

# *Travel-Wise Pixie*

## A BEGINNER'S GUIDE TO TRAVELLING ON CREDIT CARD POINTS

### WORKBOOK

## A BEGINNER'S GUIDE TO TRAVELLING ON CREDIT CARD POINTS

DESTINATION :

TRAVEL DATE:

REASON FOR TRAVEL:  because I can

### STEP 1: ANALYSE YOUR SPENDING HABITS

Figure out the top 2 or 3 expenses in your household and rank them below.

RANK	EXPENSE
1	
2	
3	

### how to use this workbook

- Read my blog “A Beginner’s Guide To Travelling On Credit Card Points”
- Fill out this workbook one step at a time as you learn about choosing the right credit card for your travel needs.
- Print as many copies of each page that you need and label them so you can keep track and stay organised.
- Remember: it’s a marathon, not a sprint!
- By using this workbook you agree to the Terms & Conditions on our website.

### STEP 2: PLAN YOUR NEXT TRIP (STEPS 2 AND 3 ARE SIMILAR. CONSIDER DOING THEM TOGETHER)

Choose your top 2 preferences for each expense type and write them in the table below, along with their loyalty programs. The goal here is to start thinking about how to take advantage of loyalty programs at new-to-you destinations.

DESTINATION: \_\_\_\_\_ WHO I'M TRAVELLING WITH: \_\_\_\_\_

DEPARTURE DATE: \_\_\_ / \_\_\_ / \_\_\_ OTHER EXPENSES TO CONSIDER: \_\_\_\_\_

RETURN DATE: \_\_\_ / \_\_\_ / \_\_\_ \_\_\_\_\_

TRAVEL EXPENSE TYPE	CHOICE 1 + LOYALTY PROGRAM	CHOICE 2 + LOYALTY PROGRAM
AIR TRAVEL		
GROUND TRAVEL		
ACCOMMODATION		
RESTAURANTS		
ACTIVITIES		

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## STEP 3: FIND YOUR PREFERRED LOYALTY PROGRAMS

Fill out the grid below based on information from your past trips. This will tell you which loyalty programs you're most likely to benefit from.

**Note:** A lot of airline and hotel loyalty programs redeem points for dining, transportation and activities. It's worth being thorough!

Service		Company Name	Loyalty Program Name
Airline	1.		
	2.		
	3.		
Accommodation	1.		
	2.		
	3.		
Ground Transportation	1.		
	2.		
	3.		
Activity or Tour	1.		
	2.		
	3.		
	4.		

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## STEPS 4 + 5: CHOOSE THE RIGHT CREDIT CARD FOR YOUR NEEDS

Fill out the table below for each credit card that you're considering, and then complete the calculation at the bottom of the page to get an estimate of how many points you could reasonably expect to earn in one year using this credit card. Compare the final calculations for all credit cards to choose the best one for your needs.

Credit Card Name: \_\_\_\_\_



I can downgrade this card to reduce annual fees in the future: Y / N

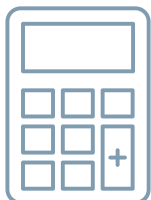
Date: \_\_\_ / \_\_\_ / \_\_\_


credit card feature	points value	dollar value
travel portal (from STEP 4)		
loyalty program points transfer (from STEP 4)		
statement credit (from STEP 4)		
earnings rate type (from STEP 1): _____		
welcome bonus (from STEP 5)		
minimum spend requirement (from STEP 5)		
annual fee (from STEP 5)		

I would have met minimum spend requirement for this credit card: Y / N    If not, difference = \$ \_\_\_\_\_


I would have earned \_\_\_\_\_ points on this credit card over the past 2 months.

I estimate that I could earn  \_\_\_\_\_ x 6 =  points in one year on this credit card.




  
 welcome bonus


+

  
 points in 1 year

-

  
 annual fee in points

=

  
 points grand total

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## STEP 6: MAXIMISE YOUR POTENTIAL TO EARN POINTS ✨

A bare-bones checklist of action items to help you maximise your potential to earn points on credit card (CC) or loyalty program (LP).

- Allocate your credit card spending based on earnings type
- Sign up for the loyalty programs at the 3 stores where you spend the most money
- Sign up for your preferred airline loyalty program
- Sign up for your preferred hotel loyalty program
- Sign up for your loyalty program newsletters ✨
- Sign up for your credit card newsletters
- Set monthly reminders to pay your credit card the day it's due.
- Set an annual reminder to review new travel credit cards



## STEP 7: SET YOUR POINTS GOALS

**Scenario 1:** You don't have your credit card yet - but you will soon! Refer to the worksheets for Steps 4/5 above to roughly calculate how many points you'll need for your trip.

**Scenario 2:** You have been approved for your new credit card - congrats! Look up the app for your credit card. It should have a points calculator built in!

TRAVEL EXPENSE TYPE	POINTS NEEDED	TYPE OF POINTS (CC OR LP)
AIR TRAVEL		
GROUND TRAVEL		
ACCOMMODATION		
RESTAURANTS		
ACTIVITIES		