

# Risk of Ruin – Support the Show Links

This page is organized into referral links, then Risk of Ruin podcast resources, then external podcasts and other helpful sites.

## Card Links:

### 1. Chase Sapphire cards

- a. Basic strategy. Beginning tool in the travel hacker's kit. [Check 80/20 blog](#).
- b. Link: [Chase Sapphire Preferred / Reserve](#)

### 2. Chase Ink cards

- a. Probably the most underrated group of cards in all of travel.
- b. Low/no annual fee, good sign-up bonus, Chase will approve multiple cards. Check [the 80/20 blog](#).
- c. Link: [Chase Ink](#)

### 3. Marriott cards

- a. Earn 3 free nights. My strategy would be to get a Marriott card and then after 1 year upgrade that card to the Ritz Carlton card, which is very nice.
- b. Link: [Marriott Cards](#)

### 4. Rakuten

- a. Easy way to earn more Amex points from your existing shopping.
- b. Link: [www.rakuten.com/r/REEDER426?eeid=28187](http://www.rakuten.com/r/REEDER426?eeid=28187)

## Resources:

The base idea - that any industry hungry for new customers will often pay enough for new sign-ups that an exploitable opportunity is created - has been covered in several of our podcast episodes including:

- 1. [Credit Card Arbitrage](#)
- 2. [The Points and Miles Game](#)
- 3. [The Game-like Aspect](#)
- 4. [You Can't Beat the Lottery\\*](#)

There is one important requirement in the credit card game, which is that you must be able to pay off your balance in full each month. If you can do that, then the game is forgiving enough that you can make any number of other mistakes and still come out ahead.

Some time ago [I wrote down my 80/20 credit card strategy](#). I think it still holds up. That strategy has been the workhorse for our trips around the US, Canada, Mexico, Costa Rica, Thailand, Singapore, and Australia.

The most common objection to doing this stuff is: Won't this hurt my credit score? Broad answer: no. Your score will go up and down as you apply for cards. But over time if you pay off your balance in full each month, it will go up. That's because your total utilization rate ( $ur = \text{total balance} / \text{total available credit}$ ) will go down, and over time your average account age will go up.

### **Other stuff:**

1. Utilities:
  - a. Find cheap business class seats - being able to fly one-way to Asia or Europe for the equivalent of a credit card sign-up bonus is a good way to unlock high ROI related to credit card points.
    - i. [Seats.aero](#)
    - ii. [Pointsyeah](#)
2. Podcasts
  - a. [Frequent Miler](#)
    - i. Probably the closest thing to "Gambling With an Edge" in the credit card world
  - b. [The Daily Churn](#)
    - i. Monthly recap of bank bonus and credit card hustling
  - c. [Churning Life](#)
    - i. Rare view into a mid level manufactured spender
  - d. [Blackjack related credit card hustle](#)
3. Other Resources
  - a. [Miles Earn and Burn](#) - if you want to move beyond sign-up bonuses.
  - b. [Frequent Miler ranking of credit card offers](#) - good resource to stay on top of the latest offers.
  - c. [Gift Cards Galore](#) - Some light manufactured spending will help increase velocity of sign-up bonuses. It helps to buy gift cards at a discount and re-sell them. I.e. arbitrage
  - d. [Churning Reddit](#) - It's a lot.
  - e. [Doctor of Credit](#) - The comment section will let you know the strategies you aren't even thinking about.