits.*



THE POINTS PHILOSOPHY

01 Never pay interest for points.

Pay your statement balance in full and on time. Only spend what you can afford. If you carry a balance, paying it down comes first.

02 Choose the trip first.

Start with a destination, rough dates, and who's going. Then work backward to the points that can help you get there.

03 Keep your setup simple.

Start with one card you can manage well. Build toward a useful 2–3 card setup over time. Give every card a job.

04 Make everyday spending count.

Earn flexible points with transfer partners that fit your travel plans. If travel isn't the goal, cash back is a good option.

05 Be selective with bonuses.

Pursue welcome bonuses only when the required spending fits your normal budget and the annual fee makes sense.

Turn spending you already do into rewards that help you *travel the world.*



Speak a little *points.*

THE GLOSSARY

01 Points & miles
Reward currencies earned through cards and loyalty programs. Their value depends on how you use them, not what they're called.

02 Cash back
Rewards paid as money or a statement credit. At 2% cash back, $100 in eligible spending earns $2.

03 Welcome bonus / SUB
An introductory reward for meeting a new card's offer requirements. SUB means sign-up bonus. Eligibility rules and deadlines apply.

04 Minimum spending requirement
The eligible purchases needed to earn a welcome bonus within a set time. Example: spend $3,000 in three months. Fees usually don't count.

05 5/24
Chase's widely reported rule: opening five or more personal cards, across all banks, in the past 24 months generally blocks approval for most Chase cards. Exceptions exist.

06 Gardening
Taking a break from credit applications and new hard inquiries so your existing accounts can age. Keep using your cards responsibly and paying on time.

07 Player two / P2
Your points teammate—usually a partner or spouse. You each earn rewards on your own accounts and coordinate toward shared trips. Different from an authorized user.

08 Transferable points
Flexible rewards you can move to eligible airline or hotel loyalty programs. Access depends on your card and rewards program.

Earn with *a plan.*



Speak a little *points.*

THE GLOSSARY

09 Transfer partners
Airline or hotel loyalty programs that accept your transferable points. Move points into the program, then book through it.

10 Transfer ratio
The rate at which points convert. At 1:1, 1,000 bank points become 1,000 partner points. Ratios vary.

11 Sweet spot
A flight or hotel award that offers unusually good value for the points required. Often found by booking through a partner's loyalty program.

12 Award flight / award night
A flight or hotel stay booked with points or miles. Taxes, fees, or other cash charges may still apply.

13 Award availability
The seats or rooms a program lets you book with points. A seat for sale doesn't guarantee an award seat or a low points price.

14 Travel portal
A booking site run by a bank or rewards program. Paying with points here is different from transferring them to an airline or hotel.

15 Bonvoyed
Points-community slang for being let down by Marriott Bonvoy—think missing perks, IT headaches, or an award stay that suddenly needs more points.

16 Cents per point / CPP
A way to compare redemption value: (cash price minus award taxes and fees) ÷ points used × 100.
Example: ($500 − $50) ÷ 30,000 × 100 = 1.5¢ per point.

Find the award. *Then transfer.*

Four ways *to start.*

ONE CARD IDEA FOR EACH PATH

START WITH TRAVEL POINTS



Chase Sapphire Preferred®

$95 annual fee

For your first transferable-points setup. Earn 3x on dining and transfer points to airline and hotel partners to help book your next trip.

View on Mostly Points ↗

START WITH PREMIUM PERKS



Chase Sapphire Reserve®

$795 annual fee

For frequent travelers ready for premium perks. Includes lounge access and up to $300 in annual travel credits. Choose it when the benefits justify the fee.

View on Mostly Points ↗

START WITH SIMPLE CASH BACK



Citi Double Cash®

$0 annual fee

For simple rewards without planning trips around points. Earn 2% total: 1% when you buy and 1% as you pay, with no categories to track.

View on Mostly Points ↗

START BY BUILDING CREDIT



Chase Freedom Rise®

$0 annual fee

For students and people new to credit. Earn 1.5% cash back on purchases while building payment history. Approval isn't guaranteed.

