Ricci — Your Bilt Palladium Strategy Through 2027

I've mapped out a way to maximize your new Bilt Palladium while leaving room for at least two other valuable credit card welcome bonuses next year (just using the $5k of organic daily spend you had noted during our initial strategy session).

Key takeaways

- **Use Bilt as your default everyday spending and travel card**, except when we're strategically directing spending toward another valuable welcome bonus.
- **Protect your housing rewards first.** Plan to keep approximately $105–$120 in Bilt Cash available each month to earn 1X points on both mortgages and all eligible HOA payments.
- **Before activating a $200 point boost, aim for at least $325 in available Bilt Cash** if your next housing payments haven't processed. This leaves enough to cover even your highest housing-payment month.
- **Remember that everyday spending replenishes Bilt Cash at 4%.** Every $5,000 of qualifying spending generates another $200 in Bilt Cash, helping fund future boosts and housing rewards.
- **We'll monitor the timing together.** Larger travel purchases and periodic expenses may allow us to complete boosts faster while continuing to protect your housing points.

The starting point

- You begin with **$500 Bilt Cash**.
- Your two mortgages total **$3,098.26/month**.
- We can use approximately **$93 Bilt Cash monthly** to unlock 1X points on both mortgages — about **3,098 points/month**.
- Your Palladium earns **2X points plus 4% Bilt Cash** on eligible everyday spending under your selected rewards option.
- Up to 5 annual opportunities to redeem $200 Bilt Cash for a point boost that earns an additional 1X on your next $5,000 in eligible purchases — **5,000 bonus points per boost**.

Step 1: November–December 2026

- Let's target at least $5K of everyday spend on Bilt in each month, completing **2 point boosts before year-end.**
    - **Redeem your first one ASAP. As soon as you spend $5k, redeem another...unused redemptions expire at the end of the year.**

That would generate:

- 20,000 base Bilt Points ($10k spend x 2x)
- 10,000 additional boosted points from the 2 redeemed boosts ($10k spend x 1x)
- $400 in replenished Bilt Cash
- Approximately 6,196 mortgage points

Plus your **50,000-point welcome bonus.**

You'd enter 2027 with approximately **$314 Bilt Cash remaining**, after both mortgage redemptions and both boosts.

Step 2: Your 2027 spending strategy

With approximately $5K/month in normal spending, you have about $60K of annual spending to allocate strategically.

Here's our working plan:

Card strategy	**Planned spend**
Amex Personal Platinum 175k welcome bonus	$12,000
Atmos Business 85k welcome bonus	~$6,000
Bilt Palladium directed daily spend	$42,000
Total	**$60,000**

This allows you to pursue both welcome bonuses while still earning Bilt rewards on most of your everyday purchases.

Step 3: Four Bilt point boosts in 2027

We'll aim to activate at least four $200 point boosts throughout the year, each covering your next $5K of eligible Bilt spending.

Four boosts would produce **20,000 additional Bilt Points**, on top of the regular 2X earning.

We'll time the boosts around your Amex and Atmos spending requirements, making sure your mortgage rewards are funded first.

Step 4: Keep earning mortgage points all year

Your two mortgages can generate approximately **37,179 Bilt Points annually**.

At your planned $42K of 2027 Bilt spending, you'd earn $1,680 in new Bilt Cash.

Combined with your estimated $314 starting 2027 balance, that's enough to cover:

- $800 for four point boosts
- Approximately $1,115 for 12 months of mortgage rewards

And still leave approximately **$79 Bilt Cash** at year-end.

What this could produce

Bilt rewards through 2027	**Points**
Palladium welcome bonus	50,000
2X on $52K everyday spending	104,000
Six total point boosts	30,000
14 months of mortgage points	~43,376
Total potential Bilt Points	**~227,376**

That's in addition to any Rakuten points you generate and the welcome bonuses you could earn on your Amex Platinum and Atmos Business cards!

Additional Opportunity: HOA Rewards + Anniversary Bilt Cash

Your two properties have approximately $6,431 in annual HOA obligations. Those payments *should* qualify for Bilt housing rewards, and we could use approximately $193 in Bilt Cash to unlock another 6,431 Bilt Points.

Your card is also currently expected to provide another $200 in Bilt Cash on its first anniversary.

That creates a particularly attractive opportunity: the anniversary credit could effectively replenish the Bilt Cash used to earn a full year's worth of HOA points.

→Revised potential rewards through 2027: approximately 233,800 Bilt Points (4.5x per dollar of spend)

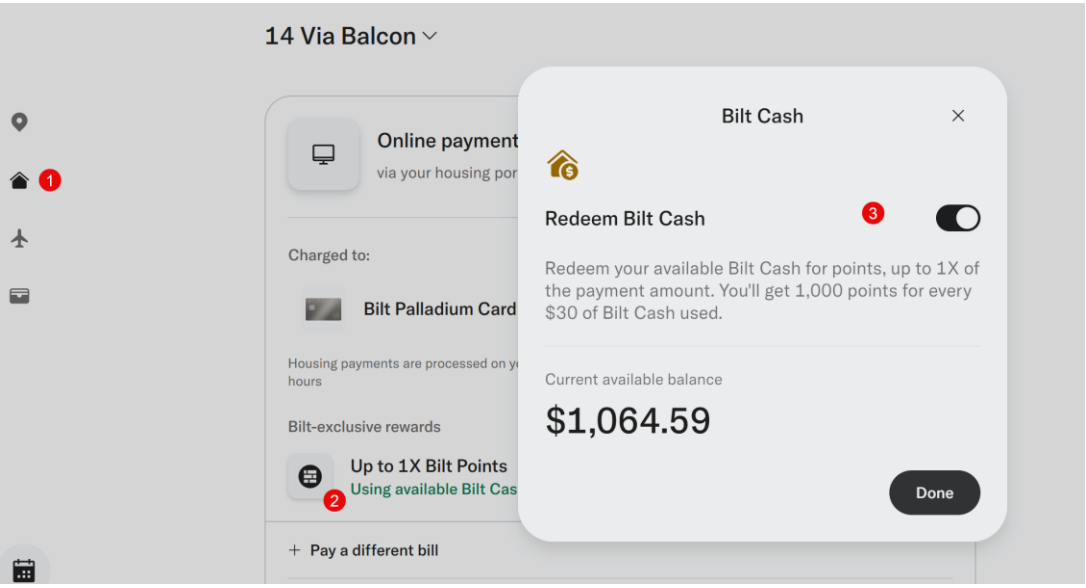
Confirming Bilt Housing Rewards are set up correctly

