

Timing Your Way to Southwest Companion Pass

The Southwest Companion Pass is less a points strategy than a timing strategy.

Companion Pass allows you to designate someone to fly with you on Southwest for essentially the cost of taxes and fees whenever you fly

→ including when you book your own ticket with *Rapid Rewards* points.

Timed optimally, you can potentially get nearly two years of two-for-one Southwest travel. However, there are several layers to this that warrant careful consideration.

How Companion Pass Works

To earn a standard Southwest Companion Pass, you must complete either of the following within a single calendar year:

- 135,000 Companion Pass qualifying points
- or 100 qualifying one-way flights

ONCE EARNED, YOUR COMPANION PASS IS VALID FOR:

The remainder of the calendar year in which you earn it + the entire following calendar year.

→ So a Companion Pass earned early in January can be used for almost 24 months.

ONE EARNED IN DECEMBER?

- Roughly 13 months.

Same qualification requirements.
Very different value.

The Credit Card Shortcut

You don't necessarily have to fly anywhere close to 100 flights — *or organically earn 135,000 points* — to qualify.

Points earned from Southwest credit cards issued by Chase can count toward Companion Pass qualification, **including eligible new-cardmember bonuses.**

THAT CREATES A POWERFUL SHORTCUT:

Strategically opening two Southwest cards can often generate enough qualifying points from the SUBs alone to earn Companion Pass — *or* → leave only a relatively small number of additional qualifying points to earn after completing the SUBs.

The exact math will depend on the offers available when you apply.

But don't let the pursuit of the “*best*” SUB undermine the larger strategy.

ClearSkies Take: Prioritize the Pass, Not the Offer

Elevated credit card offers are great.

HOWEVER:

Nearly two years of Companion Pass can be considerably better.

If your goal is to maximize Companion Pass, the ClearSkies approach generally isn't to wait indefinitely for the biggest possible Southwest SUB.



INSTEAD

Open the cards during your Companion Pass qualification window at whatever worthwhile SUBs are available → then determine how many additional qualifying points you'll need &

• *plan your spending accordingly* •

Timing Is Everything

Companion Pass qualification operates on a calendar-year basis.

The key isn't simply when you apply for the cards.



It's when the qualifying points **post to your Rapid Rewards account.**

*That creates one of the most useful timing opportunities in the points-and-miles world → and one that trips people up **Every.Single.Year.***

• The “Companion Pass Season”

For someone starting from scratch and pursuing Companion Pass primarily through credit card welcome bonuses, the strategy often begins **late in the calendar year.**

But the goal is for the qualifying points to land in the **new calendar year.**

THE GENERAL SEQUENCE:

1.	Apply for the applicable Southwest card(s) late in the year.
2.	Carefully track the minimum-spend requirements and deadlines.
3.	Do not complete (or even get <i>close to</i>) the required spend too early.
4.	Complete the SUB requirements so the bonuses and qualifying points post in the new calendar year.
5.	Determine any remaining gap to Companion Pass qualification.
6.	Direct additional qualifying activity toward that gap as quickly as practical.
7.	Earn Companion Pass early in the year and maximize the time available to use it.

DONE CORRECTLY

A late-year application strategy can produce Companion Pass for nearly the **entire following two calendar years.**

DONE INCORRECTLY

With one large bonus posting in December and another in January — you can split qualifying points across two calendar years and potentially derail the strategy.

• *This is not a place to wing the timing.* •

Don't Forget the 10,000-Point Boost

Southwest Rapid Rewards credit cardmembers receive a 10,000 Companion Pass qualifying-point boost each calendar year.

IMPORTANT DISTINCTION

These are:
QUALIFYING POINTS



Not 10,000 redeemable Rapid Rewards points deposited into your account.

Think of them as a head start toward Companion Pass qualification.

Factor that boost into your math when determining how many additional qualifying points you'll need after your SUBs post.

