

THE TOM SWOOPE PLAYBOOKS

CREDIT / COMPLETE ACTION EDITION

USE YOUR CREDIT CARDS. WITH A PLAN.

The credit, points, perks, and payment playbook.
Stop leaving useful benefits on the table.

TOM SWOOPE

LEARN THE STEPS. TAKE CARE OF YOUR PEOPLE.

EDUCATIONAL GUIDE + FILLABLE WORKSHEETS / OCTOBER 2026

LESSON 01 / LEARN THE SKILL

SWIPE THE CARD. PAY THE BILL. DO NOT FINANCE THE POINTS.

My routine is simple: use the card for planned purchases, keep the money to pay it, and pay the statement bill in full on time. The checking account pays bills. The credit card handles purchases that make sense for rewards and protection. This only works when you control spending and understand your grace period. If you carry interest-bearing debt or overspend, fix that before chasing rewards.

DO IT IN THIS ORDER

01. Set a spending limit based on cash you already have.
02. Turn on transaction alerts and full-statement autopay if you can fund it.
03. Keep the payment money reserved and check the statement.
04. Avoid cash advances and transactions with fees that erase rewards.

WORKED EXAMPLE / ASSUMPTIONS EXPLAINED

\$1,000 of planned spending at 2% earns \$20. A \$35 fee wipes that out. A carried balance can do worse. Paying only the minimum is not this strategy.

HELP / WHAT THAT WORD MEANS

Statement balance = the amount billed when the monthly statement closes.

YOUR NEXT MOVE

Check your statement balance, due date, grace-period terms, and autopay setting.