



12 Ways to Earn More Credit Card Points (Without Spending Extra)

Description

Do you feel like you're not earning as many credit card points as you could be? Maybe you've heard stories of people amassing staggering amounts of [points](#), which they gleefully redeem for first-class flights to exotic vacation destinations, fancy restaurant meals, or the latest electronic gadgets. Why can't that be you?!

Well, it can! Getting your hands on more credit card points is easy-peasy once you learn a few tricks and shortcuts. And you don't have to strain your wallet to do so — you can collect a whole bunch without spending an extra dime!

Here are 12 ways you can boost your point-earning power, free of charge.

1. Use temporary bonuses to your advantage

Be on the lookout for temporary bonuses that allow you to garner extra points for a limited time. Earning these points will entail shopping at a specific merchant or making purchases in a particular spending category, like supermarkets or gas stations

2. Add another authorized user to your card

Depending on the type of [credit card](#) you own, you may be able to add another authorized user to your account. This move can instantly increase your spending power and the pace at which you collect points. Just ensure you trust fully the person you designate as your spending sidekick — you're still the one responsible for paying off all the charges each month!

3. Buy gift cards for merchants you plan to purchase from in the future

Some credit cards offer substantial bonus points if you attain a minimum spending requirement, usually

within the first few months of opening your account. A clever hack to reach these spending targets is to purchase gift cards for merchants you frequently patronize (provided your credit card allows you to earn points from gift card purchases). That way, you make enough purchases to meet your minimum spending requirement while stashing away the gift cards for future use.

4. Make purchases through online shopping portals

Some [rewards programs](#) allow you to earn additional points simply by shopping through online shopping portals. These “virtual malls” will enable you to buy items from hundreds of merchants partnered with your card’s loyalty program. Deals that originate from these online malls are often exclusive and offer more points than brick-and-mortar locations.

5. Use your credit card to pay for expenses covered by insurance

If your employer provides you with health insurance, you can leverage it to accumulate more points. Pay for health-related expenses using your credit card and then submit the claim to your employer’s insurer for reimbursement.

6. Transfer your points to another rewards program

In some cases, you can receive a bonus for transferring your existing points to another rewards program. For example, if you have hotel rewards points to spare, consider moving them to a frequent flyer program that temporarily offers bonus miles for transfers.

7. Make purchases for friends and family

Ask your friends and family if you can make purchases on their behalf using your credit card. Then, they can reimburse you, effectively netting you additional points for free.

8. Use your credit card for work-related transactions

Suppose your boss sends you to another city to attend a training seminar — a function for which you’ll be entirely reimbursed for your travel costs. In this case, you can use a personal credit card to pay for the flight and accommodation, thus collecting points without spending any of your own money.

9. Make large purchases with your credit card

If you’re planning on purchasing a big-ticket item, like a used car, inquire with the seller if they accept credit cards as a payment method. This tactic will undoubtedly bring in a nice chunk of points — just be sure you can pay off the balance on time!

10. Collect referral bonuses

Some cards will reward you with extra points for sending more business their way. Suppose your friends or family members are looking to acquire a new credit card. In that case, you can persuade them to apply for one using your referral link.

11. Apply for a new credit card with no annual fee

Look for credit cards that come with no [annual fee](#); that way, you can use them to earn additional points for nothing. In cases where there's a yearly fee, you may be able to convince the card issuer to drop it. When scouting for a [new card](#), prioritize those offering lucrative welcome bonuses to maximize your points.

12. Charge every bill you can to your credit card

Whenever possible, opt to pay for bills with a credit card. You can start with your phone, internet, cable bills, and various subscriptions, like **Netflix**, **Amazon Prime**, and **Spotify**. Then you can try adding your car and home insurance. If you own a Triangle Mastercard, you can use it to pay for utility bills, property taxes, and tuition expenses, enabling you to acquire points on things typically off limits for credit cards.

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Date

2025/09/28

Date Created

2021/08/03

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