



# CHECKLIST FOR NEW CREDIT CARD

 **1. DOCUMENT YOUR NEW CARD & OFFER**

 **2. REVIEW YOUR CARD BENEFITS**

 **3. ACTIVATE YOUR NEW CARD**

 **4. RE-EVALUATE EXISTING CARDS**

 **5. REACH YOUR MINIMUM SPEND REQUIREMENT**

 **6. CREATE YOUR REWARDS ACCOUNT**

 **7. PLAN YOUR REWARDS REDEMPTIONS**

 **8. CHECK FLYTRIPPERS FOR REWARDS TIPS**

# MORE DETAILS

## 1. DOCUMENT YOUR NEW CARD & OFFER

FILL OUT YOUR REWARDS & CARD TRACKING FILE.

SCREENSHOT & SAVE THE CARD OFFER PAGE OUT OF AN ABUNDANCE OF CAUTION.

## 2. REVIEW YOUR CARD BENEFITS

MAKE SURE YOU KNOW IF THERE ARE TRAVEL BENEFITS OR OTHER USEFUL PERKS TO TAKE ADVANTAGE OF DURING THE YEAR.

CHECK THE EARN RATES ON THE DIFFERENT SPENDING CATEGORIES TO KNOW WHERE TO USE YOUR CARD.

## 3. ACTIVATE YOUR NEW CARD

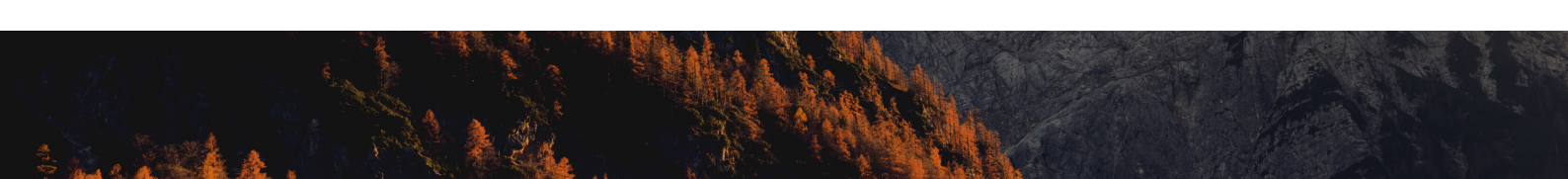
ACTIVATE IT AS SOON AS YOU GET IT. THE CARD PACKAGE WILL INDICATE WHETHER YOU CAN DO THIS ONLINE OR BY PHONE.

SOME BANKS COULD REQUIRE YOU TO PICK UP THE CARD IN BRANCH.

## 4. RE-EVALUATE EXISTING CARDS

NEVER CANCEL YOUR OLDEST CARDS.

IF THEY HAVE A FEE AND NO LONGER PROVIDE VALUE, CALL TO DOWNGRADE THEM TO A NO-FEE VERSION TO KEEP YOUR CREDIT LINE (AND HISTORY).



## 5. REACH YOUR MINIMUM SPEND REQUIREMENT

THIS IS THE MOST IMPORTANT PART. THERE ARE NO SECOND CHANCES. IF YOU MISS THE MINIMUM SPEND DEADLINE, THE WELCOME BONUS IS LOST FOREVER.

SET A REMINDER TO DOUBLE-CHECK YOUR STATUS A FEW WEEKS BEFORE YOUR DEADLINE.

REMEMBER THESE KEY ELEMENTS:

- THE DEADLINE STARTS THE DAY YOU ARE APPROVED, NOT THE DAY YOU RECEIVE THE CARD OR THE DAY YOU ACTIVATE THE CARD
- CARD FEES (IF ANY) DO NOT COUNT TOWARDS THE MINIMUM BUT WILL APPEAR ON THE STATEMENT, SO BE CAREFUL WITH YOUR MATH
- CASH ADVANCES OR BALANCE TRANSFERS DO NOT COUNT, IT MUST BE 100% ACTUAL SPENDING
- BE CAREFUL WITH REFUNDS/RETURNS THAT COULD BRING YOU BACK UNDER THE MINIMUM SPEND AMOUNT
- IT IS WORTH PAYING A FEE WITH SERVICES THAT ALLOW YOU TO PAY BILLS WITH CARDS IF YOU'RE GOING TO MISS THE DEADLINE
- READ OUR 5 TIPS TO REACH MINIMUM SPEND REQUIREMENTS

## 6. CREATE YOUR REWARDS ACCOUNT

CREATE YOUR ONLINE ACCOUNT TO MANAGE YOUR CARD AND REWARDS. CO-BRANDED CARDS WILL REQUIRE 2 SEPARATE ACCOUNTS (FOR THE CARD AND FOR THE REWARDS ACCOUNT).

## 7. PLAN YOUR REWARDS REDEMPTIONS

START PLANNING HOW YOU'LL USE YOUR REWARDS TO GET FREE TRAVEL. WE'LL SOON HAVE DETAILED GUIDES FOR EVERY REWARDS PROGRAM ON FLYTRIPPERS.

## 8. CHECK FLYTRIPPERS FOR REWARDS TIPS

CHECK FLYTRIPPERS REGULARLY FOR WAYS TO MAXIMIZE YOUR CARD AND MAXIMIZE YOUR TRAVEL REWARDS!

WHEN YOU ARE READY FOR YOUR NEXT CARD, THANK YOU FOR APPLYING VIA OUR CREDIT CARDS PAGE AT NO COST TO YOU.

