

Create Your “Don’t Forget This” System

Points and miles come with a lot of moving parts.
You don’t need to remember all of them.
You need a system that does.

As you add credit cards and loyalty programs, you’ll accumulate dates, deadlines and benefits that are worth remembering:

How much spend is left on a welcome offer — and by when

Spending you’ve already earmarked toward that requirement

Points, certificates or other awards that expire

Annual, quarterly or monthly card credits you actually intend to use

There are plenty of apps and tools that can help track pieces of this.
But you don’t necessarily need another app.

You need one reference point that is easy for YOU to access & easy for YOU to update.

For me, that means my phone.

I keep a simple running note because it is always with me, takes seconds to update and can change as quickly as my plans do.

4.8k APF BBC by 9/21
Tax payment
2000 Daniel James
☐ 500 BAM Aug
☒ 565 Mercury umbrella
☒ 450 Mercury auto
☐ 1620 BAM Comp 9/1

6k Delta by 1/1

4k biz platinum by 8/15
☐ 2752 Bella July
☐ 1200 Bella Aug

WHAT I TRACK

1. Active welcome offer spending

4.8k APF BBC by 9/21

Tax payment

2000 Daniel James

☐ 500 BAM Aug

☒ 565 Mercury umbrella

☒ 450 Mercury auto

☐ 1620 BAM Comp 9/1

6k Delta by 1/1

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At the top of my list: the amount still needed, the card & the deadline.

Underneath, I keep a running list of upcoming expenses I've already earmarked for that card.

FOR RECURRING CHARGES:

I use open checkmarks as a reminder that I still need to change the payment method.



Once I've updated the account, I check it off.

AFTER THE CHARGE POSTS

I delete the line and reduce the remaining spend needed.

This lets me answer two different questions at a glance:

How much spend do I still need?



Do I already have enough planned spending to cover it?

That distinction matters.

You don't want to manufacture unnecessary spending because you forgot about \$2,000 of expenses already headed your way.

2. Expiring points, certificates & other instruments

Not every balance needs constant attention.

But if something has a meaningful expiration date:

I want it somewhere I'll see it.

Credits to use

91k SQ points expire 3/27

278k Cathay points expire 9/30/27

237k ANA points (53k exp 3/28, 59k exp 6/28, 125k exp 3/10/29 (no way to extend)

25k AS companion fare award by 1/5/27

300 JF Venture X portal credit by 12/26

That might include airline miles, companion certificates, free-night awards or travel credits.

The goal isn't to create an exhaustive inventory of every point you own. It's to prevent something valuable from quietly disappearing.

3. Monthly & quarterly credits

The more premium cards you carry, the easier it becomes to forget which benefits reset when. →

I primarily track the credits I actually care about using. *Once one is used, I check it off.*

When the next month/quarter/year begins, the list resets.

Monthly credits available

- ☐ (2) APF Amex biz gold \$20 OD/Staples
- ☐ Amex biz gold \$20 Staples
- ☐ Citi Custom Cash x2 \$500 grocery
- ☐ Amex gold \$10 Uber eats credit
- ☐ Amex gold \$10 statement credit @ Cheesecake Factory or GrubHub
- ☐ (4) Verizon \$10 on APF Amex biz platinum
- ☐ (5) Verizon \$10 on biz platinum
- ☒ CSR \$5 mo DoorDash credit (can build to \$15)
- ☐ CSR \$20 mo DoorDash credit (grocery/ non-restaurant orders)
- ☒ APF CSR \$5 mo DoorDash credit
- ☐ APF CSR \$20 mo DoorDash credit (grocery/

Track what matters to you → Not everything a card technically offers.

Your system doesn't need to look like mine

A Notes file works for me.

→ You might prefer a spreadsheet, task-management app or a password-protected document stored in the cloud.

WHATEVER YOU CHOOSE, I'D PRIORITIZE THREE THINGS:

Accessible.

You can pull it up quickly, ideally from your phone.

Editable.

Updating it shouldn't feel like a project.

Simple.

If your system is so sophisticated that you stop maintaining it, it isn't a good system.

CLEARSKIES TAKEAWAY

You don't need to keep all the moving pieces in your head.
Build one simple place that remembers them for you.

Start with the things where forgetting has a cost:

SUB deadlines.

Expiring value.

Credits you intend to use.

Then build only as much system as you need.

WANT TO GO DEEPER?

Search the library for strategies around managing multiple welcome offers & card portfolio management.