View on Mostly Points ↗

Explore the cards → mostlypoints.com/cards

From everyday spending *to your next trip.*

Your card

Put everyday purchases on a card that earns transferable points. Stay within your budget and pay your statement balance in full.

Transferable points

Points collect in your bank rewards account until you choose how to use them.

Travel portal

Search flights and hotels through your bank. Use points at checkout; the points price depends on your card and rewards program.

Book through the portal.

Complete your reservation through the bank's travel service.

RECOMMENDED

Transfer partners

Search airline or hotel awards first. Once you find one, check the transfer ratio and timing, then move the points you need.

Book with the airline or hotel.

Complete the award booking in that loyalty program.

Where your points *can take you.*

All transfers are 1:1 unless noted. Ratios show bank points : partner points.
U.S. programs • Standard rates • October 29, 2026

Chase Ultimate Rewards

AIRLINES

- Aer Lingus AerClub
- Air Canada Aeroplan
- Air France / KLM
- British Airways
- Iberia Club
- JetBlue TrueBlue
- Singapore KrisFlyer
- Southwest Rapid Rewards
- United MileagePlus
- Virgin Atlantic

HOTELS

- IHG One Rewards
- Marriott Bonvoy
- Wyndham Rewards
- World of Hyatt · 1:1 / 4:3*

Requires an eligible transfer-enabled card, such as Sapphire Preferred, Sapphire Reserve or Ink Business Preferred.
*Hyatt: 1:1 with Sapphire Reserve or Reserve for Business; 4:3 with Sapphire Preferred or Ink Business Preferred.

American Express Membership Rewards

AIRLINES

- Aer Lingus AerClub
- Aeromexico · 1:1.6
- Air Canada Aeroplan
- Air France / KLM
- ANA Mileage Club
- Avianca LifeMiles
- British Airways
- Cathay Pacific · 5:4
- Delta SkyMiles
- Emirates Skywards · 5:4
- Iberia Club
- JetBlue TrueBlue · 5:4
- Qantas Frequent Flyer
- Qatar Airways
- Singapore KrisFlyer
- Virgin Atlantic

HOTELS

- Choice Privileges
- Hilton Honors · 1:2
- Marriott Bonvoy
- Leaders Club · 4:1

Requires eligible Membership Rewards transfer access. Checking-only accounts have a limited partner selection.

Capital One Miles

AIRLINES

- Aeromexico
- Air Canada Aeroplan
- Air France / KLM
- Avianca LifeMiles
- British Airways
- Cathay Pacific
- Emirates Skywards · 4:3
- Etihad Guest
- EVA Air · 4:3
- Finnair Plus
- Japan Airlines · 4:3
- JetBlue TrueBlue · 5:3
- Qantas Frequent Flyer
- Qatar Airways
- Singapore KrisFlyer
- TAP Miles&Go
- Turkish Airlines
- Virgin Red

HOTELS

- Accor Live Limitless · 2:1
- Choice Privileges
- I Prefer Hotel Rewards · 1:2
- Wyndham Rewards

Requires an eligible miles-earning card with transfer access, such as Venture, Venture X or VentureOne.

Where your points *can take you.*

All transfers are 1:1 unless noted. Ratios show bank points : partner points.
U.S. programs • Standard rates • October 29, 2026

Citi ThankYou Rewards

Premium-card rates

AIRLINES

- Air France / KLM
- American AAdvantage
- Avianca LifeMiles
- Cathay Pacific
- Emirates Skywards · 5:4
- Etihad Guest
- EVA Air
- Japan Airlines
- JetBlue TrueBlue
- Qantas Frequent Flyer
- Qatar Airways
- Singapore KrisFlyer
- Thai Royal Orchid Plus
- Turkish Airlines
- Virgin Atlantic
- Virgin Red

HOTELS

- Accor Live Limitless · 2:1
- Choice Privileges · 1:1.5
- Leaders Club · 5:1
- I Prefer Hotel Rewards · 1:2
- Wyndham Rewards

Rates shown apply to Strata Premier, Strata Elite and Prestige. Other eligible cards generally receive 70% of these amounts; for example, 1,000 points become 700 airline miles.

