POINTS QUEST · FREE GUIDE

The Beginner's Points Playbook

How to earn your first credit card welcome bonus, one checkbox at a time.

- ✓ Pay every statement in full
- ✓ Check your credit and recent card count
- ✓ Pick a bonus you can earn with normal spending
- ✓ Log the deadline the day you're approved
- ✓ Confirm the bonus posted
- ✓ Plan a redemption before the annual fee hits

The Points Quest
thepointsquest.com

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Educational content, not financial advice

QUICK FACTS **Time:** about 3 to 4 months · **Cost:** $0 if you start with a no-annual-fee card · **Potential value:** your first welcome bonus · **Best for:** anyone opening their first rewards card

Goal: earn your first credit card welcome bonus without paying a cent of interest or any fee you didn't plan for.

Part 1: Before you apply

- [ ] **I pay my card balances in full every month.** If not, stop here. Paying down the balance is the smarter first step, and it's a real win.
- [ ] **I have no recent late payments I'm worried about.**
- [ ] **I pulled my free credit reports** at AnnualCreditReport.com (the FTC says free weekly reports from all three bureaus are permanently available there).
- [ ] **I counted the credit cards I've opened in the last 24 months, from any bank:** _____ (this is your "5/24" count, which matters if you want Chase cards; a Bilt card counts too).
- [ ] **I know my typical monthly spending:** $_____ / month on normal purchases.

Part 2: Choose your first card

- [ ] I picked a card whose **minimum spend I can hit with normal purchases** in the time allowed. *Quick math:* minimum spend ÷ number of weeks = _____ per week. Is that below what I already spend?
- [ ] I checked the **annual fee** and I'm comfortable with it. (Many beginners start with a $0-fee card.)
- [ ] I read the **bonus eligibility rules** on the issuer's page (for example, "not available if you've received this bonus in the last 24 months").
- [ ] I read the line that says **what doesn't count as a purchase** (balance transfers, cash advances, fees, and similar).
- [ ] I'm applying on the **issuer's own page**, and I took a screenshot of the offer and the date.

TIP Points Quest is educational. Which card fits you depends on your finances. Read the issuer's current terms before applying.

Part 3: Apply and set up

- [ ] Approved on: ____ / ____ / _____
- [ ] **Spend deadline** (counted from account opening, per the terms): ____ / ____ / _____
- [ ] Set **autopay for at least the minimum payment** so a late payment can never happen.
- [ ] Set a **calendar reminder 3 weeks before the deadline** to check progress.
- [ ] Logged everything in the **tracker** spreadsheet.

Part 4: Hit the minimum spend (the right way)

- [ ] Moved normal recurring bills I already pay to the new card, where there's no fee for paying by card.
- [ ] Used the card for everyday purchases: groceries, gas, dining.
- [ ] **Did not** buy anything I wouldn't have bought anyway.
- [ ] **Did not** count balance transfers, cash advances, gift-card-style cash equivalents, or fees toward the spend.
- [ ] Paid the statement **in full** every month.
- [ ] Hit the minimum spend on: ____ / ____ / _____ (aim for a few weeks before the deadline).

> `WATCH OUT` purchases can take a few days to post, and returns reduce your total. Don't cut it close.

Part 5: Confirm the bonus

- [ ] Bonus posted on: ____ / ____ / _____ (some issuers say this can take several weeks)
- [ ] Bonus amount received: _____

Part 6: Plan what's next

- [ ] Wrote down the **annual-fee date** (if any) and a reminder one month before it.
- [ ] Decided what I'm saving these points for (a real trip, not "someday").
- [ ] Read a next guide at thepointsquest.com: **Credit Card Rewards for Travel: A Quick Beginner's Guide**, **Why Chase Is Still a Great Place to Start**, or (if you pay rent or a mortgage) the **Bilt Rewards Guide**.

Good to know: recent transfer changes

Checked on the programs' own pages on October 7, 2026. Ratios can change; check again before every transfer.

- **Chase to World of Hyatt is now 4:3.** Chase's Sapphire Preferred benefits page says Ultimate Rewards points transfer to Hyatt at 4:3, so 1,000 Chase points become 750 Hyatt points. Accounts opened before June 15, 2026 kept 1:1 only through September 30, 2026. Most other Chase partners are still 1:1.
- **Bilt to World of Hyatt is 1:1 through December 31, 2026, then 4:3.** Bilt's transfer partner list still shows Hyatt at 1:1, and Bilt's Hyatt transfer page says the ratio changes to 4:3 beginning January 1, 2027.
- **Transfers are final.** Search for award space first, then transfer only what you need.

> **TIP** you don't need to think about transfers for your first bonus. Earn it first, then learn one redemption before you spend the points.

The 5 beginner rules

1. **Pay in full.** Interest costs more than points are worth.
2. **Spend normally.** Never buy things for points.
3. **Read the terms.** The issuer's page is the rulebook, not a blog post.
4. **Track dates.** Deadlines, payments, annual fees.
5. **One card at a time.** Your first bonus is about learning the routine.

> **BOTTOM LINE** one card, normal spending, autopay on, deadline in your calendar. That's the whole playbook for a first bonus.

Tracker spreadsheet: what to track

Use the tracker linked in your welcome email, or build your own with these columns.

Tab 1: Cards

Column	Notes
Card name	
Issuer	
Application date	
Approval / account open date	Spend deadlines usually count from here
Welcome bonus	Points, miles, or $
Minimum spend	$
Spend deadline	Formula: open date + offer window
Spend so far	Manual entry
Spend remaining	Formula: minimum − so far
Days left	Formula: deadline − TODAY()
Bonus posted date	
Annual fee	$
Annual-fee date	Formula: open date + 1 year (confirm on statement)
Keep / downgrade / cancel decision	
Notes	Offer screenshot link

Tab 2: 5/24 Counter

Column	Notes
Card	Every credit card opened, any bank
Open date	From your credit report
Drops off 5/24 on	Formula: open date + 24 months
Counts now?	Formula: TRUE if open date is within the last 24 months
Current count	COUNTIF of "Counts now?" = TRUE

Tab 3: Ledger (earned and redeemed)

Date · Program · Earned or Redeemed · Points · Source or redemption · Cash price · Taxes/fees paid · Cents per point (formula: (cash price − fees) ÷ points × 100)

Tab 4: Bank Bonuses

Bank · Open date · Requirement · Qualifying window end · Holding period end · Monthly fee & waiver · Early closure fee · Bonus posted · Tax form expected

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