

Points & Miles Starter Map

The Global Credit theglobalcredit.com

- Pick one airline alliance and one hotel program — focus beats spreading thin.
- Sign up for the free loyalty accounts before you book anything.
- Choose one card that earns transferable points.
- Meet the welcome-bonus spend with purchases you planned anyway.
- Add your loyalty numbers to every flight and hotel booking.
- Transfer points only when you have a specific redemption in mind.
- Track expiration dates — a simple spreadsheet is enough.
- Never carry a balance: interest costs more than the points are worth.