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Make an Extra $1,200 Quickly

6 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)

✅ 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 4. 🚫

Step 3️⃣: Person #1 will go to the Chase Ultimate Rewards Portal and redeem all of the points through their Cash Back program

- Click on Cash Back inside of the Chase Portal and it will tell you the value of your points. Then you can choose the account where you want Chase to deposit the cash. 👏
- 64,000 points x .01 (1 cent per point) = $640 in statement credit 🎉

Step 4️⃣: 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 5️⃣: 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. 👍
- You'll now have 64,000 points + the 15,000 referral bonus on Person #1's card = 79,000 points! 🙌👏

Step 6️⃣: Person #1 & Person #2 will go to the Chase Ultimate Rewards Portal and redeem all of the points through their Cash Back program

- Person #2 follows the same process as Person #1 did in Step 3, using Cash Back in the Chase Portal to redeem points for a cash deposit into the account of your choice. 🆗
- Person #1 goes back to the Chase Portal to redeem their 15,000 point referral bonus for cash as well. 🆒

- 79,000 points x .01 (1 cent per point) = $790 💰
- So, $640 from Person #1 (from Step 3) + $640 from Person #2 + $150 from Person #1's Referral Bonus = $1,430 💰
- After reimbursing yourself for the 2 Chase Sapphire annual fees, you'll have $1,430 - $95 - $95 = $1,240 💰💰💰

A couple of final thoughts

- You can also use the Chase Pay Yourself Back Program for 25% more value with your points if the current categories fit your spending. They will give you a statement credit for your purchases in certain categories. This could get your redemption up to a $1,500 value. 👍
- You can only use Chase Pay Yourself Back for eligible purchases in the last 90 days, so make sure you redeem your points right away. 🏃‍♀️
- Once you submit your order in the Pay Yourself Back Portal, the statement credit will appear in your account in 2-3 days. 🕗
- FYI — your points are worth more when used for travel. Chase points are valued at 2 cents per point, which could lead to a $2,860 travel redemption with these same points - WOW! So, if you don't need the cash right now, you can use these points to book your next vacation, saving you thousands of dollars! Here's a guide I made with steps to take a free trip to Hawaii — https://www.tentmakingpastors.com/hawaii-trip-pdf 😃
- If you're wanting to multiply this cash into thousands more, you can use some of it to enroll in one or more courses at TentmakingPastors.com where we teach you how to make tens of thousands of dollars in your spare time to supplement or replace your ministry income! 😲 🙏 🙌
- Lastly, you can cancel the cards in 11 months so you don't have to pay another annual fee. 🎊

Congratulations! You've made an extra $1,200!