Ep #184: The Best Online Shopping Portals: Stop Leaving Points on the Table

Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

Points Talk®

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One of the easiest ways to earn points is through online shopping portals. Listen in as we share the best ones, plus other tips to maximize your points earnings through shopping portals.

Welcome to Points Talk®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. If you've been in points and miles for a bit, you've probably heard about online shopping portals, or you may even be crushing it when it comes to earning points through them. Today, we're taking a deep dive into shopping portals, so whether they are totally new to you or you've been using them for a while and you're looking to really leverage the points you earn, we have got you covered. So Pam is kicking it off with, what are shopping portals?

Pam: Okay, so I've used shopping portals for a while, but I used them for strictly for cashback. And I'd be getting a few dollars here and a few dollars there and I thought, "Oh, I'm doing so good." The really funny thing is, before I got into points and miles, I had all these crazy things I that I would do. This was one of those things I thought was crazy.

So I would have a little bank account that was just my travel account and every time I got cashback from these portals, I would put that in my little account and it would grow slowly. And that's how I used to pay for my trips. Well, now we all know that I found a better way using points and miles. But the shopping portal still helped me get even more points and miles, and so they are a huge thing that I do to keep my balances higher.

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So shopping portals are websites that reward you with extra points or miles or cashback, which I used to do, simply for clicking through before you make an online purchase. I don't know about you guys, I don't go to the mall very often. I am an online purchaser. That is what I do. And so this is how it's like, instead of taking a coupon to the mall, I'm getting something, it's like a coupon, I'm getting something back for my purchase. And retailers pay these portals to send shoppers over their way because they also know that's how we're mainly shopping.

A portal earns a commission when you make a purchase and instead of keeping all of that money, it passes a little bit of it back to you in the form of points and miles or cashback. And the process is really simple. You click through, you shop as normal, and you earn the bonus rewards. It's separate from the credit card points that you'll earn from spending. You still can use those. So when I'm going on to a shopping portal, I'm still using a credit card. I'm still going to get my points and miles for using that credit card. I'm just getting some extra points by going through the shopping portal, and that can really exponentially grow your points and miles.

So here's an example: If you're using the Venture card that earns two times per point and a portal offers five points per dollar at the same store, you walk with away with seven points per dollar on that purchase. That's a heck of a lot better than just two points. And that's how I really see points and miles grow for me.

You can also then stack coupons. If you have an Amex® offer or a Chase offer. So I mean, it can get, for me, I'm the extreme couponer in the past, and it is really a way to extreme coupon your way through more points and miles. And so it's something that we all do and it helps a lot. So Alex is going to tell us about some of the types of shopping portals there are and there are many different ones. One may be your favorite. She'll get to what all of our favorite is, but take it away, Alex.

Alex: Okay. So like my mom said, there's different types of shopping portals and yeah, I think it can seem a little overwhelming at first. There's this shopping portal and that shopping portal and which one should I use, and all of that. I kind of mostly just stick to using one, is typically what I do and we'll get to that, but it can, depending on what your needs are and what you're trying to do or what the offers are, you might like dip your toes in a few different ones.

So first of all, there are bank shopping portals. So Chase has a shopping portal where you can earn Ultimate Rewards® points. Capital One has a shopping portal. Theirs is a little bit different, which we'll talk about a little bit later. And then airlines also offer shopping portals. So Southwest® has a Rapid Rewards® shopping portal. What's really nice about this one is the points you earn in the Southwest Rapid Rewards portal, those points count towards Companion Pass®. So if you're working on earning the Companion Pass and you're a little bit short, that can be a good way to earn some more points to get you that Companion Pass.

British Airways has a shopping portal, American Airlines has a shopping portal, Alaska Airlines. Now, I don't use these very often at all because there's just I find it better to earn flexible points, which we're going to get to, than just using the points that I can only use with this one airline. But I have used the American Airlines shopping portal in the past to earn some points to keep my points active because American Airlines is one of the few airlines, domestic airlines where your points still expire.

United, Delta, Southwest, your points aren't going to expire. Your American Airlines points will. And so if you don't have an active American Airlines credit card and you're not earning points, that can be a good way to extend that expiration date is just go make a quick purchase on the American Airlines shopping portal. So that is something that I have done.

