ClearSkies Concierge

How to Think About Large Expenses

Large expenses can quickly build your points balance...
...if you approach them strategically.

Examples include:

HOME PROJECTS	TUITION	INSURANCE PREMIUMS
MEDICAL BILLS	TAXES	LARGE BUSINESS EXPENSES

THE TYPICAL QUESTION:

"Can I pay this with a credit card?"

- *vs* -

THE BETTER QUESTION:

"How do I structure this spend to create the most long-term travel value?"

Don't automatically put it all on one card.

One of the most common mistakes is putting a large expense entirely on one new card.

SIMPLICITY COULD COME AT A HIGH COST

Better Strategy:

Splitting the spend across multiple cards helps unlock multiple welcome bonuses instead of just one.

With the right structure, the same expense may generate **2x–3x** more points than a single-card approach.

Two-Player Strategy Matters

If you are working with a spouse or partner, do not think in terms of *"we have this card."*
→ You need to look at each person separately.

Consider:

- Which cards each person already has
- Who has lower velocity with that bank
- Who is under Chase 5/24
- Who has recent inquiries
- Who can qualify for business cards
- Whose credit score helps approval odds

The best card sequence for Player 1 may not be the best card sequence for Player 2

What about Fees?

Completely free is always ideal.
But fees should be evaluated in context.

Some vendors charge processing fees for credit card payments.
Many premium travel cards also charge annual fees.

THE QUESTION IS NOT SIMPLY → *"How much is the fee?"*
THE BETTER QUESTION IS → *"What value is being created in exchange for that fee?"*

ASK YOURSELF:
Would I spend $1,000 if it created $5,000–$10,000+ in travel value?

Don’t Forget to Evaluate Credits and Benefits.

Many premium travel cards include benefits that may help offset part of the annual fee through:

Airline Credits → Hotel Credits → Rideshare Credits

Lounge Access → Travel Protections → Statement Credits

Global Entry | TSA PreCheck Credits

THESE BENEFITS SHOULD NOT JUSTIFY OPENING A CARD BY THEMSELVES.

But when paired with a strong welcome bonus, they can meaningfully improve the overall value equation.

Once the money is spent, the opportunity is gone.

A large unavoidable expense can become a major opportunity to build flexible travel currency — but only if the card strategy is structured intentionally.

What to search next?

To continue learning about high-spend strategies, familiarize yourself with services such as:

- PLASTIQ
- MELIO

These can help facilitate payments that may not otherwise be payable directly by credit card.

> *Always evaluate processing fees and card issuer rules before using these platforms.*

Want personalized help?

ClearSkies Advisor and Concierge members receive personalized card strategies built around:

- Their existing wallet
- Current eligibility
- Spend timing
- Upcoming travel goals
- Long-term points flexibility