TENTMAKINGPASTORS.COM

4-Night Trip for 2 to Hawaii for FREE

7 Easy Steps

Prerequisites:

✅ Good Credit Score - 700+ is ideal (you can still try with less)

✅ Less than 5 new personal credit card applications in the last 24 months

✅ No recent history of carrying balances on credit cards (don't tempt yourself)

✅ Not currently in Dave Ramsey's Financial Peace University (need to stay focused)

✅ Able to spend $4,000 in 90 days on a credit card (groceries, gas, bills, etc)

Step 1️⃣: Person #1 applies for the Chase Sapphire Preferred credit card

- Click this link - https://www.referyourchasecard.com/19t/N3VV5ZIBIF (it will give us some bonus points for referring you - my wife says thank you 😂)
- Don't add Person #2 as an Authorized User. You will be getting separate cards. 🚫
- If you don't get instant approval & it tells you it will take a few days to process, immediately call this Reconsideration Number & ask what you need to provide them to get it approved. ☎️ 888-270-2127
- Once you get approval, you can call Chase Customer Service & they will usually expedite the shipping to you so you get the card quicker. ☎️ 800-493-3319

Step 2️⃣: Put the required spending on the card in the first 90 days to earn the Welcome Bonus

- When you apply for the card, you'll see that there's a required minimum spend to receive the welcome bonus. Currently, it's $4,000 spend in 90 days to earn the 60,000 point welcome bonus. The minimum spend and total bonus points sometimes change, but it will usually be in this range. 🆒
- Assuming a $4,000 minimum spend & a 60,000 point welcome bonus, you'll have earned 64,000 points (60,000 bonus + 4,000 spend). 🎁🎉

- Once you hit the minimum spend, stop spending on this card & redirect all spending to the card in Step 3. 🚫

Step 3️⃣: Person #2 applies for the Chase Sapphire Preferred card

- For an extra 15,000 points, you'll want to have Person #1 refer the Chase Sapphire Card to Person #2. You can find the refer-a-friend program here: https://creditcards.chase.com/refer-a-friend 🤝
- This will give Person #1 a link to share with Person #2. Person #2 will click the link to apply for the card so Person #1 gets the extra bonus points. 👊
- Go through the same process as Step 1 above. If you aren't immediately approved, call the Reconsideration Number listed above. ☎️

Step 4️⃣: Put the required spending on Person #2's card in the first 90 days to earn the Welcome Bonus

- Making the same assumptions as Step 2, once you put $4,000 on the card within 90 days, you'll earn the 60,000 point bonus and have a total of 64,000 points. 👍
- Adding them together, you now have 143,000 points (64k + 64k + 15k)! 🙌👏

Step 5️⃣: Person #1 will transfer the required points (~50,000) from Chase's Ultimate Rewards Portal to Southwest to book airfare for 2 to Honolulu, Hawaii.

- Go to southwest.com & begin looking for dates to travel. Select points as your method of payment. Look for dates where the round trip tickets are approximately 50,000 points for 2 people. ✈️
- If you are in a smaller city & the required points are higher than 50,000, you may want to drive to a larger city nearby to get the required points near 50,000. 🚗
- Once you know from southwest.com how many points it will require, go to chase.com and in the Ultimate Rewards portal, click Transfer to Travel Partner and choose Southwest. ➡️
- Once you make the transfer, you'll be able to go back to southwest.com and book the trip with points. 🛬

Step 6️⃣: Person #2 will transfer the required points (~50,000) from Chase's Ultimate Rewards Portal to Hyatt to book Hyatt Place Waikiki Beach in Honolulu.

- Go to hyatt.com & begin looking for dates to travel. Select points as your method of payment. Look for dates where the hotel room is approximately 12,000 points per night. 4 nights = ~48,000-50,000 points. 🏨
- Once you know from hyatt.com how many points it will require, go to chase.com and in the Ultimate Rewards portal, click Transfer to Travel Partner and choose Hyatt. ➡️
- Once you make the transfer, you'll be able to go back to hyatt.com and book the 4 nights with points. 🆗

Step 7️⃣: Use the remaining ~43,000 points to reimburse yourself for the annual fees, airline taxes, and to pay for food and Uber costs.

- Go to chase.com and in the Ultimate Rewards portal click Cash Back. It will tell you that your points are worth 1 cent each, so 43,000 points (between the 2 cards) = $430. You can have it deposit that money in your bank account. 💰
- Annual Fees = $95 for each person = $190 - Gone! ❌
- Taxes = Southwest charges $11.20 in taxes for each ticket = $22.40 - Gone! ❌
- $430 - $190 - $22.40 = Just over $200 remaining for other costs on the trip! 🤑

A couple of final thoughts

- These point totals and dollar amounts are approximates because they depend on the dates you book your trip. You may find that the flights & hotels are a little below or a little above your 50,000 point goal. 👍
- Southwest & Hyatt were chosen because they are by far the best use of Chase Ultimate Rewards points. You're welcome to explore other airline/hotel options as well, but these brands usually give you the best bang for your buck. ✈️🏨
- Your points are worth more when used for travel, so if you don't need the cash back, apply them to a few extra nights in Hawaii or an upgraded Hyatt hotel. 😃
- You can cancel the cards in 11 months so you don't have to pay another annual fee. 🎊

Congratulations! You're on your way to Hawaii!