And then if you're looking to earn flexible points, some of your options are Rove Miles. They have Air France, Turkish, Qatar, those are their best transfer partners. They have—

Pam: They just got, they just got Air Canada too, which kind of makes it a little bit more interesting.

Alex: Yeah. So that is an option. I know it's kind of a newer one and people are interested in that one. I, my favorite by far is Rakuten. I feel like they have they've been in this space for a long time. And so I feel like they're more well known. They with Rakuten, you can earn cashback. You can earn American Express® Membership Rewards points if you link a Membership Rewards earning card or you can earn Bilt Points. So the tricky thing with Bilt is you're only going to earn 500 points per ten thousand dollar per sorry, you're only going to earn 500 points per $10 of Rakuten cashback if you have their lowest, if you're just like a member or you have their blue status. That's like their lowest tier. But if you have silver, gold or platinum status, you'll earn 1,000 points per $10 cashback. So that's the same amount you earn through, if you're doing Amex points is the 1,000 per $10 cashback.

So I really value Bilt Points because I think we all agree they have the best transfer partners. So that is my choice. If I can earn Bilt Points, that's what I'm going to do. That is a reason we've talked about this recently in our Bilt episode. That is a big driver for why I keep my Bilt Palladium card, is to have this option right here to move my points from Rakuten to Bilt at that higher rate. But if I didn't, 1,000% what I would be doing is earning Amex Membership Rewards. And that's what I was doing before. So if you're not in the Bilt ecosystem, I would highly recommend that you get an Amex Membership Rewards earning card and earn Amex points through Rakuten.

Jess: All right, do you have questions you want answered? Join Points Talk, join our Points Talk premium community and get access to our monthly Ask Us Anything episodes. We answer your real questions every single month. Subscribe via the show notes or at pointstalk.supercast.com.

Okay, one of the questions we get a lot is, how do I know which shopping portal I should use? And so I, y'all, I have been doing shopping portals since 2015, okay? Me and shopping portals go way back. I agree with you, Alex, that Rakuten is now my favorite because of the ability to earn Bilt Points with it.

But way back in the day, I used to use this website called Cashback Monitor. It was basically like an aggregator and so I would go on to Cashback Monitor, and

I would say, okay, I'm going to buy clothes at Old Navy today. And I would type in Old Navy and it would tell me all the different shopping portals and what the earn rate was at them, so that I could choose the one with the highest earn rate, okay?

Then this lovely browser extension called Savewise came along, I think last year. It's pretty, it's pretty new. The owner emailed us to tell us about it, and I was like, I need to learn more about this because this sounds like Cashback Monitor but on steroids and way more user-friendly. And so we actually, you know, met with the owner. He kind of walked us through how it works. And this is now my preferred way to do it. So basically, if you're on a website, it automatically pops up when you're on that site, and you can click on the link, and it tells you like what the different earnings are through the different portals for that retailer.

It also, I think, I think this is a pro feature. So we all have Savewise Pro, but it's like if you log into your Chase account, you can automatically sync all of your Chase offers or if you log into your Amex account, you can automatically sync all of your Amex offers and activate them.

Alex: From every card, too. So if you have—

Jess: From every single card you have. So if you have 15 Chase cards like I do, you will have hundreds, thousands of offers. And so it's like you don't have to just go through every single one. It automatically links them, it automatically activates them. And then there have been times where I'm shopping and I make a purchase and then I see like I got money back from an offer and I'm like, I didn't even know I had that offer on my card. It just like Savewise just added it, you know?

So I find like my favorite thing is just things that are going to make my life easier and more efficient. And this is that for me instead of typing in Cashback Monitor and typing in the retailer and searching all the different things, Savewise just tells me where to shop, basically. It can track coupons. Like I said, you can link and auto-activate your Amex and Chase offers.

It's also really cool because you can see trends for different retailers. So, like let's say you know that you want to buy something through Viator. That's a really popular one with our audience because people will book tours through Viator, and you're like, I have this trip in six months. I want to book this tour sometime in the next six months. I don't need to book it today. Let me go look at the history and see, okay, what is the historically highest Viator cashback amount in the last year? And when was it? Maybe it was Black Friday. So I'm going to wait until Black Friday to buy that tour.

So if you're really nerdy and like to get into the like, I really want to optimize how many points back I get, this is a really great tool that we recommend. They do have a free, they do have a free version if you want to just try it out and see how you like it. It just doesn't have all the features that Pro does, but I think it's worth, I think it's definitely worth checking out. I think even the free version would make my life a lot easier. So we are going to link that in the show notes if you want to check it out.