When you go into your housing payment details, look for **"Redeem Bilt Cash"** and make sure the toggle is switched ON.

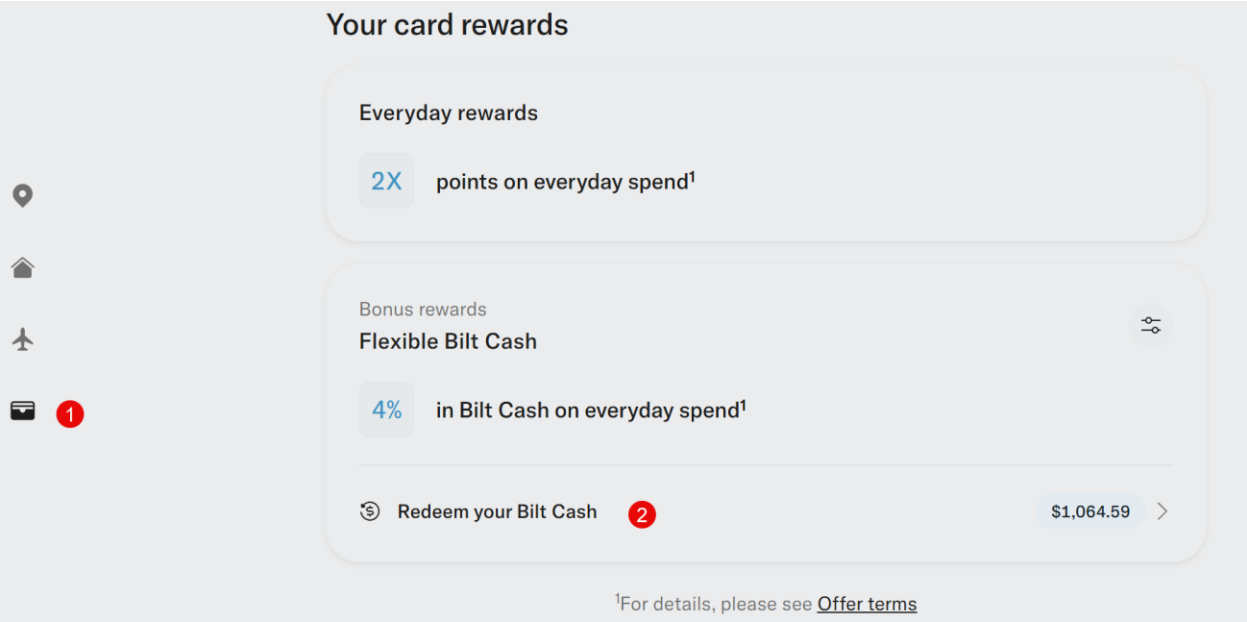
You should also see **"Up to 1X Bilt Points — Using available Bilt Cash"** under your payment's rewards.

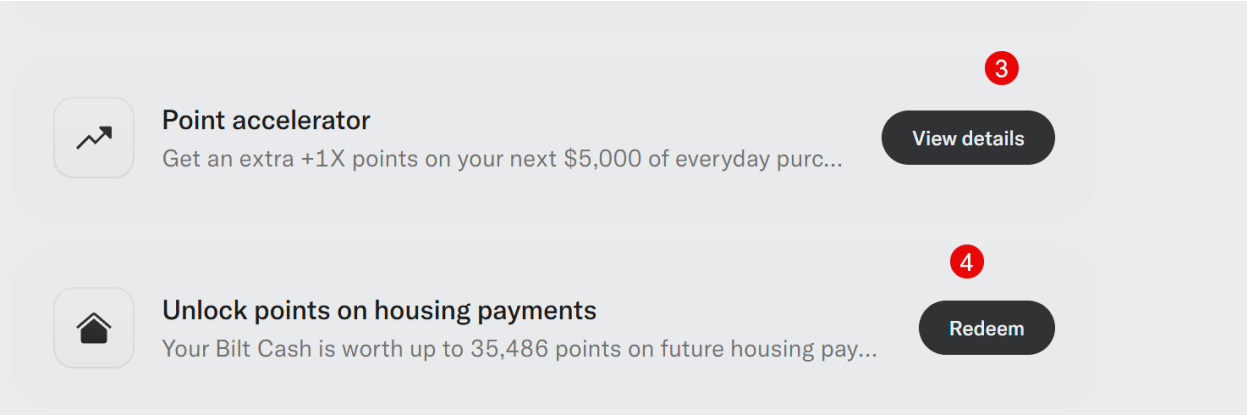
Be sure to check this for **both mortgages AND HOA payments** so we're using your Bilt Cash to unlock the full 1X points on each payment.

Once the first payments process, we'll verify that the points were awarded correctly.



Where to go to redeem Points Boost





→ **For 4 above**, you should only have to go through "redeem" one time to set that up...as long as there is Bilt Cash available when you have a housing payment post, it will automatically deduct from that balance to award 1x housing points.