

# 19 ways to meet a credit card minimum spend

By Geoff Williams, CardRatings Contributor   Updated, March 30, 2021

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If you've ever heard somebody say that they're trying to figure out a way to meet their credit card minimum spend requirement, you might be alarmed at first. *What? There's a rule that says there is a minimum amount of money we need to spend on our credit cards?*

Well, maybe nobody actually thinks that, but just in case you're a bit confused, a credit card minimum spend requirement simply refers to the amount of money a cardholder needs to spend in order to earn the card's introductory bonus offer.

## Why you should try to reach your credit card minimum spend

One of the reasons you applied for a credit card may have been due to the amazing welcome bonus it was offering. You know how the credit card pitches go: Spend \$3,000 in the first three months (it's almost always a three-month period, though occasionally longer), and you'll earn a mountain of cash back, miles or points.

Reaching your credit card minimum spend within the stated time frame (again, often three months), however, can be harder than it looks, especially the more money you need to spend. Your biggest monthly payment is likely your rent or mortgage payment, so, logically, you might think, "I'll pay three rent payments in a row, and in three months, I'll meet my credit card minimum spend."

Well, the problem with that thinking is that many landlords won't take credit card payments for rent, and mortgage lenders likely won't either. When you look at your monthly budget, you may find that squeezing out \$5,000 worth of spending in three months WITHOUT including your rent or mortgage payment in there could be a stretch.

In our pre-pandemic lives, to reach the credit card minimum spend requirement you might have planned your credit card application around needing to put a deposit on an event space or, more commonly, by paying for a big vacation. Purchase some plane tickets and reserve hotel rooms, and you could meet that minimum spend in a matter of minutes.

These days, things could be a little trickier. It isn't hard to meet a minimum spend, and it can be kind of fun, but it does require some planning.

And it would be a shame to miss out on a credit card's welcome bonus, especially because – perhaps in their efforts to bring in customers during a time when a lot of people are uncertain about their economies – we're seeing credit cards offering *better* signup bonuses than a year ago.

**About that planning.** We have a couple suggestions as you plan, or don't plan, to reach that credit card minimum spend requirement.

*Plan ahead, and you'll be fine.* If in the first few days or weeks of getting your card, or before you apply for a new credit card, you jot down the purchases you plan on making with your credit card over the next few months, you should quickly get an idea of whether making the credit card's minimum spend requirement will be a cinch or a stretch. But the key thing is that you want to think about it sooner rather than later. If you start spending wildly in the last week, to hit your minimum spend, you could end up making purchases you really don't need, and there's really no point to using your credit card to earn cash back, miles or points if you're going to end up offsetting those rewards buy buying stuff you don't really want or need. Or worse, if you do it by racking up unnecessary interest charges because you've spent beyond your ability to pay off those purchases right away.

*Think about fees.* Mostly, you can make purchases with your credit card without thinking about fees, but some places, as noted, like a mortgage company, won't take the card or, if they do, they will charge you a fee for using a credit card. For instance, if you send money from your credit card using Venmo – and more on this later – you will pay a fee.

That said, some people might not mind the idea of spending a few bucks on fees if it means earning that pile of bonus cash back, miles or points. So, with that in mind, we have two lists to give to you. The first has ideas of strategies for meeting your credit card minimum spend requirement that probably won't or definitely don't involve a fee, and the second offers minimum spend ideas that may involve a fee.

*Keep your goal in mind.* The goal shouldn't be to meet the minimum spend at all costs. Your mission should be to meet the requirement by making purchases on products and services that you need or truly want or by paying bills that you have to pay anyway. If you're reaching the minimum spend by overspending or buying things that you wouldn't buy if it weren't for reaching the minimum spend, you're missing the point of earning the bonus.

Got all that? OK, here we go.

