

Module 5: Earning Points Through Credit Cards

Purpose of This Module

This module explains how to earn the majority of your airline miles and hotel points through credit cards. It covers which types of cards to prioritize, how to meet welcome bonuses, and how to use everyday spending to maximize rewards without overspending.

Why Credit Cards Are the Core of the Strategy

Airline miles from flying are slow to earn, but credit cards make it possible to collect thousands of points quickly. A single welcome bonus can cover a round-trip flight to Africa or several free hotel nights.

The key is to earn points from your normal spending — not by spending extra money just to chase bonuses.

Types of Reward Cards

There are three main types of cards that help you earn travel rewards:

1. **Transferable Points Cards** – These earn flexible rewards you can move to airlines or hotels. (Examples: Amex Gold, Chase Sapphire Preferred, Citi Premier)
2. **Co-Branded Airline Cards** – These earn miles with a single airline, such as American Airlines AAdvantage or British Airways Avios.
3. **Co-Branded Hotel Cards** – These earn points with one hotel chain like Marriott Bonvoy or Hilton Honors and often come with free night certificates.

Welcome Bonuses

Most travel credit cards offer large bonuses when you meet a minimum spending requirement, usually within the first three months.

Example:

- Amex Gold: 60,000 Membership Rewards points after spending \$4,000.
- Chase Sapphire Preferred: 75,000 Ultimate Rewards points after \$4,000.
- Citi Premier: 60,000 ThankYou Points after \$4,000.

These bonuses form the foundation of your miles and points balance.

Maximizing Everyday Spending

After earning the welcome bonus, continue using your cards strategically for everyday purchases:

- **Groceries and Dining:** Use Amex Gold for 4x points.
- **Travel Purchases:** Use Chase Sapphire Preferred for 2x points.
- **Gas and Utilities:** Use Citi Premier for 3x points.
- **Online Shopping:** Use airline or hotel shopping portals to earn extra points per dollar.

The goal is to put all routine expenses on rewards cards and pay them in full each month to avoid interest charges.

Avoiding Common Mistakes

- Don't overspend just to earn points — you'll lose value through interest or debt.
- Don't open too many cards at once — space out applications every 3–6 months.
- Avoid carrying balances — interest cancels out the value of rewards.
- Always set payment reminders or auto-pay to protect your credit score.

Building a Simple Card Strategy for Africa 2028

1. **Choose One Card per Bank:** Amex, Chase, and Citi each have strong transfer partners.
2. **Focus on Flexible Points First:** Earn transferable rewards before adding airline or hotel cards.
3. **Use One Card for Each Category:** Dining, travel, groceries — each has a card that gives more value.
4. **Track Points Monthly:** Record balances in your Family Points Tracker to monitor progress toward the 2028 goal.

Bonus Tip: Refer Family Members

Many cards offer referral bonuses when you invite friends or family to apply. These can add up to thousands of points each year.

Before referring, confirm that the person meets the credit requirements and understands the responsible use of cards. Responsible teamwork can accelerate the entire group's point earning safely.

Summary

Credit cards are the fastest and most flexible way to earn travel rewards. When used responsibly, they unlock business-class flights and free hotel stays without financial risk.

The next module will show how to transfer your points to airlines and hotels safely and efficiently when you are ready to book your Africa 2028 journey.