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Travel Freely  
Guide for  
**SMALL  
BUSINESSES**

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# Welcome to the course!

I have spent the last 10 years traveling for free. A lot of my free travel has been earned through business credit cards.



I'm excited to share this guide with you! you're about to learn an incredible skill set that will set you up for a lifetime of free travel. Are you ready?!



Let's start rocking the world of free travel!



*Za*

Zac Hood, Founder



**Editorial Note:** I am not an investment advisor, financial planner, nor legal professional. This guide is opinion and of general nature, and it should not be relied upon for individual circumstances. Opinions expressed here are author's alone, not those of any bank, credit card issuer, hotel, airline, or other entity. This content has not been reviewed, approved or otherwise endorsed by any of the entities included within the post

# Lesson 1

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## Getting Started With Business Credit Cards

In this first lesson, I'm sharing the three main points that serve as the foundation for what you need to know to get started with business credit cards.

### #1 – Business cards can have incredible sign-up bonuses

**It's true. Business credit cards have some of the highest sign-up bonuses.** One thing I know is that business owners want a return on their investment. My approach to free travel has always been to maximize earnings in the least amount of time. If you want the biggest payoff with the least amount of effort, you've signed up for the right course. The beauty of my approach to free travel is that the biggest gains take the least amount of time.

For example, one sign-up bonus from a great business card can be enough for a free vacation or roundtrip ticket to Hawaii or Europe. Cash back cards can also carry big bonuses and amazing returns.

### #2 – Businesses of all sizes can benefit.

**If you own a medium to large business:** You are really missing out if you don't use a credit card that earns great rewards. If your business has a lot of monthly expenses and you haven't gotten a new credit card in the last year, you are probably missing out on a lot of free money. Beyond the big bonuses, business cards have spending categories that multiply your points earnings by as many as 5 times!

For example, my brother owns an online clothing company and spends a lot on online advertising. Several cards now have 3x-5x points for advertising, office supplies, utilities, etc. He was missing out on thousands of dollars each year because he wasn't using the right card.

As an owner of a medium to large business, **you could easily earn \$2,500 or more in free travel in the next year.**

### **#3 – Stay organized and the free travel never ends.**

If you go slow and stay organized, you can be traveling for free for a lifetime. That's what my Travel Freely software is designed to do. In my opinion, it's the best system to get a beginner going with very little hassle. It puts your free travel on auto-pilot. =)

So let's dive in together.



# Lesson 2

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## The Best Reasons to Get a Business Credit Card

There are many practical reasons for getting a business credit card, such as keeping expenses separate, building up a business credit history, getting extra protection on items purchased, but **let's jump into the very best reasons to get business credit cards:**

### Travel Freely's top reasons to get a business card:

#### 1) You can accomplish your travel dreams

In many cases, **business card sign-up bonuses are much higher than personal card sign-up bonuses.** It makes sense because most businesses spend more money (and some carry more debt) than the average person.

If you're not familiar with signup bonuses, banks offer these incentives in order to compete and win your business against other banks. The average person holds onto a card for 7 years, so that's why the signup bonuses can be so high. To earn your bonus, you must meet a minimum spending requirement (MSR) in a set period of time (normally the first 3 months) in order to earn the bonus.

**The best business card sign-up bonuses range from \$500 - \$1,500!** Business card MSRs can range from \$3,000-5,000, but can run much higher. **One great business card sign-up bonus could equal 2 roundtrip tickets to Europe or Hawaii.**

#### 2) You won't miss out on extra points

Banks also offer solid ongoing benefits, especially multipliers on certain spending categories. So instead of earning 1 point per dollar, some categories earn as much as 5x points per dollar!

For example, the *Ink Business Preferred® Credit Card* earns 3X points on any purchases that code as travel, shipping, internet, cable, phone, and advertising with social media sites (up to \$150K spend per year).

The *Ink Business Cash® Credit Card* earns 5X points on office supplies and 5x points on cellular/landline/cable expenses (on up to \$25,000 in total purchases in 5x categories annually).

The *Capital One Spark Cash Plus Business* offers 2% cash back on every purchase. This card is a big winner for those who don't travel often or want the easiest rewards program.

