

Live large for less

There *is* such a thing as a free lunch (or manicure, or checked bag) if you set yourself up the right way. These tricks are easy, but bring great rewards.

BY KATE ROCKWOOD

MAKE YOUR CREDIT CARD PAY YOU

Plastic comes with perks when you pick the right card, says Liz Weston, CFP and credit expert at Nerdwallet.com. That begins with knowing yourself and comparing offers online.

START

Do you carry a balance on your cards? (No judgment. Be honest.)

YES

Aim for a card with the lowest possible interest rate. Money shelled out in interest could cancel out any freebies a reward card would offer.

NO

High five! Let's talk travel: Do you have a dream trip on the horizon?

YES

Très bien! Travel-based rewards might make sense. Look for: **A SIGN-UP BONUS:** Shop around for points offers (like Chase Sapphire's recent deal of 50,000 points, which is about \$625). This will get you closer to those first-class seats to France.

SPENDING CONDITIONS:

Most cards require you to charge a set amount in the first three months to earn the bonus. If you won't swipe \$5,000 fast, pick a card with a more realistic threshold.

PERKS: Some cards offer free checked bags, rental car coverage, or waived foreign exchange fees. Think about the types of trips you take so as to maximize the rewards you'll use.

Cash-back cards likely will put more money in your pocket. Does all your dough seem to go toward groceries, gas, or restaurant meals?

YES

Look at cards with bonus categories for which you're awarded two or three times the usual cash-back percentage. The AmEx Blue Cash Preferred Card gives back 6% at grocery stores, 3% at gas stations, and 1% on everything else.

NO

If your spending is spread out (or you don't use your card often), focus on a card that has the highest cash-back percentage with the lowest annual fee.

GET MORE WHEN YOU GO OUT

There are times when a little something extra leads to a nice big payoff.

★ **Make a reservation:** Even if your fave Italian joint never has a wait, do yourself a favor and book a reservation through OpenTable. You'll accumulate anywhere from 100 to 1,000 points, which you can cash in for free meals or gift cards.

★ **Brag about your birthday:** Head to birthdayfreebies.com to sign up for discounts on your big day at national chains, says Kerry Sherin of Offers.com. (You may want to register with a separate email so you won't get bombarded with coupons or promotions all year.)

★ **Snag a modern punch card:** Buy 10, get one free? How quaint. With a digital punch card, you can rack up points across multiple brands and trade them in for freebies like workout gear and a free training session at your gym or even creative perks like naming a new menu item at a hot dog joint. For food, we're fans of Belly; for fitness, Perkvill.

BE A VIP ANYWHERE

Want the best view in a restaurant? Ask (the right way), and ye shall receive.

★ **Give a compliment:** Research shows that if you flatter someone, he or she will see you in a better light. So offer a genuine compliment to the hostess and she may be willing to help. "The most effective compliments are consistent with what you want," says Noah J. Goldstein, coauthor of *The Small Big*. If you crave a killer view, try, "We always love how special the staff makes us feel here. Would it be possible to sit near a window?"

★ **Explain yourself:** You grew up thinking "please" was the magic word, but "because" reigns supreme. In a classic study, requesters who explained *why* they wanted special treatment got their wishes more than 90% of the time, compared to 60% for those who didn't. If you want the better airline seat because that makes it easier to nurse your baby, just say so.

★ **Signal your gratitude:** The host whisked you to the front of the line because it's your birthday? Mention that you will send an appreciative note to the owner or post a glowing review on Yelp, says Goldstein. If he knows you'll go above and beyond to express your gratitude, he will be more likely to keep up the VIP treatment ("Free dessert? Thanks!").