And now Alex is going to take us through a deeper dive on Rakuten because I said, I think Rakuten is all three of our favorites, and kind of the one that we default to.

Pam: 100%.

Alex: Yeah. Yeah. So I kind of talked about this a little bit already, but why I like Rakuten is that I can earn Bilt Points. So I have the Bilt Palladium card, which automatically gives me gold status. So I'm earning that 1,000 Bilt Points for every $10 in Rakuten cashback that I earn. Like I said, Bilt has the best transfer partners. So I'm earning lots of points through Rakuten. I've kind of made it my goal for 2026, once I got the Bilt Palladium card, I was like, okay, I'm going all in on Rakuten this year and I'm going to try to earn as many points that I can to just justify keeping this Palladium card in the future.

And so I have done like some, like the interesting thing is you can do like bank account bonuses through Rakuten. You can where you can earn like 30,000 points. I did one recently through… I forget. Well, I think I'm going to talk about that later. We're each going to share like our some of the best ones we've done.

I'll save it for later. But like, I regularly shop at Nike. If my kids need new shoes, if we need new soccer cleats, things like that, I'm going to Nike and Rakuten, often I'm getting at least 8% back or 8x points on top of the credit card I'm using. That's a lot of points. That adds up fast.

Lego, we my oldest and my youngest are obsessed with Lego, and so I am sometimes getting 15x on Legos. Legos are expensive. Every parent that is buying Legos understands that is a premium. It's like a premium toy. They are pricey. So being able to earn points on that Old Navy Athleta, like Jess mentioned, Viator is really great for booking, you know, excursions and tours. There's times where we're earning 20x on Viator. So I'm spending like, let's say I'm spending $200, 20x, and I'm earning Bilt Points. That was a lot of points that I could then use for a Hyatt stay.

So it's just really great and they, especially will do really good, great, I'd say a few times a year, they'll bump up their payouts across almost every store where it's regularly, like they just did one in May, early May, where it was like give big week or something and it's like 15x on hundreds and hundreds of retailers. Black Friday's another time where you can get really good percent back or if you're getting cashback, percent back if you're earning points, like way more points.

So if you do not use Rakuten yet, that is the first thing you need to do after you are listening to this episode is go join Rakuten. You'll get $50. It depends, the referrals can change, but currently they're $50 or 5,000 points after completing your first shopping trip where you're spending at least $50 or more.

So that is such an easy way to earn points or get $50 cashback. Like, you're getting free stuff basically, even if you're just getting cashback, you're getting $50 for spending $50. So we're all obsessed with Rakuten.

I will say what I've been doing is I've I've had good luck for with things tracking with Rakuten. I feel like Rakuten is kind of a higher standard, maybe than some of the others. They have a very good reputation, but there's times where things don't always track correctly. So when I'm doing a shopping trip on Rakuten, when you're complete, like when you check out and you pay for your items, a little pop-up that will come up and I think it says something like, cha-ching, or something and it'll say, you've earned cashback on this shopping trip.

Jess: What does it say?

Alex: Maybe it doesn't say cha-ching. But they should. If they don't, they should. That would be funny. But they say something and it's like a little pop-up comes up and I take a screenshot of my computer screen, and I save it there in case something doesn't track right. I can be like, um, hello, I completed the shopping trip and you said I was going to get cashback.

The other thing is if you use Savewise, Rakuten is one of those shopping portals that is like connected to Savewise. So it will show you Rakuten. If you're not using Savewise, you at least need to get the Rakuten browser extension installed on your computer. So when you go to those websites, it automatically tracks. I've been using Rakuten, you guys, I think I've been using it for like maybe since 2015 if not earlier. I actually should go look. Maybe when Jess is sharing the next thing, I'll go look and see how long I've been a user. But I was earning cashback for years.

Jess: It used to be, it used to be called something else.

Pam: Yeah. What was it?

Alex: It was Ebates.

Jess: Ebates!

Pam: That's right.

Jess: Yes.

Alex: Yeah. Where can I see it? I swear there's a thing where you can see, like, you've earned, you've been a user for this long. Like you guys, my lifetime cashback is over $4000.

Jess: So is mine. Mine says member since May 2nd, 2021. But that's probably when it changed from Ebates to Rakuten.

