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FREE GUIDE

The Busy Person's Guide to Getting 2–10x More From Your Credit Card Points

How to build a large points balance fast, then redeem it for multiples of its cash value. With the free tools that do the hard part for you.

- ✓ Why most people get 1 cent per point, and how to reach 3 to 5+
- ✓ A real credit stacking example: from 0 to 320,000 points, then an $11,000 business-class trip
- ✓ The exact free tools that find and validate the deals
- ✓ How the earn side and the burn side fit together

By **StackEasy** · stackeasy.ai

INTRODUCTION

The points game is real. Most people only play half of it.

The numbers are real. A $5,000 flight for 120,000 points. A $1,100 hotel night for 25,000 points. People book trips like this every day, and there is no trick to it. There is a gap between what something costs in cash and what it costs in points, and there is a method for spotting it.

Most guides stop there. They show you the redemption and quietly assume you already have 300,000 points sitting in an account. That is the part nobody explains: where the points come from in the first place.

We built the database (4,200+ cards), the rewards engine, and the free tools behind both halves of this. So this guide covers the full path, not just the finish line:

- **The earn side** — how to build a large points balance fast through credit stacking
- **The burn side** — how to redeem that balance for 2 to 10 times its baseline value

> This is a short guide on purpose. You should be able to read it in ten minutes and know exactly what to do next.

THE FUNDAMENTALS

Two levels of the points game

Most people play on Level 1 forever, because Level 2 looks complicated. It is not, once you see how it works.

Level 1 — Redeem through your bank portal

Earn 100,000 Chase points, then redeem them for around $1,000 to $1,250 of travel through Chase Travel. Simple and reliable. This is the baseline: roughly 1 to 1.25 cents per point.

Level 2 — Transfer to airline and hotel partners

Take those same 100,000 points and transfer them to the right airline or hotel program, and they can be worth $3,000 to $5,000 or more. Same points. Three to five times the value.

There is nothing magic about transferring. It does not guarantee value on its own. It is simply the only way to reach the high end, when you know which partner and which redemption to aim for.

> **The 2-cent rule of thumb:** divide the cash price by the points it costs. Above 2 cents per point, you are beating the portal. Our free **Cents Per Point Calculator** does this in one step, so you never transfer points into a bad deal.

A REAL EXAMPLE

Building the points, then spending them

This is the part other guides skip. Here is the full path, both halves, with realistic numbers.

CLIENT PROFILE

"Andre & Priya"

Small business owners · Goal: 10-year anniversary trip to Europe · Starting points: **0**

Most people would call a business-class-quality trip to Europe out of reach starting from zero. Here is how the full path actually looks.

Half 1 — Build the points (the stack)

Over 14 months they followed a Chase stacking sequence, spacing applications at least 30 days apart to stay under Chase's 5/24 rule:

- **Chase Sapphire Preferred** — 100,000-point bonus after $5,000 spend in 3 months (a limited-time high, live as of June 2026)
- **Chase Ink Business Preferred** — 100,000-point bonus after $8,000 spend in 3 months (business cards do not count toward 5/24, so this did not use up a personal slot)
- **Freedom Unlimited + Freedom Flex** — for everyday and rotating-category earning, no annual fee

The two bonuses alone are 200,000 points. Add the required minimum spend plus normal business and household purchases over the year, and they reached **320,000 Chase Ultimate Rewards**. Every card, bonus, and due date tracked in one dashboard so nothing slipped.

That is the half nobody teaches. Now the part everyone wants to see.

THE VALUE

Half 2 — what 320,000 points actually bought

2 business-class flights, US to Europe (outbound) United Polaris · Chase points transfer 1:1	**160,000 miles** cash: $8,000
2 economy flights, Europe to US (return) United · splurge on the overnight leg, save on the day flight	**70,000 miles** cash: $1,400
5 nights at a Category 4 Hyatt World of Hyatt · Chase points transfer 1:1	**90,000 points** cash: $2,000
Total used	**320,000 points + ~$250 fees**

3.5¢

value per point — more than triple the portal baseline

WHAT THEY PAID

$11,400

in points value, for the full trip

THROUGH THE BANK PORTAL

912,000

points needed for the same trip — nearly 3x what they used

Put another way: their 320,000 points booked through the portal would have covered about $4,000 of travel. Transferred to United and Hyatt instead, the same balance delivered an $11,400 trip. Same points, a $7,400 difference, from one decision: transfer instead of booking through the portal.

> **A note on the bonuses:** the 100,000-point offers in this example are near the highest these cards have ever paid, and limited-time highs do not last. The

> method works at any bonus level, but the math is best when you stack while offers are rich. Always check the current offer before you apply.

HOW IT WORKS

The method, in four steps

Other guides tell you this takes hours and warn you that you will want to quit. That is true if you do it by hand. With the right tools it takes minutes.

1. **Start with the cash price**

   Know what the trip costs in dollars first. That number is your benchmark for every points option you look at.

2. **Find the transfer partner**

   Which airline or hotel program covers your trip, and does your card transfer to it? Our free **Award Finder** maps the points cost, best transfer partner, and best card for any destination.

3. **Check award availability**

   Award seats are limited. Confirm the seat or room is available before you transfer, because most transfers are one way and cannot be reversed.

4. **Validate the deal**

   Run it through the **Cents Per Point Calculator**. Above 2 cents per point, book it. Below 1 cent, pay cash and keep your points.

> **The key insight:** you are not hacking anything. You are noticing that the points price is sometimes far lower than the cash price, and acting on it. The work was always in the searching. That is the exact part we built tools to remove.

THE PART MOST GUIDES SKIP

You need both halves

Every other points guide assumes the points already exist. That assumption is the hard part, and it is where most people stall.

The earn side

A large points balance is not luck. It is a sequence: the right cards, in the right order, spaced correctly, each signup bonus hit without tripping issuer rules. This is credit stacking, and it is how you reach 200,000+ points in a year instead of five.

The burn side

Once you have the balance, value comes from transferring to the right partner for the right redemption. The transfer, not the portal. This is where 1 cent becomes 3, 5, or more.

A great redemption is worthless with no points to spend. A pile of points is wasted at 1 cent each. StackEasy is built around both halves, which is why the example above started at zero instead of assuming a balance you do not have yet.

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Where other guides end with "pay us a deposit," ours ends with the tools.

Everything in this guide, you can do yourself. These are the free tools that make it fast.

✈ **Award Finder**

Points cost, best transfer partner, and best card for any destination. Free, no signup.

¢ **Cents Per Point Calculator**

Validate any redemption in one step, so you never transfer into a bad deal.

★ **Card database & rewards engine**

4,200+ cards, and the right card to use on every purchase so you earn the points faster.

⚡ **Free Chrome extension**

Surfaces the best card to use at checkout, automatically.

▤ **The app**

Track your whole stack, your bonuses, and your next move in one dashboard.

Start free at stackeasy.ai

No deposit. No success fee. Just the tools.

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