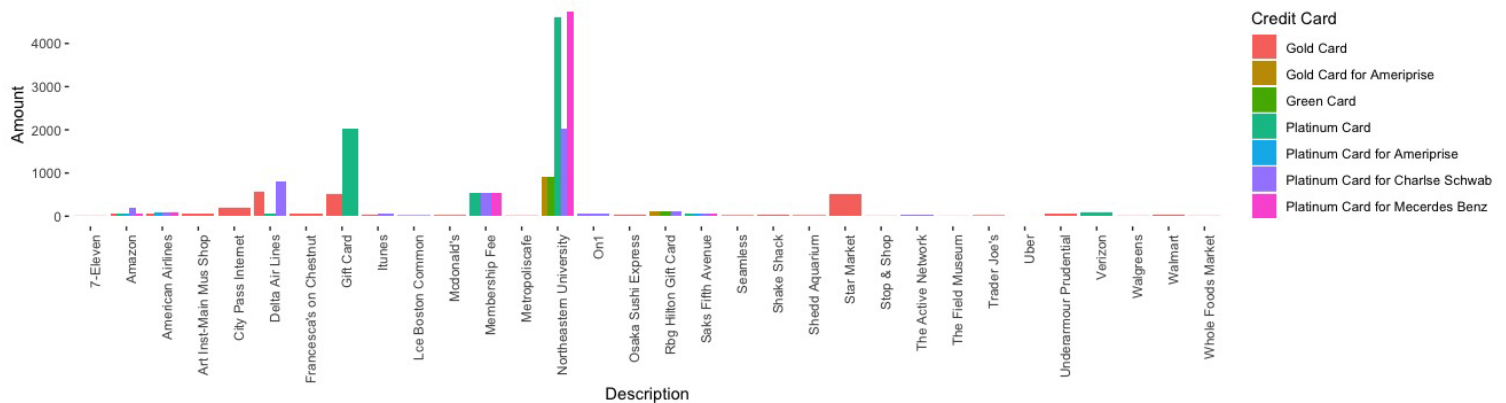


My Spending Pattern and Points Collection

Wenjia Zhai

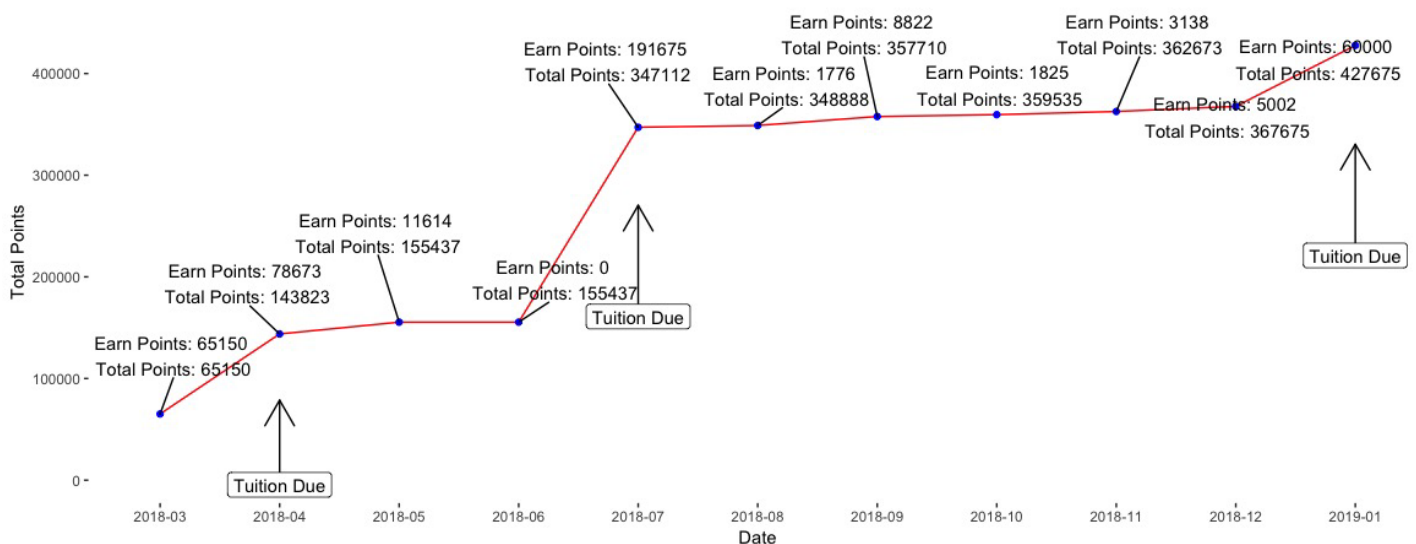
I analyze the spending pattern and points earned on 7 American Express cards I opened in 2018.

Credit Card Charge
As of Jan 2019



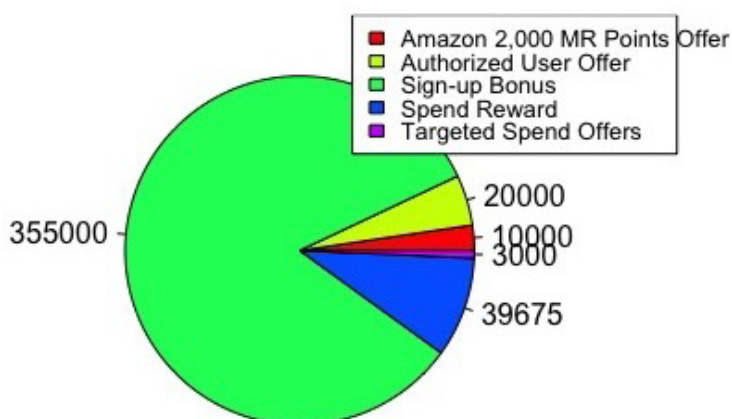
The main cost is tuition, gift cards, airfare (Delta Airlines) and card annual fees.

The Points Collection
As of Jan 2019

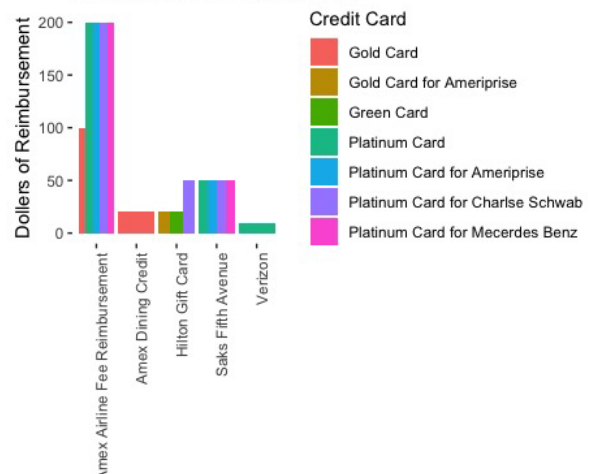


I took an advantage of paying tuition to collect the attempting credit card sign-up bonuses.

Total Points Earned



Credit Card Reimbursement



The piechart clearly demonstrates that the majority of points I earned were from sign-up bonuses.

Although several cards have scary annual fee, they have specific reimbursements to save money.