Alex: Yeah, it probably is.

Jess: Because I know I was using Ebates before.

Alex: Are you on your computer to see that or your app?

Jess: Yeah. Yeah.

Alex: I'll have to look on my computer and then…

Jess: I have, I have $4989 in lifetime cashback, which is almost 500,000 points, guys. 500,000 points.

Alex: That's insane.

Pam: I have $4447, and I've been since 2010.

Jess: Oh, okay. Well, apparently it didn't change. I guess I didn't use Ebates.

Alex: Well, I've been, I'm at $4376. It's so funny how we're all so close. That's crazy.

Pam: Definitely used it.

Alex: I will look. Did you see that, Mom, on your app or on your computer?

Pam: I'm on my computer.

Alex: Oh, okay. Yeah, I'm gonna go check.

Jess: No, I'm a millennial. I don't shop, I shop on my computer. Shopping is a computer task, not a phone task, unless I'm just getting something from Amazon.

Pam: I agree completely.

Alex: Well, they do have an app, though. If you…

Jess: They do have an app.

Alex: And I, and it is harder because it's not like it doesn't, I don't know, maybe there's a way to make it automatically come up when I'm shopping. There probably is, but when I am shopping on my phone, I really try to make it a habit to go through the Rakuten app first.

A couple other places I forgot to mention is PetSmart. That's another place they have. So if you have a pet, that's a really good way to earn some extra cashback and get it free delivery.

Jess: They also sometimes have, Rakuten now has in-store offers sometimes for some stores. And I got one for Petco that was like 20x at Petco in-store. And so I just linked my credit card and I activated it and I went and made the purchase in store and I earned 20x at Petco.

Alex: Yeah, that's really cool.

Jess: I mean, I'll drive to Petco for 20x, guys, so.

Alex: Yeah. Another one is like I use a VPN when I travel. So if you're doing any like logging into a bank account when you're traveling, like you should be using a VPN to keep it more secure, or if you're wanting to stream shows that you can't watch when you're out of the country. Sometimes they're kind of starting to crack down on that, but it makes it so I can still watch the Netflix shows that I want to watch when I'm in another place. And VPNs will often be on Rakuten as well, where you can like get your VPN basically for free by going through Rakuten.

Jess: All right, I'm going to do a deep dive on Capital One now because Capital One has a couple of different options. They have Capital One shopping and they have Capital One Offers. So people can sometimes get confused. I will just say off the bat, Capital One shopping is a thumbs down from me, okay? This is basically like just a like a Rakuten portal, but you earn, the rewards you earn, you have to redeem for gift cards, okay?

So which would you rather have? Gift cards or like Bilt or Amex points? Obviously, I think a lot, most people listening to this would rather have Bilt or

Amex points. So the nice thing, I mean, the nice thing, it's kind of like you don't have to have a Capital One card to shop through Capital One Shopping. You don't have to be a Capital One cardholder. I have never shopped through Capital One Shopping. When it first came out, I went to the website and I was like, oh, this looks cool. And then I read about how you have to redeem it for gift cards and I was like, okay, never mind. So I've never actually shopped through it.

Capital One Offers, on the other hand, I have gotten several really great deals from. And so Capital One Offers is really similar to Chase offers or Amex offers. You have to be a Capital One cardholder to see your offers. So you basically log into your Capital One account, you select your card and then you can see your offers that you're targeted for, for that card. Sometimes I find it overwhelming because Amex and Chase will have like, you know, 50 offers, 100 offers. Capital One Offers has like thousands of offers that you have to scroll through. You can also search.

Alex: That's the thing. Like, I don't feel like their search is as good even as like Amex. Amex has like little tabs, tiles you can click on where it's like travel, just show me the travel offers in like categories. I don't know.

Jess: Well, the other thing with Capital One Offers is I've seen it where, like if you're, if you scroll and you find the offer, it could be a better offer than if you search and what comes out. Like they play games, okay? So I have my own beef with Capital One Offers. I usually wait until people start posting about some specific offer they have found, and then I go search for it and see if it's on my account.

I will say the nice thing is you do not have to use a Capital One card when you check out to earn the points for that offer. And so I usually do just because I feel like if there was a reporting error, it's easier to prove your case if you used a Capital One card with them. And with Capital One, I earn 2x on everything, and so it's kind of often a go-to for me for shopping online. But this one, yeah, so I still think like Rakuten is our number one, but Capital One Offers does come into play sometimes, depending on the offer.

