



15 Minutes to More Credit Card Points

Description

Ever wonder if you're getting the most out of your [rewards card](#) or [cash-back card](#)?

The hard truth: most of us aren't.

We spend months, sometimes an entire year, using our cards, only to accrue enough for a meagre gift card. Where's the free trip to Bali? Where's the month of free groceries?

If you're sick of using your rewards or credit card to no avail, don't worry. I'm going to show you how to earn more points in 15 minutes or less. Fair warning: this is a marathon, not a sprint. For once in your life, it's time to stretch those rabbit legs and push the tortoise down. Here's some quick ways to maximize your card's rewards program.

1. Get the right card (with a sign-up bonus)

Rule number one of rewards cards: [use the right rewards card](#).

That means picking a card that aligns directly with the way you spend. Do you spend more money at the grocery store? Get a card that earns more points for groceries. Are you a globetrotter with a travel bug? Get a travel credit card.

But don't stop there. Look for a card with a hefty welcome bonus. Most cards will reward you with a massive amount of points or cash back if you spend a certain amount within a given time period. It is perhaps the single best way to amass rewards in a short period of time.

If your current card isn't earning you the optimal amount of rewards, go no further. Take a look at some of the [best credit cards in Canada](#) and get a card that turns your meagre rewards into a purchase you can't believe was covered.

2. Add an authorized user

This one is super simple. Nearly every credit card will allow you to add authorized users to your credit card account — users who can use your line of credit and earn you rewards in the process. This person will most likely be your spouse, a family member, or a dependent who is old enough for a credit card. In sum, the more people on the same [rewards card](#), the more rewards you'll earn.

Just be careful here. You don't want to add just anyone. If someone maxes out your credit card, you'll be responsible for paying it off (or they will). Likewise, pay attention to any fees. Some high-end credit cards will charge an additional fee for authorized users (usually \$29).

3. Put everything on the card (including the kitchen sink)

Recurring bills, subscriptions, first-class flights — if it has a price tag, use your credit card to buy it.

The only time you don't want to use your credit card to make a purchase is if it will cost you extra. For instance, some utilities companies will charge a 2% or 3% fee for using a credit card. In that case, it's not worth using it.

4. Call to cancel your card

This reward-earning tip isn't a guarantee, but trust me. It's worth a try.

Occasionally, when you've demonstrated a history of responsible credit use, you can leverage your excellent credit for a rewards bonus or a waived annual fee. Simply call your [credit card issuer](#) and tell them you're not satisfied with your credit card's rewards. Often, if you're lucky, your card's customer service will throw incentives at you to keep you engaged.

5. Refer a friend or family member

Do you like your [rewards card](#) or [cash-back card](#)? Well, persuade your friends and family to get one. Most credit card issuers will give you a hefty amount of points or miles if you refer someone to their cards.

6. Offer to charge purchases to your card

When you're out with your family or friends, throw down your credit card when the bill comes. Ask them to Venmo you their portion of the check. It may seem like an unnecessary step, but remember: you're the rabbit here, not the tortoise. Explain to them what you're doing, and they'll understand.

7. (Go, go, go!) Pay your bills in full and on time

Finally, don't for a second let your credit card's [high APR](#) steal your rewards from your pocket. In order to truly capitalize on rewards, always pay your credit card bill in full and on time. When you refuse to

carry a balance from one bill cycle to the next, your card's [grace period](#) ensures you won't pay a dime in interest. Do that for the life of the card, and your rewards will always be in the green.

CATEGORY

1. Personal Finance

PARTNER-FEEDS

1. Business Insider
2. Koyfin
3. Msn
4. Newscred
5. Quote Media
6. Sharewise
7. Smart News
8. Yahoo CA

PP NOTIFY USER

1. kduncombe
2. sporrello

Category

1. Personal Finance

Date

2025/08/13

Date Created

2021/08/13

Author

sporrello

default watermark

default watermark