Bilt Rewards

AIRLINES

- Aer Lingus AerClub
- Air Canada Aeroplan
- Air France / KLM
- Atmos Rewards
- Avianca LifeMiles
- British Airways
- Cathay Pacific
- Emirates Skywards
- Etihad Guest
- Iberia Club
- Japan Airlines
- JetBlue TrueBlue
- Qatar Airways
- Southwest Rapid Rewards
- TAP Miles&Go
- Turkish Airlines
- United MileagePlus
- Virgin Atlantic
- Virgin Red

HOTELS

- Accor Live Limitless · 3:2
- Hilton Honors
- IHG One Rewards
- I Prefer Hotel Rewards · 1:2
- Marriott Bonvoy
- World of Hyatt*
- Wyndham Rewards

RAIL

- Amtrak Guest Rewards · 2:1

Atmos Rewards covers Alaska and Hawaiian. Blue members: 2,000-point minimum; Silver, Gold and Platinum: 1,000. Transfers use 1,000-point increments.
*Hyatt is 1:1 through December 31, 2026; changes to 4:3 on January 1, 2027.

Wells Fargo Rewards

AIRLINES

- Aer Lingus AerClub
- Air France / KLM
- Avianca LifeMiles
- British Airways
- Cathay Pacific
- Iberia Club
- JetBlue TrueBlue
- Virgin Atlantic
- Virgin Red

HOTELS

- Choice Privileges · 1:2
- Wyndham Rewards · 1:2

Requires an eligible points-based account, such as Autograph or Autograph Journey. A cash-rewards card alone does not unlock partner transfers.

Find your first *award.*

Start with a trip. See what your points can book.

ILLUSTRATIVE EXAMPLE

ONE WAY · 1 TRAVELER · ECONOMY

SFO → **HNL**

San Francisco — Honolulu

June 12 · Flexible dates

☑ Book with miles

22,500 miles + $5.60

Per person, one way

01 Pick the trip.

Choose your destination, dates, airports, and number of travelers. A little flexibility gives you more options.

02 Search with points.

Search an airline or hotel loyalty website. Select “Book with miles” or “Use points” to see award prices.

03 Compare the options.

Try nearby dates and airports. Aim for at least 1.5¢ per point when comparing the cash price with points plus taxes and fees. Review change and cancellation rules.

04 Transfer, then book.

Confirm the award is available for everyone traveling. Check your bank’s transfer ratio and timing, move only what you need, then complete the booking.

Your points *toolkit.*

FROM MOSTLY POINTS



Point Redemption Calculator

Compare cash and points prices to see whether a booking meets your 1.5¢ target.

mostlypoints.com/tools/points-value/ ↗



Sign-Up Bonus ROI Calculator

Compare a welcome bonus's value with the required spending and annual fee.

mostlypoints.com/tools/signup-bonus-roi/ ↗



Award Travel Map

Choose a destination region and find airline programs to start searching.

mostlypoints.com/tools/award-travel-map/ ↗

FIND AWARD FLIGHTS

PointsYeah

Search award flights across multiple loyalty programs in one place.

pointsyeah.com ↗

Seats.aero

Explore available awards across airlines and mileage programs.

seats.aero ↗

Is it a *good deal?*

Cents per point (CPP) measures the cash value you get from each point.

Use the calculator: mostlypoints.com/tools/points-value/ ↗

ONE TRIP. TWO WAYS TO PAY.

CASH PRICE	AWARD PRICE
$500	**30,000 points**
Including taxes and fees	+ $50 in taxes and fees

DO THE MATH

$$(\$500 - \$50) \div 30{,}000 \times 100$$

1.5¢ per point

You're using 30,000 points to avoid $450 in cash.

