



Sample Individualized Action Plan For Cash Back

Last Updated 5/15/18



Overview

Your yearly points earning rate and redemption value should **increase by 82%-95%** per year.

You have a great potential to substantially increase your cash-back earning rate. You currently earn 1% cash back everywhere, with some limited 2% & 3% bonus categories. You have a few options. In terms of increasing your cash back, you could acquire a flat 2% cash back card from Citi or a Chase card that earns 5% on rotating categories. See below.

✈ You can product change your Sample Bank A credit card to a different no annual fee version that earns 2% cash back everywhere.

✈ A new credit card option to pair with your Sample Bank A card is Sample Bank B's no annual fee card that has 5% rotating cash back categories.

Please let us know directly here if you need advice on deciding between the credit card options below. You can also **schedule a phone call** in your online dashboard to review your plan and go over any questions you have.

Your Current Cards

Sample Bank A

- This card's 2% and 3% cash back categories are very limited and most purchases earn only 1% cash back.
- We recommend you product change your card to a no annual fee version that earns 2% cash back everywhere.

Your Retail Credit Cards

- This card does not have an annual fee. You can keep this forever to maintain a strong credit score but use other cards with more valuable rewards.
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Note: For your convenience, we have included links to banks' secure credit card applications with the same public signup bonuses. Some cards provide a small referral fee. We are committed to transparency, recommend your best fits, and are grateful for your support.

New Credit Card Recommendation

Increase Cash Back With 5% Rotating Categories

Sample Bank B These 5% rotating categories can add up quickly.

Bonus \$150 after spending \$500 in the first three months.

Annual Fee None

Points Earned Per Dollar Spent

- 5% on rotating categories, up to \$1,500 spent per quarter.
- Categories this year have included gas, groceries, restaurants, and more. View current categories [here](#).
- 1% everywhere

Additional Features

- Points earned are cash back.
- Extended warranty + lost/damaged item insurance.
- Access to Bank B's online shopping portal.

Directly apply through Bank B's secure application [here](#).



Highlighted Card Benefits When You Travel

Best Card To Use When Booking Travel: Bank B Card

Why? Using this card for the associated travel bookings activates your trip cancellation and other insurances while you continue to earn bonus points on travel purchases.

Best Card To Use When Traveling: Same as above.

Why? No foreign transaction fees and large bonus on travel purchases.

Highlighted Benefits of Bank B Card

Baggage Delay Protection:

\$100 reimbursement per day, up to five days, per travel companion when your baggage is delayed by 6+ hours.

Limit:

\$100 reimbursement per day, up to five days, per travel companion.

More information [here](#)

Trip Cancellation & Interruption Protection: Coverage is activated if your trip is canceled, extended or interrupted due to sickness, weather or other emergencies. Cardholder & immediate family members are covered, even if the cardholder is not traveling.

Limit: Up to \$10,000 per trip, \$20,000 per occurrence, \$40,000 per year.

More information [here](#)

\$500 Trip Delay Reimbursement: If your flight is delayed by 12+ hours , receive a \$500 reimbursement per person for transportation, food, and accommodation.

Limit: \$500 per trip per person for the primary cardholder, spouse, and eligible dependents.

More information [here](#)

Auto Rental Collision Damage Waiver: Primary coverage for physical damage or theft of your rental car when you decline the rental company's collision damage waiver. Car rentals must be 31 days or less.

Limit: \$75,000.

More information [here](#)





Highlighted Card Benefits When You Shop

Best Card To Use For Expensive Purchases: Bank B Card

Why? You activate purchase protection for stolen or damaged items and extended warranties for the associated purchases when you use these cards.

Highlighted Benefits of Bank B Card

Purchase Protection: Repair/replacement for stolen or damaged items within 120 days from purchase.

Limit: \$500 limit per item, \$50,000 total annually.

More information [here](#)

Extended Warranty: Bank B extends warranties for an extra year.

