

First 100K Points

Starter Checklist

The exact order I'd use to go from zero to your first ~100K points — without wasting apps, transferring blind, or chasing every shiny bonus.

HOW TO USE THIS

Print it. Check boxes as you go. Pick ONE ecosystem and finish the sequence before opening card #2. Soft next steps live on page 2.

01 Pick ONE ecosystem first

Chase Ultimate Rewards or Amex Membership Rewards — not both on day one. One ecosystem = clearer transfer partners, fewer rules to learn, and less chance of a denial from applying everywhere.

- ☐ I chose Chase OR Amex as my primary (circle one)
- ☐ I know which everyday card sits at the top of that stack
- ☐ I'm ignoring other issuers until my first SUB is banked

02 Hit the SUB with spend you already have

Welcome bonuses are the fastest path to ~100K. Map rent, groceries, insurance, planned trips, and recurring bills — then put that spend on the new card within the required window. Don't invent spend you can't pay off.

- ☐ I listed 60–90 days of planned spend I already make
- ☐ My plan covers the [current welcome bonus — verify day-of] minimum
- ☐ I can pay the statement balance in full every month

03 Track 5/24 + application spacing

Chase's 5/24 guideline (and other issuer spacing rules) matter. Log every personal card approval date. Space apps — rushing burns future options.

- ☐ I have a simple tracker (sheet/notes) of open + closed cards + dates
- ☐ I know my current 5/24 count before the next Chase app
- ☐ I'm spacing applications (weeks/months, not same-week spam)

04 Learn transfer partners BEFORE transferring

Points aren't locked to the portal. But transferring is usually irreversible. Learn the airline/hotel partners you actually fly and stay with first.

- ☐ I listed 2–3 airlines + 1 hotel program I actually use
- ☐ I checked partner award charts / search tools for a real trip
- ☐ I will not transfer until a redemption is booked or held

05 Build the Points > Cash habit

Before every booking, ask: does this redemption beat paying cash after fees? Portal bookings are fine for convenience — transfers shine when the math wins. Track cents-per-point roughly so you stop guessing.

- ☐ I compare cash price vs points cost before I book
- ☐ I know a rough 'good enough' cpp band for flights and hotels (illustrative)
- ☐ I default to cash when points don't clearly win

Red flags (don't do these)

- × **Transferring blind** Moving points with no award seat/room held or booked.
- × **SUB spam** Applying for every bonus without a spend plan or payoff plan.
- × **Carrying balances** Interest erases points value fast. Pay in full.
- × **Chasing portals only** Never learning transfers means leaving value on the table.
- × **Ignoring 5/24 / rules** Burning Chase (or other) eligibility you can't get back soon.
- × **Inventing spend** Manufactured spend / risky tactics — not what this checklist teaches.

Ecosystem snapshot (learn before you leap)**Chase UR (examples)**

- United, Southwest, JetBlue, Hyatt...
- Strong when partner awards open up
- Watch 5/24 before stacking cards
- [Current SUB — verify day-of]

Amex MR (examples)

- Delta, ANA, Air France/KLM, Hilton...
- Great for international sweet spots
- Learn Amex app rules / spend history
- [Current SUB — verify day-of]

WHERE TO GO NEXT

1. Free: Deal Drop waitlist — deal alerts without the noise
2. Point Drop — weekly points intel community
3. Points Counseling (\$129) — personal roadmap with Noah
4. Trip Booking Help (\$299) — I'll help you find the seats/rooms

All links: <https://linktr.ee/noahpointguy>