

# The Points Cheat Sheet

Your quick-reference guide to maximizing credit card points

## Transfer Partner Cheat Codes

### Chase Ultimate Rewards

Best transfer partners (1:1 ratio) — TPG: 2.05¢

World of Hyatt	1.7¢+ ★
United MileagePlus	1.5¢
British Airways Avios	1.4¢
Flying Blue	1.3¢
Virgin Atlantic	1.3¢
Southwest	1.3¢
Marriott Bonvoy	0.7¢ ⚠

### Amex Membership Rewards

Best transfer partners (1:1 unless noted) — TPG: 2.0¢

ANA Mileage Club	1.4¢ ★
British Airways Avios	1.4¢
Air France/KLM	1.3¢
Virgin Atlantic	1.3¢
Delta SkyMiles	1.25¢
Hilton (1:2)	1.0¢
Marriott	0.7¢ ⚠

### Capital One Miles

Best transfer partners (1:1 ratio)

Turkish Miles&Smiles	1.8¢
Avianca LifeMiles	1.7¢
Air France/KLM	1.4¢
Emirates	1.3¢
British Airways	1.3¢

### Bilt Rewards

Best transfer partners (1:1 ratio) — TPG: 2.2¢

World of Hyatt	1.7¢+ ★
American Airlines	1.7¢
United MileagePlus	1.5¢
Turkish Miles&Smiles	1.1¢
Virgin Atlantic	1.3¢

### **ANA Business "The Room" to Japan**

Transfer Chase/Amex → Virgin Atlantic. Book ANA's incredible business class.

**75,000-90,000 points round-trip (worth \$8,000+)**

### **Hyatt Category 1-4 Hotels**

Transfer Chase/Bilt → Hyatt. Best hotel value in the game.

**5,000-15,000 points/night (2-3¢ per point)**

### **Turkish Airlines to Europe Business**

Transfer Capital One/Bilt → Turkish. Star Alliance availability.

**45,000 points one-way (worth \$3,000+)**

### **Flying Blue Promo Awards**

Transfer Chase/Amex → Flying Blue. Monthly 25-50% discounts.

**30,000-40,000 points to Europe (25-50% off)**

### **Southwest Companion Pass**

Earn 135k SW points in a year → free companion for 2 years.

**BOGO flights for almost 2 years**

## Best Card Pairings

### Chase Trifecta

Sapphire Preferred/Reserve + Freedom Unlimited + Freedom Flex. Covers all spending at 1.5x-5x, transfer to Hyatt/United.

### Amex Trifecta

Gold + Platinum + Blue Business Plus. 4x dining/groceries, 5x flights, 2x everything else.

### Bilt + Hyatt Combo

Bilt for rent (1x) + World of Hyatt card (4x at Hyatt). Both transfer to Hyatt at 1:1.

### Business Card Stack

Ink Cash (5x office) + Ink Unlimited (1.5x) + Ink Preferred (3x travel/shipping). Pool to CSR for transfers.

## Best Cards by Category

### Dining & Restaurants

Amex Gold	4x MR
Capital One SavorOne	3x
Chase Sapphire Reserve	3x UR
Citi Premier	3x TY

### Groceries

Amex Gold	4x MR
Blue Cash Preferred	6% cash
Citi Custom Cash	5% cash

### Travel & Flights

Amex Platinum	5x MR
Chase Sapphire Reserve	3x UR
Capital One Venture X	2x + perks

### Rent

Bilt Mastercard	1x (no fee!)
Others	Usually 3% fee

## Points Valuations (2026)

PROGRAM	VALUE	NOTES
Chase Ultimate Rewards	2.05¢	Via Hyatt transfers

Amex Membership Rewards	2.0¢	Via ANA/Virgin transfers
Bilt Rewards	2.2¢	Best value, via Hyatt
Capital One Miles	1.85¢	Via Turkish/LifeMiles
World of Hyatt	1.7¢	Best hotel program
American AAdvantage	1.7¢	Web specials can be great
United MileagePlus	1.5¢	Excursionist perk is nice
Southwest Rapid Rewards	1.3¢	Companion Pass makes it 2x
Delta SkyMiles	1.25¢	Variable pricing hurts
Marriott Bonvoy	0.7¢	5th night free helps
Hilton Honors	0.5¢	Easy to earn, low value

## Pro Tips

### Never Transfer Speculatively

Only transfer points when you have a specific redemption ready to book. Points stuck in airline accounts can devalue overnight.

### Watch for Transfer Bonuses

Chase, Amex, and Capital One regularly offer 20-50% transfer bonuses. These can make good redemptions great.

### Hotel Points ≠ Airline Miles

Marriott and Hilton points are worth much less. Don't transfer flexible points to hotels unless topping off for a specific stay.