



The Business Owner's Points Setup Guide

*A straightforward guide to turning business
spending into real travel.*

YOU EARNED THIS. GO GET IT.

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A straightforward guide to turning normal business spending into real travel without making points a second job.

Most business owners are spending thousands every month on cards that barely return anything useful. This guide is not about gaming the system, opening 14 cards, or living on travel forums. It's about building a simple setup that matches your real business spending and turns money you're already spending into flights, hotels, and family trips you'd otherwise pay cash for.

01 — THE BIGGEST MISTAKE BUSINESS OWNERS MAKE

- Using a generic 1% cashback card for everything.
- Ignoring transfer partners and flexible points.
- Cashing out points for gift cards instead of travel value.
- Running high spend through the wrong categories.

02 — WHAT ACTUALLY MATTERS

- Your monthly spending categories.
- How much spend consistently hits your cards.
- Whether you value cash flow, travel, or simplicity most.
- Having a setup you'll actually use long term.

03 — SIMPLE BEATS COMPLICATED

- You do not need 12 cards.
- You do not need spreadsheets.
- You do not need to learn airline award charts.
- Most business owners can dramatically improve results with only 2–4 properly matched cards.

04 — WHAT GOOD REDEMPTION VALUE LOOKS LIKE

- Domestic flights that would normally cost \$800+.
- Family vacations mostly covered with points.
- Business class seats you'd never pay cash for.
- Hotels during expensive travel periods.

05 — WHAT TO AVOID

- Manufactured spending schemes.
- Overcomplicated card ecosystems.
- YouTube influencer strategies that require constant monitoring.
- Opening cards without a long-term plan.

REAL-WORLD OUTCOME / HVAC OWNER

~\$38,000/month in business spending. **Before:** 1% cashback business card with unused points sitting idle. **After:** Business class flights to Italy and 5 hotel nights mostly covered using points generated from normal operating expenses.

The goal is not to become a points expert. The goal is to build a simple system that quietly works in the background while your business continues operating normally.

You already earned this. Go get it.

Ready to put this into practice?

Book a free 15-minute call. I'll tell you honestly if your spending is high enough for a points setup to make a real difference.

BOOK A FREE CALL → EarnedTravel.com/book