FREE ONE-PAGER · AUSTRALIA · NO RATES PRINTED, ON PURPOSE

Start here

the first five things, in order

My brother asked me what I had connected to my frequent flyer number. I said “um, the supermarket one” and then went completely blank. If that's you, start at 1 and stop at 5. It takes about twenty minutes and it is the whole difference between collecting points and meaning to.

1 Find your number and write it down

You can't link anything without it, and hunting for it is the step that quietly stops people. Get it out of the app or the back of the card now, once.

MY FREQUENT FLYER NUMBER

2 Link the supermarket programme

The highest-return five minutes available to anybody. You link it once and it converts for the rest of your life, automatically, on shopping you were doing anyway. If you do nothing else on this page, do this.

LINKED ON (DATE)

3 Go and read your own card's earn table

Not to change cards — just to find out what the one in your wallet already does. Rates are usually lower on groceries, fuel and bills than on general spend, and most cards stop earning above a monthly cap. Almost nobody has looked. Write what yours actually pays, and the date, because it will change.

4 Turn on the free one

The online shopping portal. You click through it before you buy and it pays on top of whatever your card already earns. It costs nothing, it stacks, and it is the one most people have never heard of.

5 Check the bills

Energy, insurance, phone, health cover. A few of these pay the airline directly instead of converting through a supermarket, which is worth more for the same dollar. Find out which of yours do, and put the date you checked beside it.

THEN, IN WEEK TWO

Write down **what each thing pays you** and **the day you checked it**. That second column is the one that matters, because every figure on this page moves. Then stop buying gift cards at the base rate and **wait for a bonus week** — there is one running somewhere most weeks of the year, and the difference between a good one and a bad one is the difference between a free flight and a waste of an afternoon.

THE ONE SUM TO LEARN

Supermarket points are not airline points. Find today's conversion and do it once, so you stop over-estimating what you've got:

	Supermarket points I have	
÷	Points per 1 airline point	
=	Airline points that's really worth	

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Before you spend anything

Why there are no rates printed on page 1, and where to find today's.

WHY NO RATES

Because they'd be wrong by the time you read them. In the twelve months to November 2026 one major earning channel dropped from three points per dollar to one, a whole status programme was announced for closure, an environmental tier was retired, and a big insurer stopped paying airline points and moved to supermarket points instead.

Any sheet with live rates printed on it quietly goes out of date in your cupboard, and the person holding it never finds out. So page 1 is the order of operations, which doesn't change, and the numbers go in in your handwriting with the date beside them.

WHERE TO CHECK TODAY'S FIGURES

Earn rates and partner lists — the airline's own partners page. It is the only source that is never out of date.

Your card — your own card's earn table, on the issuer's site or in the product disclosure statement. Not a comparison site.

Conversion ratios — the supermarket programme's own rewards page.

This week's gift card offer — the catalogue, or the display at the gift card stand. It is usually not in the app.

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.**

WHAT'S NEXT, IF YOU WANT IT

The Bonus Week Tracker is free as well — fifty-two rows, one line a week, for the habit described in week two.
The Points Handbook is the long version of this page: every earning channel there is, how each one actually works, what each one's trap is, and the order to set them up in.
The Points Year is the planner that runs the whole thing for twelve months.

All of them at **venturvina.com/shop**. Nothing on this page expires, so there's no hurry.

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