### 3) Avoid your personal credit report

While most business cards will perform a personal credit inquiry when you apply for a business card, the majority of them do NOT report to your personal credit report. Therefore, you can hold several business cards and not worry about your personal credit limits.

Keep in mind that if you are the primary account holder, then you are ultimately responsible for the account. However, when it comes time to get a mortgage or car loan, these accounts will not show up on your personal credit report. This is great for those wanting rewards but don't want to increase their personal credit limits.

The major banks who do NOT report business cards to personal credit are: American Express, Bank of America, Barclays, Chase, and U.S. Bank. Capital One business cards do show up on personal credit reports (with the exception of the two cards that do NOT count toward 5/24: Capital One Venture X Business and Capital One Spark Cash Plus.)

This credit reporting is important to most free travelers because it means they can double dip with both personal and business travel rewards

cards. This ends up doubling or tripling the amount of miles and points they can earn.

### **Why is this important?**

For the purposes of free travel, you have a whole new stream of credit cards you can open. Since banks don't see your business cards when you apply for personal cards, **you can now get sign-up bonuses for personal cards AND business cards.** That equals a LOT of free travel. Rotating between personal and business card applications can spread out your applications and keep you looking great for easy approvals.

**Overall, just one business card can greatly increase your travel budget.**

A few of them each year can get you to your dream destination in no time.

**Final Thought:** For most business owners, switching from a debit card or non-rewards credit card takes 5 minutes to get approved and another 5 minutes to add the card to Quickbooks. **Is 10 minutes worth \$750 in free travel?**



# Lesson 3

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## Best Kept Secrets

Here are some secrets about business credit cards...

### Secret #1 - Personal expenses can help you hit bonuses on business cards.

This may be the number one reservation for small business owners who don't have a lot of expenses that could hit big sign-up bonuses. Some business card applications come with a disclaimer asking that you use the card only for business purposes. However, prominent financial blogs say that it is not illegal to charge personal expenses on a business card.

You'll find that it is very common practice for people to mix personal and business expenses on their credit card. Anecdotally, almost everyone I know with a sole prop puts some personal expenses on business cards. It's simply a matter of keeping the expenses separate on your end. If you do put personal expenses on a business card, pay the personal expenses off from personal funds, then the remaining business expenses from business funds.

**If you are a Sole Proprietor (as legally defined by the IRS),** there is no separation between the individual and the business. You don't even have the possible protections that a separate business entity would have. There is little risk with co-mingling your expenses.

### When it's a BAD idea to mix personal spending on business cards.

LLCs and corporations, (no matter the size) are designed to separate business and personal funds. While you may believe the odds of getting into legal or tax trouble may be low, co-mingling funds could end up creating a grey area that could come back to hurt you regarding taxes or legal matters. If this is your scenario, and you can't hit a big sign-up bonus without personal spending, it's probably better to start with smaller

bonuses or wait until your business expenses pick up. An alternative idea is to create a small side business that qualifies as a sole prop. =)

**Why does this matter?** The reason this is so important is because the best business cards require a higher minimum spending to hit their bonuses. For example, one of the best overall cards, the *Chase Ink Preferred*, requires a larger amount of spending to hit its large business. This is easy for a larger business to hit with their normal monthly expenses. But, it's much harder for someone with a small or side business to hit that bonus. If you were to use the card for personal monthly expenses, it would be much easier to hit such a large sign-up bonus.

### **Secret #2 - Your business revenue is not that important**

**You don't have to be a wildly successful business to get a business credit card. In fact, you could have \$0 in revenue.** Most people start out with a business credit card for the purpose of separating personal and business expenses. Banks understand that. So don't be hesitant if you aren't generating much revenue.



**In addition, Your business does not need to be your primary income generator.** If you just earn a few hundred dollars a year, you still technically have a business.

**Why does this matter?** Most people think they need to generate lots of business revenue to qualify for a business credit card, but this is simply not true. If you have good personal credit history, you should be in good shape regardless of business income. If you have very little personal credit history, then you may need to build up your personal credit first.

