The Freelancer's Guide to Travel Hacking & Credit Card Churning

Welcome to the Points Game!

If you're a freelancer looking to maximize your travel rewards and take advantage of credit card bonuses, you're in the right place. Below, we've compiled everything you need to know about getting started, including card recommendations, business banking, and tips for improving your credit score.

Important Note: Signup bonuses and annual fees can change at any time. Always check the latest offers before applying.

Getting Started with Travel Hacking

Understanding the Chase 5/24 Rule

- Chase won't approve you for most of their cards if you've opened **5 or more personal credit cards** in the past 24 months across all banks. Business cards (except Capital One and Discover) do NOT count toward the 5/24 limit.
- Start with **Chase cards** first before moving on to other issuers.

Business vs. Personal Credit Cards

- Business credit cards **don't show up** on your personal credit report (except Capital One & Discover), so they won't affect your 5/24 count.
- Business cards often have **higher sign-up bonuses** and great earning potential.
- You can qualify as a freelancer/sole proprietor using your **Social Security Number (SSN)** instead of an Employer Identification Number (EIN).

If You Have Low or Bad Credit

- Consider starting with **Self Credit Builder**: [Self Referral]
- Open a no-annual-fee card, such as **Capital One VentureOne,** or a secured card.

- Make small purchases and **pay them off in full** each month to build your score.

Recommended Credit Cards for Freelancers

Best Starter Personal Cards

- **Chase Sapphire Preferred** ($95/yr) - Referral Link
    - 100,000 points after $4K spend in 3 months
    - Transfers to top airline/hotel partners
    - Great first travel card
- **Capital One Venture** ($95/yr) - Referral Link
    - 75,000 points + $250 travel credit after $4K spend in 3 months
- **Capital One VentureOne** (No Annual Fee) - Referral Link
    - 20,000 points after $500 spend in 3 months
    - Best for those who want to avoid annual fees or have very low monthly spend
- **Amex Gold** ($250/yr) - Referral Link
    - 4x points on dining & groceries
    - 60,000 points after $4K spend in 6 months

Best Premium Cards (Lounge Access & Travel Perks)

Most are well worth the card fee if you travel more than once a year, especially the Venture X card.

- **Chase Sapphire Reserve** ($899/yr) - Referral Link
    - 100,000 points after $4K spend in 3 months
    - $300 annual travel credit
    - Priority Pass lounge access
    - 3x points on travel & dining
- **Capital One Venture X** ($399/yr) - Referral Link

- 75,000 points after $4K spend in 3 months
- $300 annual travel credit through Capital One Travel
- Unlimited Priority Pass & Capital One lounge access
- 2x points on all purchases, 10x on hotels & rental cars booked via Capital One Travel
- TSA Pre Check or Global Entry reimbursed
- Hannah's go to for every day personal spend

Best Business Cards

- **Amex Business Blue Referral Link**
  - Great starter card
    No annual fee
  - 2x points on all spend up to 50k per year
  - Does charge foreign transaction fees, so only use for US dollar spends
  - Go to for all US biz spend
- **Amex Business Gold Referral Link**
  - 175,000 bonus after $15k spend in 3 months
  - 4x points on top two spend categories (my go to for software and facebook ads)

- **Chase Ink Business Cards - Referral Link**
  - Each version has different bonuses & fees
  - Must be paired with a Sapphire card to redeem for travel

- **Capital One Spark 2X Miles** ($95/yr, first year free) - Referral Link

  - 50,000 points after $4,500 spend in 3 months
  - 2x points on all purchases
  - Includes TSA PreCheck/Global Entry credit
  - Go to for most biz spend especially when travelling as no foreign fees

- **Capital One Spark 1.5X Miles Select** (No Annual Fee) - Referral Link

  - 50,000 points after $4,500 spend in 3 months
  - 1.5x points on all purchases

- **Hilton Honors Amex Business** ($150/yr) - Referral Link

  - 130,000 Hilton points after meeting spend
  - 10 free airport lounge passes/year

    - Great for hotel stays

- **Amex Amazon Prime Card** (No Annual Fee) - Referral Link

    - $125 sign-up bonus (must have an existing Prime account)
    - Best for business Amazon purchases

Cobranded Airline & Hotel Cards

- **American Airlines AAdvantage Cards** (Multiple options available)

    - Great for frequent AA travelers
    - Free checked bag and priority boarding perks

- **IHG Rewards Premier Card** Referral Link (3 cards to choose from, one with no annual fee, one business, and one more premium)

  Earn 140,000 bonus points with the IHG One Rewards Premier credit card. Earn 80,000 bonus points with the IHG One Rewards Traveler credit card. Earn 140,000 bonus points with the IHG One Rewards Premier Business credit card.

    - High-value hotel points with IHG
    - Annual free night certificate

- **JetBlue Plus Card** (No referral link available)

    - 6x points on JetBlue purchases
    - First checked bag free

Final Thoughts

Travel hacking is a powerful tool, but it requires strategic planning. If you're new to the game, start with **Chase cards** before moving to other issuers, always track your spending, and make sure to **pay off your balances** each month.

For updated card offers and best strategies, check out:

- **Best Credit Card List** (Updated regularly): 10x Travel Best Cards
- **10x Travel Wallet & Course**: 10x Travel Login
- **10x Travel Facebook Group** (Must take course first): Join Here

Happy travel hacking! ✈️💳