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Pam: Okay, so one of the complaints that people have sometimes about shopping portals in general is that things don't always track, right? Now, like Alex said, I've had really good luck with Rakuten. I feel like things track really well. I know with there's been some other portals that I've used where I'm like, that didn't track. And then it was like, should I follow up? I'm going, no, that really wasn't worth it. But I feel like if you, to make sure that things track, there's just a few things you can do. One of the things you want to do is just use one browser, a single browser and device, and click through to check out.

Don't get sidetracked. Don't, when you're doing this, don't go, oh, let me go now over to Chrome and let me check my email and stuff. That's kind of a recipe for disaster. You just want to finish from the beginning to the end. I know with Rakuten, it's going to pop up my extension. I'm say I'm on Lululemon's site, Rakuten extension's going to pop up and say, would you like to get 2% back or 5% back or whatever from Lululemon and I hit that and say yes. So it's tracking. But if I go messing around, that's where things get mixed up.

Alex: You know what's nice too, Rakuten will have like on the bar, you'll see a little R, and if there's a little, if it's like green, you know it's tracking. If it there's a check, you're it's tracking. If there's not, then you know it's not. There's been times where I have gotten sidetracked, and I go back and I'm like, okay, I'm going to reactivate this just to make sure in case it's not tracking anymore.

Pam: Yeah, exactly. I've done the same thing. It's not like we don't get distracted, but you know, you want to make sure that you do see that little green that it is tracking. And I do the same thing. I get distracted, you know, I look at something else and then I go back and I make sure that I activate the Rakuten offer again.

Avoid ad blockers or privacy extensions during the purchase. Really, you just want to stay focused. Don't open additional tabs or comparison sites after clicking an offer. This is where I have gotten almost in trouble, where I had to reactivate my Rakuten because I'm going, is anything offering me something cheaper? What about Capital, you know, Capital One is, can I get it cheaper there? You know, I've just found that Rakuten works really well for me. Just stay focused, stay on it.

Complete the purchase in one session. This is another area where I can get a little sidetracked or someone, you know, needs you to do something, you're in the middle of doing the session and then you don't finish it. You come back and maybe that tracking isn't there. So complete it all in one session.

And then, like Alex said, take screenshots. Once you're done, take a screenshot so if there's any question about whether or not it tracked and that you should have gotten it, you've got proof. And actually, really, honestly, it works really well. I think it's just, you know, the biggest thing is just stay focused.

Alex: But they do have support. So if something doesn't track, you can send it to them and, you know, hopefully get it, get your points.

Jess: I will say there's a couple of instances where commonly it won't track and you're not going to get your points and that's if you buy gift cards. A lot of times you're not going to earn points on purchasing gift cards.

The second one is coupons don't always work. Like you can't always stack both. And so I've had this issue where like, you know, if you've never shopped at a store before, and so you go to their website, and it's like, join our email list and you can save 15%. If you do that and you and you use the 15% off code in your in your order, you may not get those Rakuten points. Like basically the commission that they're paying, I think what, I think what it is like the commission that they're paying Rakuten is like for getting someone new to shop there, and so you can't double dip that. You know, you can't get like 15x at Rakuten and 15% off for joining their email list. So sometimes certain coupon codes will disqualify you, I guess from earning the points.

Alex: The nice thing, too, is if you're with Rakuten, they will automatically run the coupons that are working and stack the ones that do work. So if Rakuten's giving you the coupon, then you should feel confident you're going to get the points, and it's going to stack it.

Pam: Well, I think the other thing to know, too, is that some things will say pending until you've met that requirement. So, like my Viator, it says pending until I've actually taken that tour. They're not going to give me those points and then I cancel it, and then they have to go all the work to try to claw them back or whatever. So that will say pending until I've actually taken the tour. So that's something to remember too.

Alex: Yeah, and I know that's a really good point because I know people get confused about that one, or there's been times where Hyatt's been on Rakuten, and if you're going to pay cash, you can earn a ton of Hyatt points by shopping through Rakuten during those promotional periods where they're offering more points. But like my mom said, you're not going to earn those extra points until the trip is complete.

Pam: Yeah.

