ClearSkies Strategy Blueprint
Amanda, Vince & Drake | 2026–2027

CURRENT OVERVIEW

Amex 1.48M
Chase 70k
C1 803k
Bilt (Amanda) 130k
Bilt (Vince) 85k
Hyatt 482k
Atmos 435k (+70k for Drake?)
AA (Amanda) 197k
UA 150k
*Consolidated balances where sharing is readily possible

Amanda is 8/24. Drops to 5/24 in 10/27. Won't be 3/24 for 18 months minimum.
Vince is 2/24.
Drake is 4/24. (3/24 with cards in his own name and an AU on Amanda's card).

With approximately $21k in monthly housing and business-related expenses (before factoring in household daily spend, or IRS tax payments) you have significant capacity to earn rewards through welcome bonuses and ongoing spending.

You already have substantial flexibility for award travel through your existing rewards balances, so our goal isn't to open as many cards as possible. It's to identify the right opportunities, coordinate spending requirements, and establish a system that remains manageable.

PRIMARY OBJECTIVE

1) Build a sustainable rewards strategy that makes it easier to take family and friends on memorable trips, particularly domestic travel with four or more passengers.
2) Strengthen the three programs you've identified as most valuable to you:

- **Atmos Rewards:** Build a larger balance for domestic flights and explore valuable companion award opportunities.
- **Chase Ultimate Rewards:** Earn flexible points that can transfer to Hyatt and United, helping you stretch rewards for both hotels and flights.
- **Bilt Rewards:** Make your substantial recurring spending work harder while keeping everyday card management simple.

SUGGESTED CARD OPENINGS

Vince | Capitalize on low Chase 5/24 (3/24?) to build Chase UR and increase Atmos balances

Throughout this process, we'll favor business cards that generally don't report to personal credit reports, preserving your flexibility for future Chase-card opportunities.

Step 1 — Apply for Chase Sapphire Reserve Business

- Provides a substantial UR SUB (200k + 30k in un-bonused MS)
- Opens a 1:1 transfer path to Hyatt in addition to having access to United, both relevant to your travel goals.
- $300 annual travel credit is easy to use
- $100 in gift cards purchased through Chase each year ($50 each half of the year) are easy to use
- This is likely a “close after a year” card as the annual benefits don’t currently weigh favorably against the fee compared to Chase Sapphire Reserve.

Step 2 — Explore another Atmos Business card

- Currently, the Atmos Business Card does not have specific language around SUB eligibility for current or previous cardholders.
    - Apply with existing card still open. If approved, meet MS and see if bonus posts.
    - If not approved, consider closing card and trying again in 60 days.

Step 3 — Target Chase Ink Business Unlimited

- Approximately 60 days after the Sapphire Reserve Business application, evaluate an Ink Unlimited application. **(Will be important to know what the 3/24 count is when adding in approved Chase biz accounts)**
- It is undetermined if Chase will approve with a SUB as Vince has had the Chase Ink Cash, but worth trying for another welcome bonus and a simple 1.5X earning option for ongoing Chase UR points generation.

Step 4 — Apply for an Atmos Summit card

- Would take Vince to 3/24, but assuming the above two Chase business applications are approved, will likely need to take a break from them for a while anyway.
- No referral bonuses available for this card, so look and see if you can find an offer for something higher than the “standard” 70k + 25k award companion

Amanda | Strengthen Atmos opportunities

Step 1 — Establish a Bank of America banking relationship

- Open an eligible Bank of America bank account and establish a banking relationship before pursuing additional Atmos applications.
- The objective is to improve your potential application flexibility from the commonly discussed 3/12 framework toward the 7/12 framework applicable to certain existing Bank of America customers.

Step 2 — Revisit Palladium approval

- Getting a Palladium for yourself is the easiest path to generating a large stash of points that are most valuable to you, and the safest way to keep using your Rakuten earning to direct points to Bilt at 1:1.

Step 3 — Apply for an Atmos Business card

Step 4 — Apply for a second Summit card and evaluate the Summit 100K Companion Award

- Currently the Atmos Summit card does not have specific language around SUB eligibility for current or previous cardholders.
    - Apply with existing card still open. If approved, meet MS and see if bonus posts. (Alternately, you can gauge your likely success based on what happens with Vince's effort)
- The Summit also offers an annual Global Companion Award worth up to 100,000 points after $60,000 in qualifying purchases during your card anniversary year.
    - In analyzing whether deliberately reaching this threshold makes sense compared to what that same spend would generate directed to a Palladium, there is rationale for doing it, especially when considering the additional status points that spend would generate…BUT, pursing it largely becomes moot if you can get a Palladium approval for yourself.
    - If you do want to go down this path, circle back with me and I can map out how I think it makes sense to approach it.