### **Secret #3 - Knowing the rules can equal crazy amounts of free travel**

**If you have several businesses, or you and a spouse are owners of the same business, then you could earn an incredible amount of free travel by getting the same card multiple times.** Some banks only allow you to get one type of business card per person regardless of how many businesses you own. **Other banks allow you to get multiples of the same exact card if you have multiple owners of the same business OR multiple EINs.**

As you can imagine, this can be incredibly valuable information. For example, Chase allows you to get certain cards multiple times. Travel Freely member Rob owns multiple LLCs. He was able to get the Chase Ink Preferred (and sign-up bonus) for every single LLC! Whereas the average person may think they could only get that card once, Travel Freely members know they can get that card multiple times! We'll talk more about these bank application rules in a bit.

In the next lesson, we'll look at the best business cards and how to apply.

# Lesson 4

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## The Best Business Cards

Today's lesson is a look at the very best business credit cards for those with a good personal credit history. Go to our "[Best Business Cards](#)" ([Click Here](#)) to see the cards we rank #1 in various categories. This list will update as offers change.

### "Transferable Cards" Are The Best

Just like personal cards, some beginners may not be as familiar with "transferable cards," which normally includes the bank's marquee card tied to the bank's rewards program. Examples of transferable business cards are the Chase Ink Preferred that earns Chase Ultimate Rewards points or American Express® Business Gold Card (or "Business" Platinum) that earns American Express Membership Rewards.

These programs have their own travel portal to book travel with miles, but they are called transferable because they also have airline and hotel transfer partners. Transferring to partners can bring great value and flexibility to your rewards well beyond a co-branded card.

### Example #1: Southwest fans

Once you check out the top ranked cards, you may scroll down and see a Southwest business card with a 60,000 point sign-up bonus. "You may say, that's a great bonus and I love Southwest. That's my card!"

**It is a great bonus, but the first card you need to look at is the [Ink Business Preferred® Credit Card](#).** Why? Chase has a transfer partnership with Southwest. So if you look at the Chase Ink Preferred, you could get even more Southwest miles. Those points transfer 1:1 to Southwest.

**If all you wanted was Southwest miles, you could transfer all Chase points to Southwest and get more miles!** You'd be missing out on 1-2 flights by not knowing this. Plus, you could follow up with a Southwest business card later and get even more miles. If you also wanted United

miles or Hyatt points, Chase points can be transferred to those programs as well.

### **Example #2: Int'l Business Class Tickets**

United is a transfer partner of Chase. Roundtrip business class tickets to Europe average 120,000 United miles. If you were to get a Chase Ink Preferred and a **Chase Ink Cash**, both bonuses would add up to exceed what you need!. You could transfer 120,000 to United, and then book a business class ticket for free! The cash value of those points is about \$1,200, but the actual price of that business class ticket is much higher. Having the flexibility to transfer points is part of why transferable cards are so valuable.

If it sounds like I'm in love with the **Chase Ink Business Preferred card**, it comes from years of running small businesses and feeding my love of travel with this card's valuable points via the Chase portal and transfer partners like Southwest and United. I rank the Chase Ink Preferred as one of the best overall business cards because of the huge sign-up bonus and the highly valuable and flexible points.

**Check out the BEST Small Business Cards** and take a look and see what cards you might be thinking for your situation.



# Lesson 5

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## Next Level Strategy

**This lesson is all about setting your business card strategy.** I'm sure the wheels are already turning. Let's put your brain to work. Not too much thinking, I promise! But, this thought experiment could be worth thousands more \$\$\$ for free travel.

**Question #1: How many businesses do you have?**

**Question #2: How many owners are involved?**

You may only have one business and serve as the only owner. Or, you may have multiple businesses and/or have additional owners. Those of you married with small businesses may want to add your spouse as an additional owner after reading this.

**Here's why these questions are important.**

The secret sauce here is found by understanding the restrictions with different banks as they relate to business cards and getting multiple sign-up bonuses.

To simplify things here, I'm only using Amex, Capital One, and Chase - the banks with the best rewards business cards for beginners. I'm also focusing solely on sign-up bonus rules. There are extra restrictions regarding how many cards you may be able to have at one time and how many cards you can be approved for within a certain time period. (p.s. Travel Freely's CardGenie knows these rules and only displays cards you are eligible to get.)