Jess: I do it for VRBO too and that's been my experience also. Like I'll earn the points, but I won't earn the points until I've completed my stay at VRBO.

Alex: Exactly. Yeah, so there's so many travel ones on these, the sites. And the nice thing is you're still booking directly. So there's no, it's not like you're booking through a third party. You're still booking with the VRBO, you're still booking with Hyatt. You're just earning extra points because you went through the shopping portal.

All right, we're each going to share some of the best deals or recent deals that we have found through shopping portals. Now keep in mind, like, you know, we're sharing these, and you can hope to find these again, but it doesn't mean these deals are active right now. These are deals we've done in the past. All right, Mom, you go first.

Pam: So like we just, like Alex said, they, Rakuten just had their big give week. So I knew that Viator was offering 15% cashback, well, points back for me, obviously. And so I thought, okay, I've got some trips coming up where I want to book some tours. So this is a time to do it. So I booked three different tours for some stays in Greece and can't remember where else. But oh, I know, going to taking our grandsons to Hawaii this year. So I got all my tour booking done at that time because 15% is a great deal.

Alex: Well, the nice thing with that really quickly with Viator, is a lot of times you don't even pay till a while later, and a lot of times they're refundable. So if you decide, okay, this trip didn't pan out or we're not going on this tour after all, you can cancel, and obviously you're not going to get the points back, you know, the 15x or whatever, but you're not out the if something comes up and you can't do it. The refund policies are really good.

Pam: Yeah. We, I've done several with SoFi. It's a bank where you can open up—

Alex: I don't think you've done several Mom because you can only do SoFi, at least their checking account.

Pam: I've done my husband and me. I guess I've done two. Let's change it to a couple.

Alex: Because they're one of the ones that you can, they only let you do it once.

Pam: But they but they also do, they also have offered SoFi Crypto, they offer different products.

Alex: Yeah, they offer different products.

Jess: They do.

Pam: Different products. So I just, I did it with my husband a while ago. I tried to apply and for some reason they didn't accept my, didn't want to let me have a checking account. But this time recently, there was an offer to get 40k points back and I had to deposit $5000. I actually asked Alex to please deposit $5000, you know, my paycheck.

Alex: I am the banker for the business.

Pam: She’s my banker. Yes. Because I needed a direct deposit into it. So she did that, and I was able to get points for that. And so that was really good and that was one of their higher amounts that they gave as cash or points back. So those are the two, you know, I've, those are the two that really come to my mind. What about you, Jess? I know you've done quite a few.

Jess: Yeah, so we did, we also did the SoFi checking account or savings account or whatever it was. So I did it when it was $375 or 37,500 points. And then a week later it turned to $400 or 40,000 points. And so then I did it for Ted. And so that's the other, like I know we've pointed that out, but like if you have a spouse or player two, you can be doubling the amount of points that you're earning from these deals.

Alex: Like that's literally a sign-up bonus right there. That's crazy.

Jess: A 77,500 points from like—

Pam: Yeah, that's amazing.

Jess: You know, doing a deposit.

Alex: For a few clicks of a button.

Jess: Yeah. So that was pretty cool. And then during this big give week, they had another one that was SoFi crypto, which y'all I don't mess with crypto, but for 16,000 points, I'll do it. So it's normally $30 or 3,000 points cashback and it was up to $160 or 16,000 points back for buying $30 worth of crypto. So again, added it to my Rakuten account, added it to Ted's Rakuten account, bought $30 in crypto for each of us and we earned 32,000 points.

Pam: Let me know if it comes back, Jess, I am kicking myself that I didn't do that.

Alex: I know, and I think you texted us about it too and I…

Jess: I did text you.

Alex: I know, I was like just had too much going on. And granted it would have taken me five minutes to do, but you know, sometimes your brain is like, I can't do, think of one more thing.

Jess: So I basically bought the US dollar crypto, which is like one that's not volatile. And once I get my points, I'm planning to just like transfer that money back to my account. So I'm not going to really be out any money. You know, I'm just kind of lending SoFi $30 for a few months.

Pam: Yeah, that's a free 32,000 points. That's amazing. That's a nice Hyatt stay. Crazy.

Jess: Yeah.

Alex: Yeah, no, that's awesome. So and here's the thing too, is if you're like, well, I miss these, the SoFi one comes around. Like this isn't a one-time thing where you've never find it. I mean, I did the SoFi for Mitch and I years ago. Like, probably three or four years ago. So they've been doing this for that long. I don't think SoFi and Rakuten are breaking up anytime soon.