Step 5 — Don't chase card openings in 2027

- Optionality improves the longer the gaps are between inquiries and new accounts…so I'd rather see you take the time necessary to get the above steps completed rather than pivoting to different cards just because the opportunity exists.

Drake | Slow and steady. Utilize LLC registration for business card applications.

Drake has already started adding Atmos points with the Barclay's Hawaiian Airlines card and a recent Atmos card approval.

Step 1 — Apply for a Capital One Venture Business

- Given Capital One's known inquiry sensitivity and an LLC registration that is more than 1 year old, I would freeze the bureau that has the most inquiries showing for Drake and then apply for this card…100k points, 2x earn and a $95 AF…and the ability to share points with you and Vince through your Venture cards.

Step 2 — Apply for a Chase Ink business card

- Given an LLC registration that is more than 1 year old, I would try for a Chase Ink and see if Chase is ready to give approvals similar to what you have seen with Barclay's and Bank of America.

Step 3 — Pause

- It's a marathon, not a sprint. I would honestly not target for more than a total of 4 cards in 2027, and try to have them all be business cards.

BILT REWARDS STRATEGY FOR 2027

- Keep **Vince's Palladium on Bilt Cash**, with $5,000/month in mortgages linked.
- Of your $21K in noted monthly expenses, approximately **$12K should qualify for rewards**, excluding mortgages and $4K in sales tax (pending a test transaction).
- That $12K generates **24K Bilt points + $480 Bilt Cash monthly**.
- You'll start 2027 with $300 Bilt Cash ($100 carried over + $200 Palladium benefit).
- Use **$150/month** in Bilt Cash to unlock 5K mortgage points, plus **$200 per boost** for up to five 5K-point boosts annually.

Projected annual earnings: 373K Bilt points, with over $3K in remaining Bilt Cash.

ADDITIONAL ATMOS EARNING OPPORTUNITIES

Bilt Neighborhood Dining

Bilt members can earn an extra 1 to 3 Bilt points per dollar spent at Bilt Dining restaurants when they use an eligible card linked to their Bilt Wallet. **You do not need a Bilt credit card to participate.**

For example, a $200 dinner at a restaurant offering 3X Bilt points could generate 600 Bilt points + whatever points you earn from the card you use at the restaurant.

Action: Link the cards you typically use for dining charges to your Bilt Wallet, and do the same for Vince, and check the Bilt app for participating restaurants and current earning rates...or just be pleasantly surprised if you see points show up from someplace you happened to visit.

LYFT

Linking your Atmos Loyalty Account to your Lyft accounts will earn you both Atmos points and Atmos status points anytime you take a Lyft (regardless of the card you actually pay for the Lyft with.

MAKE REWARDS EASIER TO MANAGE

We recommend reviewing four ClearSkies member resources:

1. **Think Beyond the $200 Amex Credit:** Learn how to leverage Business Platinum's 35% Pay with Points airline rebate.
    - We'll also coordinate your January 2027 Amex Platinum airline selections, evaluating Alaska, United, American, and Delta across your eligible accounts.
2. **Hyatt Transfer Calculator:** Compare hotel award values before transferring flexible points. Here is also an overview video of how it is set up to use.
3. **Credit Card Tracking Template:** Track card applications, spending requirements, annual fees, and welcome bonuses.
4. **Create Your Don't Forget This System:** Build reminders for annual benefits, statement credits, enrollment dates, and other important deadlines.

CARDS TO CONSIDER CLOSING/DOWNGRADING

Vince

- Consider downgrading your Chase Sapphire Preferred
    - Once the new business card is approved and active, ask Chase about converting your existing Sapphire Preferred to the original no-annual-fee Chase Freedom with Ultimate Rewards, if available.
    - This could preserve the account's history, eliminate an unnecessary annual fee, and add rotating bonus-category opportunities.
- I would close an Amex BBP when after 1 year anniversary
- I would close the Amex Business Green when AF posts

Amanda

- I would close an Amex BBP and both the Amex Business Gold cards at 1-year
- Absent an upgrade offer on the Amex Business Green, I'd close it when the next AF hits
- I would close the Citi AA card when AF posts. Note when you received the bonus on the card. You are next eligible for a SUB 48 month after that
- I would close the Atmos Accent when AF posts

SPECIFIC QUESTIONS YOU ASKED

1) Should you open Vince a Delta card?
    a. No, not unless you like the SUB…as an employee on one of Vince's MR-earning cards you can move his points to your DA account to take advantage of the 15% discount you have with your DA card
2) Keep Venture X after AF?
    a. I personally like the Venture X and find it easy enough to use the portal credit for car rentals or 1-night hotel stays bringing the effective AF to the same as the Venture. Also, since you opened the Venture X ahead of the Venture, you won't likely earn a SUB on that card should you open it, so might as well keep the Venture X.