**American Express**

Amex's "Welcome Bonus" restrictions: You may receive one welcome bonus per lifetime per person. **No matter how many businesses you have, you are only allowed one welcome bonus.**

Zac's Translation: While you can only get one card regardless of your number of businesses, a spouse could also apply either as an additional owner of the same business or as a sole proprietor in order to get an additional welcome bonus. For those nervous about their first business card application, Amex is known to be easy on approvals for first time business cardholders.

## Capital One

**Capital One doesn't have any published restrictions on getting the same card multiple times.** However, their card application rules will only allow one approval per 6 months. You could get the same card and same bonus 6 months after the previous bonus. Capital One is one of the few banks on record that report business cards to personal credit reports. And, this means it will count towards 5/24 Chase rule (with the exception of the two cards that do NOT count toward 5/24: Capital One Venture X Business and Capital One Spark Cash Plus.)

Zac's Translation: You need to be careful if you are planning to get several personal cards due to the 5/24 impact. I only advise getting one (two max) Capital One cards each year. Their applications are also much harder to get approvals compared to Chase and Amex.

## Chase

**Chase is where strategy pays off big time.** Chase has so many great personal and business cards as well as favorable rules.

For Co-branded cards (think Southwest, United, Hyatt, etc.): You are allowed to earn the sign-up bonus once per person every 24 months for co-branded Chase business cards.

For transferable Chase Ink Cards: The Chase Ink Preferred card is treated separately from the Chase Ink Unlimited and the Chase Ink Cash cards. Therefore, one business can get up to 2 Chase Ink cards. Since the Chase Ink Cash and the Chase Ink Unlimited are now treated as part of the same "family", it's best to choose the one that fits your business spending patterns most effectively.

Furthermore, not only can you get Ink cards for as many EINs that you own, but you can also get additional Ink cards using the same EIN and a different SSN. Note: Just because it's technically possible to do this does NOT mean you will get approved for all of these. I'm also not advocating that you get all of these cards at the same time. You could apply for these cards over several years. The good news is that you should get a pop-up from Chase ahead of a hard credit check inquiry to let you know if you're eligible or not for the welcome bonus.

Additionally, if you know anything about Chase, you know about the 5/24 rule that denies card application if you have opened 5 or more credit cards in the previous 24 months. All Chase business cards fall under the 5/24 rule. However, **Chase business cards do NOT count towards your 5/24 number.** So, you could get 3 Chase business cards at 4/24, and you would stay at 4/24. (Travel Freely includes a free 5/24 counter so you can keep track.).

**Zac's Translation:** Chase cards, especially Ink cards, are where you should start and where you should continue to look to as long as you are under 5/24. There are so many great Chase business cards, and these "restrictions" are really great news for married couples and those with multiple businesses.

[\*Read our article on these Amazing Chase Business Cards\*](#)



## How long do you wait between applications?

A very conservative approach is to apply one at a time and space out applications by 90 days. (Tip: The CardGenie application countdown is set for 90 days from the date you opened your last card.)

Here are a few scenarios:

### **Scenario #1 - John owns a small store. He and his wife Jackie are listed as the owners. The business is registered with the secretary of state, and he has an EIN number.**

Travel Freely Translation: There is one business, but both John AND Jackie are eligible to get business cards. John and Jackie could get two Chase Ink Preferred cards and two Chase Southwest Business cards, etc. With just 4 cards, they would gain well over 250,000 points and miles in bonuses alone!) As owners, they are also both eligible for each of them to get the same Amex business card.

### **Scenario #2 - Bridget runs a marketing firm with three employees. She's the owner, and it's an LLC. She also rents out her old place as an Airbnb.**

Travel Freely Translation: Bridget has 2 businesses. She has the LLC AND a Sole Prop (if she hasn't registered her Airbnb business). She is eligible to get separate Chase Ink Preferred cards for each business with Chase, but she is limited to only one Amex business card because both businesses are tied to her SSN.