Choosing — & Sequencing — the Cards

Chase currently offers five Southwest credit cards:
→ *three personal cards & two business cards.*

The important part isn't simply picking the cards with the largest available SUBs.

You also need to consider which cards you're eligible for, your likelihood of approval and the order in which you apply.

A FEW IMPORTANT PARAMETERS:

- You can only hold **one Southwest personal card at a time**.
- You can potentially hold **both Southwest business cards simultaneously**, assuming you meet Chase's eligibility and approval requirements.
- Southwest business cards generally **do not add to your personal 5/24 count**, although your existing 5/24 position can still affect your ability to get approved.
- Chase business card approval can be more challenging than personal card approval.
- You need at least 30 days between each Chase card application.

That Makes Application Order Important

For many people pursuing a two-card Companion Pass strategy, it can make sense to **start with a Southwest business card**.



Why?

From there, you can evaluate the best path to your second SUB:

If you're approved, you've secured what may be the harder approval first.

OPTION 1

Apply for an eligible Southwest personal card

- (which may offer a more straightforward path to the second SUB but will generally add to your 5/24 count)

or

OPTION 2

Try for the 2nd Southwest business card

- (preserving your personal 5/24 count)

Starting with a personal card can create a less desirable situation if you're subsequently unable to get approved for a business card — particularly if the entire reason for opening the personal card was to execute a two-card Companion Pass strategy.

There isn't one universally correct combination.

The goal is to choose and sequence the cards based on your eligibility, approval profile, 5/24 position, available SUBs and broader card strategy → not simply the headline offer.

Why This Is an Advanced Strategy

THIS ISN'T SIMPLY:

Open Cards

Earn Points

Get Companion Pass

YOU'RE COORDINATING:

- Chase application eligibility
- Your current 5/24 position
- Current and previous Southwest card holdings and SUBs
- Which card to apply for first
- Multiple SUB timelines
- Available organic spend
- Statement closing dates and point-posting timing
- The calendar-year qualification reset
- Any remaining qualifying-point gap after the SUBs
- The opportunity cost of using Chase applications here instead of elsewhere
- Your expected Southwest travel during the Companion Pass window

*The mechanics aren't particularly difficult.
The sequencing matters.*

Before You Do This

ASK YOURSELF:

- Do I actually fly Southwest enough to make Companion Pass valuable?
- Is there someone who will frequently travel with me?
- **Which Southwest cards am I currently eligible for based on the cards I hold now and the Southwest cards and SUBs I've previously had?**
- Where am I relative to Chase 5/24?
- Which card should I apply for **first**, based on approval difficulty and my intended two-card strategy?
- Can I comfortably meet the required SUB spend without creating unnecessary spending?
- Are there other Chase cards I would rather prioritize?
- How many qualifying points will the available SUBs generate?
- How much additional qualifying activity will I need?
- Can I confidently manage the timing so the points post in my intended calendar year?

IF THE ANSWERS LINE UP:

Companion Pass can be extraordinarily valuable.



IF THE ANSWERS DON'T LINE UP:

Earning it simply because you *can* isn't necessarily good strategy.

One More Piece of Optionality

Your Companion doesn't have to remain the same person forever.

Southwest allows a limited number of changes to your designated Companion each calendar year while you hold Companion Pass.

JUST REMEMBER:

The Companion Pass holder must be traveling on the same flight as the designated Companion.

CLEARSKIES TAKE

Don't optimize one piece of the strategy at the expense of the whole.

Yes, SUB size matters. But if Companion Pass is your objective, the more important variable may be how long you get to use it.

- Know the available offers → Understand your eligibility
- Sequence the applications thoughtfully
- Do the math → Plan for any remaining qualifying points.

*Credit card offers, eligibility requirements & loyalty-program rules change.
Confirm current offers and terms before applying.*

WANT HELP MAPPING OUT YOUR COMPANION PASS STRATEGY?

Advisor and Concierge members can incorporate Companion Pass planning into their Strategy Blueprint.