ClearSkies
CONCIERGE

Business Cards

The Most Overlooked Points-Earning Opportunity You Shouldn't Ignore

THE BLIND SPOT

Most people focus their points accumulation on:

- AIRLINE CARDS
- HOTEL CARDS
- TRAVEL CARDS

> *What gets overlooked is one of the biggest opportunities in the entire ecosystem:*

Business Cards

COMMON MYTHS

What people think they need:

What most people believe about business-card eligibility is untrue.

- ✕ “I *need* employees.”
- ✕ “I *need* an LLC.”
- ✕ “I *need* a corporation.”
- ✕ “I *need* a storefront.”
- ✕ “I *need* significant revenue.”
- ✕ “I *need* ANY revenue.”

What counts as a business?

The definition of a business is often broader than people realize.

- FREELANCING
- CONSULTING
- COACHING
- ONLINE SALES
- PHOTOGRAPHY
- CONTENT CREATION
- GIG WORK

(dog walker, package delivery driver, handyman...)

- RENTAL PROPERTY ACTIVITY
- FUTURE BUSINESS

WHO QUALIFIES

Sole Proprietors Matter.

→ No LLC? → No Corporation? → No EIN?

No problem.

Many business cards can be opened using:

BUSINESS NAME	TAX ID	STRUCTURE
Your legal name	Your SSN	Sole Proprietor status

THE UPSIDE

Why business cards matter.

They often provide:

✓ Additional earning opportunities.	✓ Large welcome bonuses.
✓ Access to transferable points.	✓ More flexibility.
✓ Credit accounts that don't report to your personal credit profile.	✓ More optionality.

Two earning ecosystems = *An outsized point-accumulation opportunity.*

A COMMON CONCERN

"My business doesn't spend enough."

The real question isn’t

"Can I put this on the card?"

The real question is

"How should this be categorized?"

- Card Usage ≠ Tax Deduction

The card records transactions.
Your accountant categorizes them.

CONTEXT MATTERS

The same purchase | Different purposes.

A purchase isn't inherently personal or business.

- FURNITURE
- FOOD
- LAPTOP
- CELL PHONE
- INTERNET
- TRAVEL
- VEHICLE EXPENSES

A couch can furnish a home office. Travel can be a conference. Context tells the whole story.

A COMMON CONCERN

The minimum-spend math.

“I have a legitimate business and don’t want to mix personal and business expenses”

BUSINESS CARD

$20,000

Minimum spend
Required in 3 months

→

MONTHS 1-2

$10,000/mo

Normal household spend

→

RESULT

Bonus earned

Requirement met | Bonus earned
Card paid in full

THE POINT

Everyday spend. Only the payment method changes.

THEN LATER...

Month 3 and beyond.

Once the minimum-spend period is complete...

- Business expenses begin flowing through the card
- Bookkeeping proceeds normally
- Accountant tracks expenses as usual

The objective isn't creating spend → It's directing spend that already exists.

GET IT RIGHT

Why your accountant matters.

Before implementing any strategy, confirm the essentials with a professional.

CONFIRM	• Bookkeeping Treatment
CONFIRM	• Documentation Requirements
CONFIRM	• Tax Treatment
CONFIRM	• Compliance

Many Business Cards:

Do NOT report to personal credit in the same way*

*Varies by issuer and you are still personally liable for any debt incurred on the card.

REAL-WORLD EXAMPLE

Same spending | Exponentially more value.

Existing household spend: **$3,000/month**

CHASE INK BUSINESS PREFERRED	EXISTING TRAVEL CARD
100,000-point welcome bonus	No bonus
13.5x per dollar spent	1x - 2x per dollar
✓ No additional spending required	——
✓ 5/24 status stays the same	——
✓ No score impact once approved*	——

* *Application inquiries and negative account activity may still appear.*

IT'S SIMPLER THAN YOU EXPECT

Ready to apply?

For Sole Proprietors

BUSINESS NAME	→	Your Name
APPLICANT NAME	→	Your Name
ROLE	→	Owner
TAX ID	→	SSN

The business and the owner are often the same person

A COMPLETE EXAMPLE

Sole proprietor cheat sheet

BUSINESS NAME

→ Jane Smith

TAX ID

→ SSN

APPLICANT

→ Jane Smith

YEARS IN BUSINESS

→ Actual Answer

TITLE

→ Owner

EMPLOYEES

→ 0

REVENUE

→ Actual or Reasonable Projection

ON THE FORM

Common application questions

Questions that feel intimidating are really just profile-building.

- YEARS IN BUSINESS?
- REVENUE?
- EMPLOYEES?
- BUSINESS TYPE?
- TAX ID?

Answer honestly. If you're starting out, answer based on your actual circumstances.

AFTER YOU APPLY

What happens next?

APPLY → Then, one of three things:

Instant Approval

Pending Review

Reconsideration Call

ALL NORMAL

A pending decision is *not* a denial | A reconsideration call is often part of the process.

YOUR MOVE

What to do next

Business cards aren’t a loophole → They’re the next logical step.

DETERMINE

If you qualify

IDENTIFY

Upcoming spend

TALK

To your accountant

REVIEW

Current offers

CREATE

An application strategy

APPLY

Confidently

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Business Cards | Transferable Points & Thoughtful Spend

One of the most powerful tools in your entire travel portfolio.