Your Strategy Blueprint

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Your north star: Make your points work harder without turning every purchase or trip into another research project. In 2027, focus on rebuilding flexible balances, simplifying the cards you maintain, and preserving choices for more ambitious travel in 2028.

1 | What we are optimizing for

- Minimize cash spent on travel while keeping premium experiences available when the value is compelling.
- Focus on the currency(ies) you want to build points in and direct spend to card in that ecosystem rather than trying to maximize category multipliers across every purchase.
- Remain a free agent across airlines and hotels rather than pursuing status for its own sake.
- Maintain meaningful airport lounge access.

The Financial Opportunity | Making Your Cards Work Harder

- Your existing credit card portfolio presents opportunities to reduce annual fees without meaningfully sacrificing the benefits you value most. **Potential annual-fee savings: Up to $1,769**

2 | Your points starting position

American Express MR	**~34,000 now; ~187,000 anticipated after Platinum welcome bonus and qualifying spend, expected by late November (~221,000 total).**
Chase UR	~41,500
American AAdvantage	~115,000
Atmos Rewards	~50,800
ANA Mileage Club	~42,000; expire in November 2028
United MileagePlus	~15,000
Virgin	~10,000
Citi ThankYou	~1,200
Capital One	Approximately zero after Portugal redemption

3 | Spend and earning plan

Approximately $2,000 in regular monthly spend; $4,800 tuition in January and August; and $3,600 timeshare dues in December.

- Suggest default portal be C1; use C1 card for purchases (nice for 2x anyway, but also gives you an option for C1 to credit points or issue you a statement credit in the event points don't post.)
- Suggest using your Citi Strata Premier when not working on a SUB.

4 | Credit card portfolio: simplify and add deliberately

Cards to review for closure

- **Southwest Plus:** Close. ***$99 annual savings***
- **Citi AA Business, personal AA Platinum Select, and converted Barclays-to-Citi AA card:**
  - On 10/24/27 Citi announced AF going to $150 for each of these cards.
  - They are adding a $100 annual statement credit for in-flight food purchases and a free WalMart+ subscription.You can also get first bag checked free. If you would use those then I would suggest keeping 1 card open—otherwise close all three at 1-year anniversary. ***Up to $450 annual savings***
  - Next time you're eligible for a SUB on these cards is 48 months since receiving the SUB.
- **Amex Gold:** Suggest closing. ***$325 annual savings***
  - I think the Citi Strata Premier is a good daily earner for you and allows you to build up points that can transfer to AA. You have the no-fee BBP for a 2x Amex card, and you can PC your Platinum to a Gold, should you choose to down the road.
- **Two Amex Platinum cards:** Suggest closing one. ***Potential up to $895 annual savings***
  - Since lounge access is important, you will definitely want to keep at least 1.
  - Evaluate personal and business credits and other benefits independently at renewal and keep the one you will gain most value from.
- **Atmos Ascent:** A toss up. ***$95 annual savings***
  - Allows free checked bags. BUT, that benefit may be moot with the $200 incidental credit on Amex if that is your airline of choice
- **Venmo, Amazon Prime Visa:** no AF. Their credit limits are helping your overall credit utilization…so no reason to cancel UNLESS you start getting denial reasons about "too much credit available" or "not enough credit usage". Would freeze them so you don't have to worry about any fraudulent activity.

Cards worth adding — sequencing comes first

- Currently 4/24. Favor business-card opportunities during 2027 where eligible and sensible:
  - **Atmos business**, look for an 85k offer. Here is a link to a 75k offer
  - **Bank of Hawaii Hawaiian business card** (Barclay's issued)
  - **Capital One Venture business**, 100K for $10k spend. Time around the August 2027 tuition payment.

    - **Amex Marriott business**
        - Ideally a points offer, but FNC (free night certificates) likely work well for you, also.
        - Is also a back door to getting points into UA at a decent valuation or AA at a less decent valuation. SEE LINKED PORTAL PIECE BELOW FOR DETAILS ON THIS.
    - Be on the lookout for an **NLL BBP** (often 50k or 75k)
- Before opening any other personal card, consider opening a **Chase Sapphire Reserve**. Current offer is 100k for $6k spend. Has been as high as 175K…if that comes back, I'd prioritize opening. Specific benefits I like for you:
    - $300 annual credit for any purchase that codes as travel.
    - Opens up 1:1 Hyatt transfers
    - Transfers to UA
    - Provides lounge access
    - Earns 4x on air and hotel charges
    - I find the Points Boost can be very favorable for both flights and hotel bookings.
    - $15 Door Dash monthly credit, easy to use on groceries and can pick up at restaurants
- **Regarding your Citi Strata Premier**. Citi recently changed eligibility to say that if you've ever held this card (regardless of if you earned a bonus on it) you would be ineligible for a SUB on it. So, even though you've had that as a legacy card since 2017, it appears, for now, that you can't get a bonus on a new one =-(

5 | Near-term hotel needs

Cape Town hotel: preserve Hyatt optionality

- Before transferring UR to Hyatt at a 4:3, check the Chase portal for Points Boost bookings that may be a better use of those points.

Italy: make a separate room a planning requirement

- For Rome (three nights), Venice (three nights), and the additional one-night stops discussed, compare individual award rooms against a multi-bedroom rental with a fair room-cost split.
- Many of the travel portals are offering VRBO and Air BnB bookings…could be a way to use points for that, if you can find a layout that seems like it provides a few walls between you and the snorers =-)
- Could be good use of your FHR credits when they refresh in January.

Portugal and Morocco – 4 nights solo lodging after Morocco

- Plan to use remaining FHR by 12/31.
- Could consider booking other nights through Citi Travel to use the $100 credit with your Strata Premier (requires a booking of $500+)

6 | Cape Town → Victoria Falls (CPT–VFA): flight recommendation

Option A — nonstop	**Approximately $379 cash; travel with the group, later departure, no Johannesburg connection.**
Option B — ANA award	17,500 ANA miles + $48; 7 a.m. departure, Johannesburg connection (~2h 45min), roughly 6–6.5 hours total travel.
Cash saved with ANA	$331 before any separate airport transportation or other differences.
Implied redemption value	~1.89 cents per ANA mile ($331 / 17,500), before valuing the extra time and inconvenience.

Recommendation: Pay cash for the nonstop, provided the fare and schedule remain close to those discussed. This is a short regional flight before the start of a group trip. Traveling together, avoiding an extra connection, and reducing disruption risk are worth paying for.

Check the cash cost against alliance partners. Just like with points bookings where the partner sets award price, same goes for cash fares…sometimes there is a meaningful savings for booking the same seat!

7 | A manageable operating system

- Keep one card tracker: opening dates, annual fees, benefit usage, welcome-bonus achievement dates, and next 5/24 change.
- Track only the benefits that are truly material for you: hotel credits, lounge access, annual-fee renewal dates, and key airline credits.

8 | Next decisions and information to confirm

- Confirm when 5/24 next changes.
- For your new Amex Platinum…considering best use of $200 incidental credit for remainder of 2026…do you ever fly Southwest?
    - If so, best option might be to select that…find ANY cancellable SWA flight for less than $100 and then cancel after the 24 hour period. Charges less than $100 trigger credit with Amex and then SWA gives you a credit which you use for the actual flight you want/find later.

9 | Recommended ClearSkies Resources

I recommend reviewing these specific ClearSkies member resources available when you login to the portal:

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.
5. **When a Bad Transfer Is Actually a Great Deal:** Even with a terrible transfer ratio, Marriott points transferred to airlines like AA and UA might provide more value than using them for hotel bookings.