### **Scenario #3 - Tom builds houses in four neighborhoods. In order to keep his accounting separate, Tom formed 4 separate LLCs. His wife Laura is also listed as an owner on the LLCs.**

Travel Freely Translation: Tom has 4 businesses, but his wife is also an owner on the 4 LLCs. Tom and Laura would do best to focus on the Chase Ink Preferred card. They could each get 4 Chase Ink Preferred cards for a total of EIGHT! (This would be well over 750,000 points and \$10,000+ in free travel)

Do you resonate with any of these scenarios? Let me know if you need help understanding your situation.

Our next lesson will be all about putting this into action.

# Final Lesson

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## Make Your Travel Dreams Come True!

### This is our last lesson, and it's all about taking action!

You are a rockstar for making it all the way through! Are you going to earn thousands in free travel every year? Absolutely! That's the #1 goal of this course.

Let's put together an action plan so you are on top of the most important next steps:

### This Week:

**1. Apply for your first card** - Choose from the *best business cards*, obviously I recommend the *Chase Ink Preferred* (or *Chase Ink Unlimited* for no annual fee), but make sure you make the choice that fits your situation best. Make sure to utilize the *How to Apply directions*.

(Note: Travel Freely is free because of people like you who support the site through our affiliate links. We'll always post the highest offer whether or not we can earn a commission.)

**2. Once approved, Log in** to Travel Freely and add your card to track your cards and to receive email reminders for key dates.

**3. Consider pairing your business card with the compatible personal card.** For example, the *Chase Ink Preferred* has the same points program as the personal *Chase Sapphire Preferred*. You can transfer points back and forth. Co-branded cards such as Southwest, United, and Marriott also have business and personal cards.

## In the next month...

Make a list of each eligible business and eligible owner you have, including sole props and more formal businesses.

Look at the bank restriction rules (Lesson 5) to know if you can repeat with the same card again, or need to move on to the next card. Get a feel for how many different cards you could get based on your business situation. Feel free to email me if you can't quite figure out your situation.

