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The Bonus Week Tracker

there's an offer every single week — so track it, don't chase it

Most people treat supermarket bonus gift card weeks as lucky windfalls to spot. They aren't. In Australia there is one running somewhere almost every week of the year, rotating through brands on a cycle. So the question is never *is there an offer on?* — it's *is this week's brand one I was going to buy from anyway?*

EVERY WEEK, SAME DAY

1. Look up this week's supermarket gift card offer. **One store only** — the one whose programme pays into the airline you're actually collecting. Ignoring the other one halves the work and costs you nothing.
2. Put one line in the tracker, **even if the answer is no**. The empty rows are what make the repeat cycle visible.
3. If it's a brand you buy from anyway, do the arithmetic below before you go.

WORKING OUT WHAT IT REALLY PAYS

	Shop points per $1 under the offer	
÷	Your conversion divisor E.G. 2,000 SHOP POINTS → 1,000 AIRLINE POINTS = 2	
=	**Airline points per $1**	

THE FOUR QUESTIONS, BEFORE YOU BUY ANYTHING

- ☐ **Was I going to spend this money anyway?** If no, stop. Spending $500 you weren't going to spend to collect 5,000 points isn't earning, it's shopping.
- ☐ **Does this store's programme pay into the airline I'm collecting?** The two big Australian supermarket schemes feed two different airlines and the points don't transfer. Half of all offers are irrelevant to you for this reason alone, which is a relief.
- ☐ **Is the denomination I want actually included?** Fixed amounts are usually in; variable-load and the biggest-value cards are very often excluded, and that exclusion is in the catalogue, not the app.
- ☐ **Is there a purchase fee?** Prepaid cards that spend anywhere usually carry one of several dollars. Divide the fee by the points earned — if you're paying more than about a cent a point, walk away. I have paid this one.

THE HONEST NOTE

This is a planner, not advice. It isn't personal financial advice and it isn't a recommendation to buy or hold any product — there are no bank or credit card names anywhere in it, because working out what you should hold is a licensed job and I'm not licensed to do it. Earn rates, bonuses and partner lists change without notice, which is exactly why this sheet has you write the current numbers in yourself. **Check every figure at the source before you spend anything.**

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ONE LINE A WEEK

Weeks 1–26

Fill in the weeks you buy nothing too. The empty rows are what make the repeat cycle visible.

WK	DATES	STORE	BRANDS INCLUDED	MULTIPLIER	PTS PER $1	BOUGHT?
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						

After about six months you stop buying at a mediocre multiplier, because you can see a better one coming. That is the entire point of the empty rows.

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ONE LINE A WEEK

Weeks 27–52

Fill in the weeks you buy nothing too. The empty rows are what make the repeat cycle visible.

WK	DATES	STORE	BRANDS INCLUDED	MULTIPLIER	PTS PER $1	BOUGHT?
27						
28						
29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50						
51						
52						

AT THE END OF THE YEAR, COUNT

- [ ] How many weeks did you log, out of 52?
- [ ] Which brands came round more than twice — and how far apart?
- [ ] What was the best points-per-dollar you saw all year?
- [ ] How many times did you buy at well under that, and why?

IF THIS WAS USEFUL

This is one sheet out of **The Points Year**, a fourteen-page planner for doing the whole thing properly — the partner audit, what the trip actually costs in points and in cash, the two redemption types side by side, the booking window, the seven traps and a twelve-month log. Same rule throughout: no earn rates printed, so it doesn't go out of date.

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