- 1. Plan your credit card application around a big purchase.** This is probably the easiest way to meet a minimum spend requirement. If you happen to need a new refrigerator or have been looking to buy a new living room sofa or outdoor patio furniture and so on, well, there you go. Buying something big like that should get you pretty close to that credit card minimum spend requirement. Added bonus: Many credit cards, if not most, offer purchase protections or even extended warranties when you buy an item with your card. Having included additional warranty protection on a big purchase like an appliance could certainly come in handy.
  - 2. Complete a home improvement project.** If you're hiring an independent contractor for, say, a bathroom or kitchen renovation or some flooring that you want installed, you'll want to make sure that they accept credit cards (these days, many probably will), and ask if they charge any fees for paying with a credit card.
  - 3. Make charitable donations.** This is a nice gesture: a nonprofit gets money, and you can feel good and possibly get a tax write-off. But just so you're warned – credit cards charge retailers fees for credit card transactions (they've gotta stay in business somehow), and so a charity will probably end up getting your money minus the transaction fee they are charged. Often the donation page will tell you how much the fee will be and suggest you add a little extra to your donation so you can offset that fee.
  - 4. Pay medical expenses.** Do you have a surgery coming up? Are you going to need to pay a big chunk of your deductible? Getting something like a gallbladder operation is probably one of the least fun ways to reach a credit card minimum spend, but if you have to pay for medical expenses, at least this way, you'll get some points, miles or cash back from it. That may make you feel better while you're in the process of trying to feel better.
  - 5. Pay annual or semi-annual insurance bills.** Yes, it can be a lift sometimes to pay, say, your annual or semi-annual car insurance, instead of paying monthly. But if you can pay multiple months of your insurance, that can be a good way to quickly reach your credit card's minimum spend requirement. You'll also probably save money by pre-paying your insurance rather than paying it monthly, and so this can be an excellent way to help reach your credit card minimum spend.
  - 6. Buy a new cell phone.** This can be especially helpful if you also apply for a credit card with a 0% APR period on purchases. Rather than paying for your phone monthly for 24 months through the cellular company, you simply pay for it up front and pay off the full phone cost within the 0% period. And if your new credit card offers cell phone insurance, make sure you pay your phone bill with your credit card, too.
  - 7. Adopt a pet.** Yes, we are suggesting you buy a pet simply to reach your credit card minimum spend because - oh, wait. My editor is shaking her head and telling me that that is insane. OK, only adopt a pet if you *want* a pet. In all seriousness, though, if you have been planning on getting a pet, the adoption fees as well as initial vet visits could go a long way toward meeting that minimum spend.
- Or if you already have a pet, and you've been putting off a vet's visit, such as annual checkup, you could schedule a visit - and feel good about that all the while getting closer to reaching that minimum spend requirement.
- 8. Complete a routine maintenance project that you've been putting off.** Maybe you need to have your house painted or new tires for your car? Something that isn't necessarily an immediate need, but that you know you need to do sooner or later? Well, that purchase could double as both a way to be productive around your home and meet your credit card's minimum spend requirement.
- Having a routine but necessary maintenance project to do (maybe you're going to pay somebody to clean your gutters for you soon) could also be a good reason to sign up for a credit card that has an amazing welcome bonus (if you're going to spend a fortune on new tires or getting gutters cleaned, you might as well get cash back, points or miles for it).
- 9. Pay a year's worth of your subscriptions or memberships.** That's right. Pay for a year of Netflix, Hulu or Disney+ or whatever streaming service you've got. Most streaming services, if not all, don't give you a discount for pre-paying them, so you may not want to pre-pay for a service you're only iffy about. But if you know you're going to stick with what you have, pre-paying for a year would get you closer to reaching that credit card minimum spend requirement - and you'd get to go a year without having to think about paying for streaming services.
  - 10. Pay your kids' activity fees.** Are they going to camp this summer? Do they belong to a sports league? If you have to pay them sooner or later, you could pay them all at once and bring yourself closer to reaching your minimum spend requirement.
  - 11. Buy gift cards for stores, restaurants or anywhere else that you know you will go in the future.** This can work out well, especially if you buy the gift cards at a supermarket that offers you loyalty points for everything you buy. Maybe you can get points at the supermarket - and work toward getting points, miles or cash back on your credit card.

One thing to keep in mind, some issuers -- American Express, in particular -- has been known to NOT offer points on gift card purchases. Before going all in and spending \$3,000 on gift cards, test it out and see whether you get the points when you buy a gift card. Even if you do get the points, consider spreading out those gift card purchases rather than reaching the minimum spend all at once so you don't raise any red flags. It isn't WRONG, but it could raise an eyebrow or two.