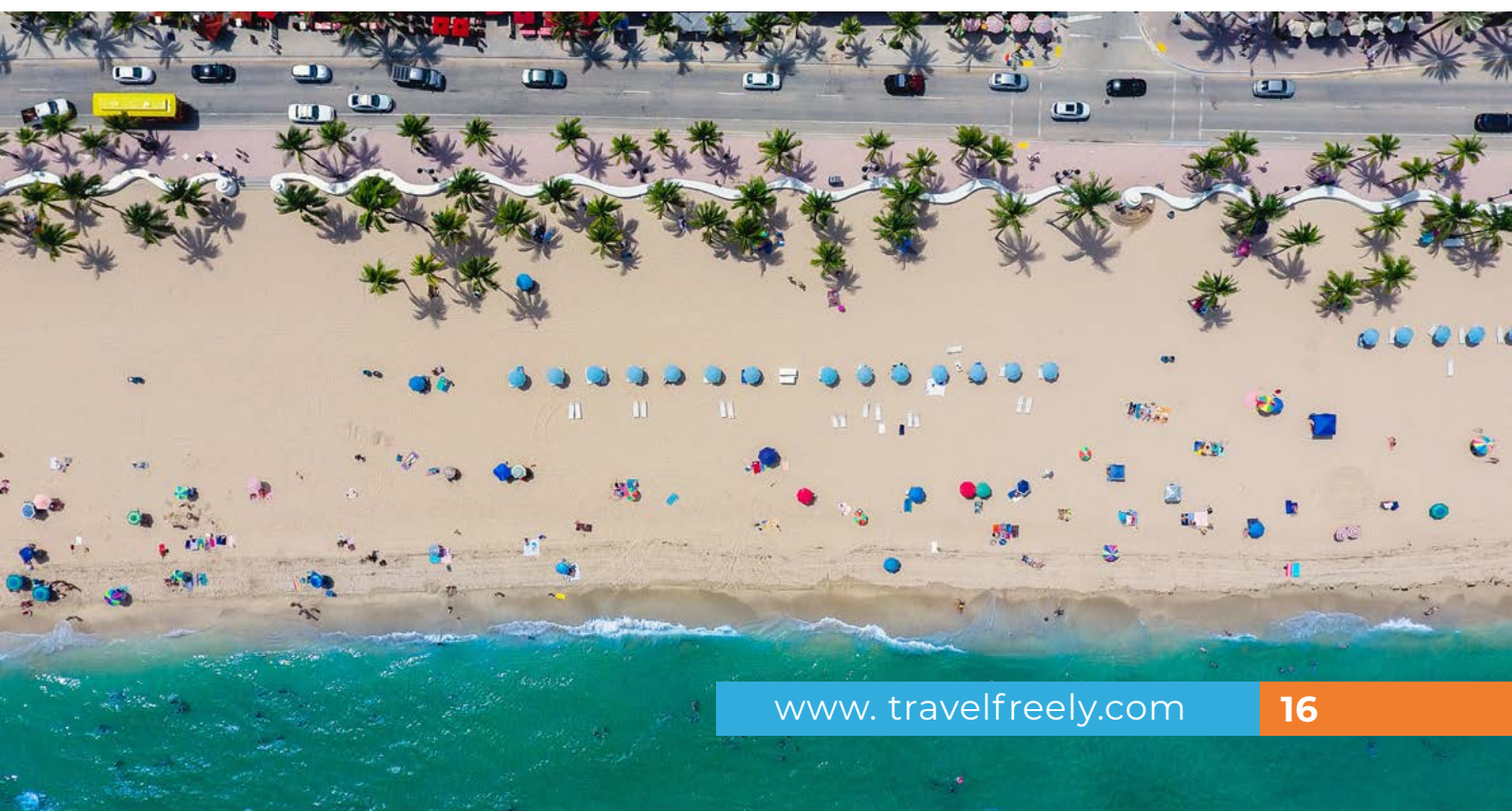
## Last Advice: Keep it Simple

My best advice is to prioritize the *Chase Ink Preferred* or *Chase Ink Unlimited*. Then think about applying for another business card 3 months later or whenever you achieve your sign-up bonus. Go one step at a time.

**For those master planner types, I would warn you against planning too far ahead.** Card offers change and so do the application rules. I normally have an idea of my very next card, and then a rough idea of where I'm going after that. If you don't stay flexible, you may miss out on a lot of value when great new offers pop up. Planning six months at a time can be a good way to stay organized and flexible.

**With a Travel Freely account,** you'll have a place to find the very best business card offers when you are ready for your next card.

Here's to a lifetime of dream vacations, soon to be at your fingertips!





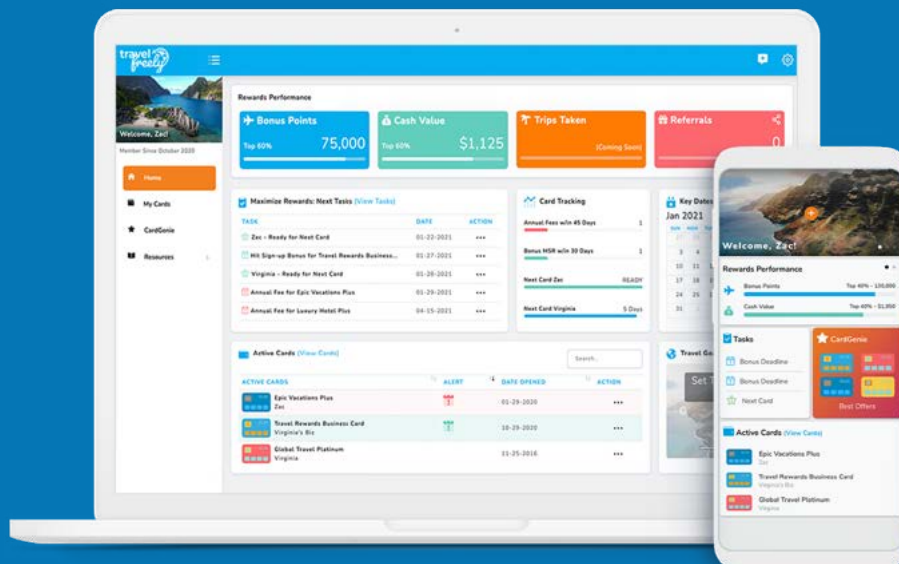
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It's free, and the average user earns  
\$2,000 in free travel every year. =)

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