Jess: No, you just got to keep an eye on it and hold out till it is really high because like you said, it is a one-time thing. So like, you don't want to sign up for it when it's $125. You want to wait till it's $400.

And then the Capital One deal, the Capital One Offers, not Capital One Shopping, that I'm most proud of is there was one for if you spent $1000 at Undercover Tourist, you earned 50,000 Capital One miles. And so as soon as I saw this one, I was like, well, I don't have any plans to go to Disneyland or Disney World, but I'm just going to buy some tickets from Undercover Tourist. The nice thing is you don't have to select the date you're going to go. You can just buy the tickets and I think I had until like January 2028 to actually travel and redeem them. So I bought a few Disneyland tickets um, and I think my total was like $1100 or $1200 and then I earned 50,000 Capital One miles. So, 50,000 Capital One…

Pam: Alex, why didn't we do that one?

Alex: I, oh, because we, I didn't have it. I checked my account, I checked Mitch's account. I checked again and again, and mine was 2x or something ridiculous.

Pam: Okay. Okay.

Jess: I was so mad.

Pam: I don't even know if I checked. I didn't have any plans to go to Disneyland, now I do.

Alex: Yeah. I didn't have plans to go then either, but I knew I would go between then and 2028. And I was so mad that I didn't have this offer.

Jess: I value, like, to me 50,000 Capital One miles is equivalent to like $1000. And so I was like, hey, I got $1000 worth of Disney tickets for free. That's how I justify it in my head.

Pam: Yeah, that's amazing.

Alex: Yeah, no, so good. And there, that one, I think Megan got that one too, and she was able to do it.

Jess: Megan got it too. She's the one who told us about it. So I was like, I got to go check my cards.

Alex: Yeah. So that's the downside is the offers are targeted and not everybody gets it. But I'm holding out that they'll have some good ones like that again in the future.

Okay, some that I did recently, like I said, I did SoFi years ago, so I have not able to do that one again, but I recently did one with Alliant, which is another checking account and I earned 20,000 points. And yes, it's not as much as SoFi, but it was really easy to do. I actually think I'm eligible now to take my money back out and I don't remember how much it was, but it wasn't, it was a lower threshold, maybe $2000, it might have even been less. I'm not quite sure, but that's, and this is the only, we've done bank account bonuses for years as well where we're not even doing going through a shopping portal, where we're just earning a few hundred dollars, $500 for opening a checking account, leave your money, park it, take get your bonus, and then take your money elsewhere. But these are nice because you're getting the points which are oftentimes go further than your money would.

So another one I did actually pretty recently was this was another Capital One offer. Not nearly as good as Jess's Capital One offer, but it was spend $50, no, spend $100 and earn $50 from Undercover Tourist. And this is kind of the weird thing. So this was an offer on my new Venture Business card. So Capital One came out with the Venture Business card. It used to be what, Spark Miles?

Jess: Spark Miles for business, I think something like that.

Alex: They've got a lot of cards with similar names like that. But it was a cashback card.

Jess: Yeah.

Alex: It was not a points-earning card. And so it's weird because when I was logging in, it was showing me cashback options, but it's a card that earns Venture miles. So my thought is because it switched from cashback earning card to a Venture earning card that the system hasn't full, hadn't fully like switched over. So I'll be interested, I think it's like 45 days later about, you should get your reward, your bonus. So I'll be interested to see if I'm going to earn $50 or if I'm going to earn like a $50 statement credit or if I'm going to get points because it's actually a points-earning card. So we will see.

But I, this was an easy one for me to use because my mom and I were taking my son to Legoland. So I bought the Legoland tickets on Undercover Tourist, and they were actually a really a just as good a price as anywhere else. Usually, these sites offer a little bit of cheaper tickets anyway. And so we got, it was like the second day was free. I think it was maybe $75 dollars a person, something like that. Pretty good price. And yeah, and then hopefully I'll be getting my $50 back here shortly.

Pam: Okay, so you guys, if you've been leaving points or cashback on the table, stop it. Start using the shopping portals. If you found this episode helpful, please share it with your friends and family. Go on our site and leave us a review. We really appreciate you being here.

Ep #184: The Best Online Shopping Portals:
Stop Leaving Points on the Table

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