- 12. Pay for a trip.** Obviously, COVID-19 has made things weird with travel right now, but many places are offering travel packages that are fully refundable even a year or more out. You should keep in mind, though, that if your trip is refunded later, and you haven't otherwise met the minimum spend, it's *possible* that the credit card company may claw back the bonus.
- 13. Offer to buy for others and get reimbursed.** This isn't something you'll want to do for just anyone; it needs to be people you fully trust to pay you back. But if, say, your parents, are planning a trip, you could offer to buy their plane tickets or accommodations with the expectation of them paying you back. It may not be as much fun as going on the trip yourself, but meeting that minimum spend should soften that blow.
- 14. Use your card for EVERYTHING.** This should go without saying, but meeting a minimum spent may be as simple as putting every possible purchase you can on your card until you hit that threshold. Consider utility bills, grocery runs, gas fill-ups, gift shopping, etc. There may be things you normally pay via check or debit, but that's not a good way to earn a credit card bonus or, frankly, maximize credit card points on an ongoing basis.

## Methods to meet minimum spend that may include a fee

- 15. Pay some friends or family.** If you're asking yourself, "Can I use Venmo to meet minimum spend?" - the answer is yes. Plastiq is also a popular alternative payment option. But there are fees when you use either of those services to make payments with credit cards. With Venmo, to send money from a credit card, you'll be charged 3% of the amount that you send to a friend or family member. Plastiq's fee is 2.85%.
- You could definitely argue that if three months is almost up, and you have to pay friends or family members money you owe, anyway, that it is worth it, if the rewards are great - and the fee is pretty minimal.
- But, obviously, this isn't necessarily the first strategy you should use to meet your credit card's minimum spend requirement.
- 16. Make estimated tax payments or annual tax payments.** That said, if you pay the Internal Revenue Service with your credit card, you will be charged 1.96% of your payment (at the very minimum, you will pay \$2.69). That fee was accurate at the time of writing, but, obviously could change. Still, if meeting a minimum spend sets you back under 2% for a bonus that's worth well more than that. It could be worth it. We have more on the credit card and taxes topic in our "[Guide to credit cards and taxes](#)."
  - 17. You could pay your rent or mortgage.** Generally, landlords and mortgage companies won't permit payments by credit card because of the fees that they would incur. You could, however, use an alternative payment option like Venmo or Plastiq. But again, there are the fees (3% of the amount you spend with Venmo, and 2.85% with Plastiq at the time of this writing). If you're near the deadline to hit your minimum spend requirement, the fees are probably worth it. If you're nowhere near the deadline, you can probably find other ways to reach your minimum spend.
  - 18. Pay your kid's (or your!) tuition.** There may or may not be a fee involved. It depends on the educational institution. You'll want to check with the university or college before you try this.
  - 19. Buy a car.** We threw this idea in here because it is possible to buy a car with a credit card, depending on the price of the car and just how much available credit you have on a card. Because of the fees involved, many car dealerships won't allow it, but yours may, and if it does, you should easily be able to make the credit card minimum spend requirement. In some cases, you can only pay up o a certain amount, but that should still be a good chunk toward meeting the minimum spend.

These are just a handful of ways to go about earning that welcome bonus, but get creative and you can likely come up with more. The bottom line, is DON'T leave that bonus on the table. It's basically "free" money, so don't miss out.

In case you're wondering, there are a few things that generally WON'T count toward your minimum spend, including:


- Balance transfers
- Cash advances
- Annual fees
- Interest accrued
- Foreign transaction fees or any other card fees
- Ordering foreign currency

Make sure you check your credit card agreement if you have any questions about what purchases will help you reach that minimum spend threshold.

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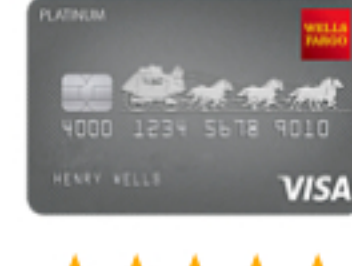
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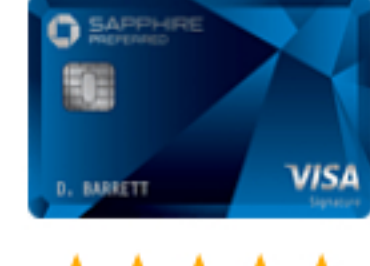
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