The Cents-per-Point Worksheet

Turn any points offer into dollars in two minutes. Worked examples use hypothetical numbers only.

Before you start. Pick a value per point you can realistically get, not the best award you have ever seen. This is general information, not financial advice, and program rules change: confirm current terms on the official page before you buy, book or transfer.

My value per point (cents): _____ **Card earn rate (points per $1):** _____

1 Test one: portal or shopping offer vs a plain discount

Net cost = price you pay − (points earned × cents per point ÷ 100). Lowest net cost wins.

	A: portal, no code	B: discount, no portal	C: both (if allowed)
Price I pay ($)			
Points per $1 (portal + card)			
Points earned (price × points per $1)			
Value of points ($)			
Net cost ($)			

2 Test two: is a “buy points” sale cheaper than cash?

Effective price per point = base price per point ÷ (1 + bonus). Redemption value = (cash price − taxes and fees) ÷ points.

Step	My numbers
Base price per point (cents)	
Bonus (for 50%, write 0.5)	
Effective price per point (cents)	
Points I need for the trip	
Cost to buy those points ($) + taxes and fees ($)	
Cash price of the same trip ($)	
Cash saved by buying points ($)	
Value of each point redeemed (cents)	

Worked Examples and Checklist

Every number below is hypothetical, in USD. None of it describes a real retailer, bank, airline or promotion.

Example 1: portal vs code

Setup: points valued at 1.5 cents; card earns 2 points per $1; portal pays 6 points per $1; a $200 item; a 15% code.

	A	B	C
Pay	$200	$170	$170
Points	1,600	340	1,360
Value	$24.00	$5.10	$20.40
Net	$176.00	$164.90	**$149.60**

The plain code (B) beats the portal alone (A) by $11.10, even though A earns almost five times the points. Check that the portal allows codes and the purchase tracks.

Example 2: buying points

Setup: base price 2.0 cents per point; 50% bonus; 50,000 points cost $1,000 and arrive as 75,000.

Effective price	2.0 ÷ 1.5 ≈ 1.33 cents
Trip costs	75,000 points + $60 fees
Buy-points route	$1,000 + $60 = $1,060
Cash route	$1,400
Saved	**$340**
Point value	($1,400 − $60) ÷ 75,000 ≈ 1.79 cents

If a cash sale drops the fare to $1,150, the saving shrinks to $90 and each point is worth about 1.45 cents, barely above the 1.33 you paid.

3 The two-minute checklist for any points offer

- ☐ **Turn it into dollars.** Points earned × your honest valuation, minus any extra spend.
- ☐ **Compare with the plain cash discount.** A real price cut often beats a points bonus.
- ☐ **Name the trip first.** Search the award or fare before you buy points or transfer anything.
- ☐ **Read the fine print** on the official page: purchase caps, fees, bonus expiry, how long points take to arrive, and whether your account qualifies.
- ☐ **Ask: would I do this at full price?** If not, it is a sale on something you do not need.
- ☐ **Remember:** a points purchase usually cannot be undone.

The offer I am judging: _____

My verdict and date: _____

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