Limit: Maximum \$10,000 per occurrence and \$50,000 limit per year.

More information [here](#)

Credit Score Resources

Experian FICO Score For Free

Free and updated monthly. Sign up [here](#).

Access Your Credit Report

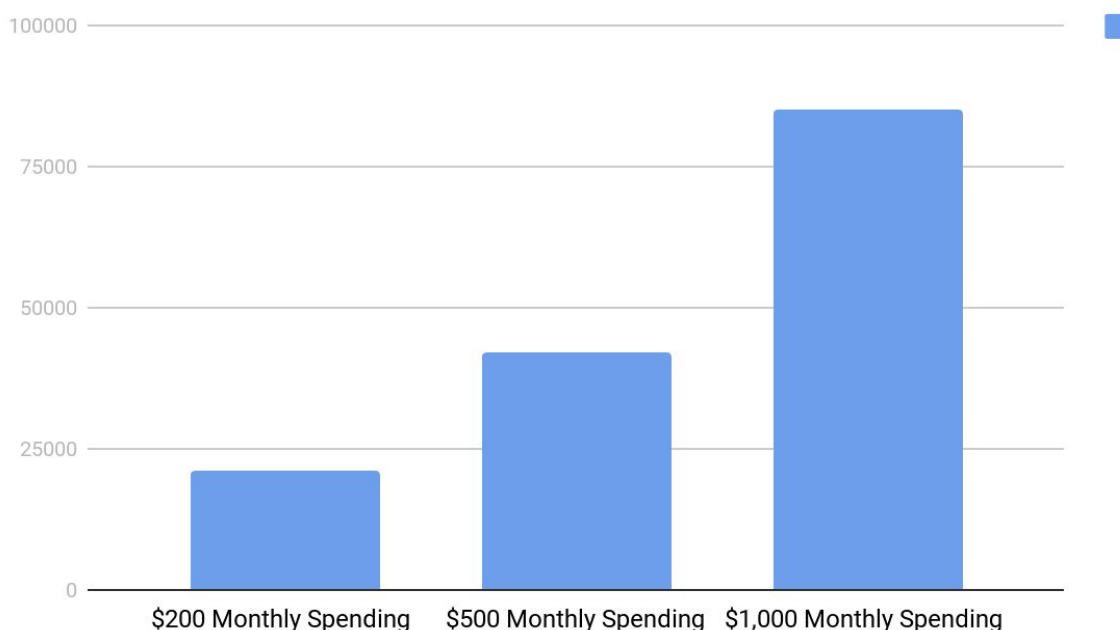
Access your full credit report for free from each credit bureau (TransUnion, Experian, and Equifax) once per year [here](#).

View what factors determine your FICO score [here](#).

Maximize Online Purchases (Earn an extra 1-35 points/miles per dollar spent).

1. Before shopping, enter the website name into CashBackMonitor.com.
2. Click the cash back, credit card, or frequent flyer program that gives you the most points/miles for shopping through their link.
3. Checkout as normal.

Average Points/Miles Earned Per Year From Shopping Portals



Automatically Maximize Dining

Link your credit card once and automatically earn extra points/miles per dollar spent at restaurants and bars.

Rewards Network:

- 11,000 participating restaurants
- Earn an extra 3x-5x frequent flyer miles per dollar spent.
- Many mileage programs come with a 1,000-3,000 miles sign up bonus and quarterly bonuses.

MogI:

- Earn 5%-15% cash back at thousands of restaurants and bars nationwide.



Redeeming Points

- Bank B's points are redeemable for cash back. Easy enough!
- Points can be redeemed as cash sent to your bank account or to erase recent purchases.
- 25% redemption bonuses are common when redeeming points for gift cards.



Further Help

Please feel free to email us personally at ____@MaxPoints.co with any questions you have so that we can help. You can also **schedule a call** in your online dashboard to review your plan.

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