Our starting target: 1.5¢ per point or more.
Use this as a benchmark; rewards currencies differ.

Compare the same trip.

Use the same dates, cabin or room type, and number of travelers. Account for differences in cancellation rules and included benefits.

Use a realistic price.

A high cash price can inflate CPP. Also compare what you would actually pay for a suitable alternative.

Your rewards. *All together.*

Keep your cards organized.

See your wallet and annual fees in one place.

Use your benefits.

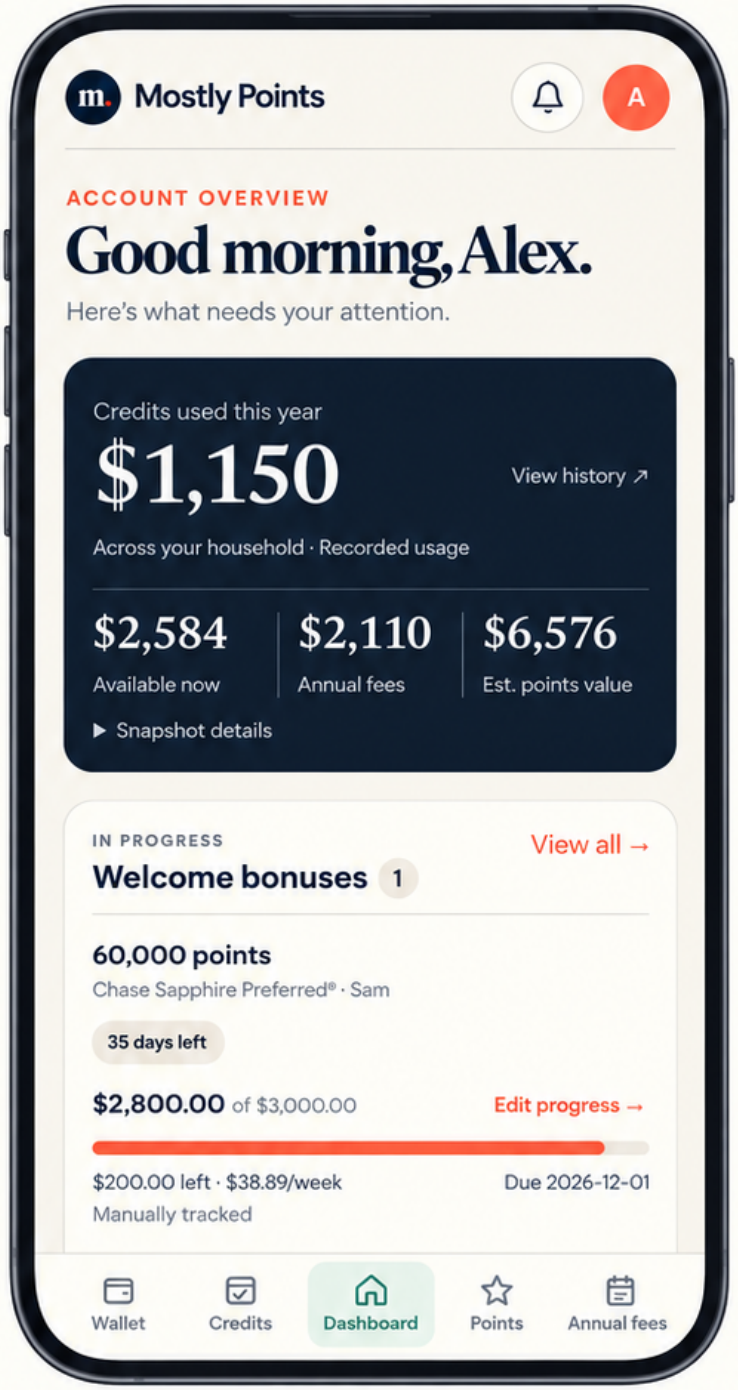
Track credits and upcoming resets.

Follow your bonuses.

Keep spending requirements and deadlines in view.

Open the app ↗

account.mostlypoints.com



Example account