



Power Move #23 "Chase"-ing Sign-Up Bonuses



Free Virtual Coaching
30-minutes w/ Mr. Norman

By treating your paycheck or savings as a tool, savvy educators can stack multiple sign-up opportunities, creating meaningful personal bonuses on a regular basis. Here is a basket of quick, 10-minute financial hacks to claim some promotional bonuses! Like whack-a-mole, these opportunities come and go, but Take10™ has found that playing the sign-up bonus game can prove quite profitable. All of the following bonuses and perks are linked directly to the companies' offers and are accurate as of time of writing (7/2026).

Chase the "Wins" Open a new Chase Checking account to capture a sign-up bonus of [\\$400](#), or up to [\\$900](#) if you combine it with the savings offer. **The Referral Multiplier:** After your account has been established, generate a "Refer-A-Friend" link and share with your besties, educator colleagues, and family members to earn another [\\$50](#) for *each* person who opens an account, earning you up to *another* [\\$500](#) per calendar year.

Bank Bonus Bonanza Consider the *rinse and repeat* approach with your direct deposit to capture other high-value, low-barrier bonuses, such as Wells Fargo ([\\$325](#)), SoFi ([\\$400](#)), U.S. Bank ([\\$450](#)), Bank of America ([\\$500](#)) or Truist ([\\$500](#)). Whether the juice is worth the squeeze is up to you, of course, but there are [many opportunities](#) to squeeze! Many educators Take10™ to give themselves a nice bonus each summer!

Ally, Your Friend with Benefits See [Power Move #12](#) to get your Emergency Savings working harder for you in a High Yield Savings Account (HYSA), and leverage the cool FinTech ("buckets") to establish [sinking funds](#) to help motivate and organize your short to mid-term savings goals. The sign up bonus varies, but a \$50 referral bonus up to [\\$250](#)/year remains! Ally customers are also offered a [\\$200](#) sign-up bonus for opening an Ally Invest Account with a \$1000 minimum for your taxable brokerage fund investing.

EDUCATOR'S BONUS BASKET

NEW BANK SIGN-UP BONUS

- CAPTURE \$400 (up to \$900 with savings)

CHASE	\$325	\$400	\$400
us	ba		
\$450	\$450	\$500	\$500

- Rinse & Repeat with Direct Deposit

THE REFERRAL MULTIPLIER

- GENERATE A "REFER-A-FRIEND" LINK
- EARN \$50 FOR EACH FRIEND UP TO \$500/CALENDAR YEAR

EMERGENCY SAVINGS/INVEST

- LEVERAGE FINTECH "BUCKETS" TO ORGANIZE GOALS
- GET \$200 SIGN-UP BONUS FOR TAXABLE BROKERAGE FUND (Ally)

CREDIT CARD CAROUSEL

- COMPETITION BENEFITS YOU!

Amazon Prime Visa (\$150-\$250)	Chase Sapphire Preferred (100,000 Points)	Wells Fargo Active Cash Visa (\$200)
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WARNING: PAY OFF BALANCE ON TIME & IN FULL EVERY MONTH!

SHARE IN THE 1% BETTER COMMUNITY FORUM

COLLECTIVELY BENEFIT FROM AGGREGATION OF GAINS

Credit Card Carousel The competition for your business is real. Credit Card companies lure customers with sign-up bonuses that appeal to consumers of all stripes, including those who want: **travel miles, company credits, cash back, hospitality perks, complimentary streaming services**, etc. **Warning: A credit card can be a powerful tool, but can also cause severe injury to your financial well being if used inappropriately.** Please only consider these deals if you pay off your balance on time and in full every single month, ideally via auto-pay.

- * Amazon Prime Visa: **\$150-\$250** sign up bonus; 5-6% credit on Amazon Purchases. [Power Move #5](#)
- * Chase Sapphire Preferred: **100,000 points** for travel, services and merchandise.
- * Wells Fargo Active Cash Visa: **\$200** sign up bonus, 2% cash reward on purchases, \$0 annual fee.
- * REI Co-Op Mastercard: **\$100** REI Gift Card, 5% Cash Back @ REI, 1.5% cash back on other purchases
- * Clark Howard: ["Best Rewards Credit Cards"](#)
- * Nerd Wallet's: ["Best Credit Card Bonuses of New Card Holders of July 2026"](#)
- * The Points Guy: ["Best Credit Cards for Air Travel"](#)
- * Forbes Advisor: ["Best Cards for Points, Miles, or Cash Back"](#)
- * Forbes Advisor: ["Best Store Credit Cards of 2026"](#)

1% Better Community Please consider sharing your "wins" by sharing in the 1% Better Community Forum. We can collectively benefit from the aggregation of marginal gains realized by those who share the goal of improving their financial fitness. Learn from one another's journey and pay it forward! Below is an actual post to 1% Better Community forum:

Amazon and REI Bonus Bonanza!

It took 5 minutes to sign up for the Amazon Prime credit card, and less than 10 minutes total for Amazon to credit my account with \$150! I don't plan on using the credit card much (although it has no annual fee and 5% back on Amazon orders and Whole Foods), but I sure did use the \$150 in my Amazon account! Pay rate for this hack: \$150/10 minutes = \$900/hour rate for my "effort."

This was so easy that I then signed up for an REI credit card (no annual fee) and got \$100 in store credit! Pay rate for this hack: \$100/5 minutes = \$1200/hour rate for my "effort"!

-Greg Mitchell, Lakewood Montessori Middle School Science Teacher.



Yours in Financial Fitness

David Norman, NBCT (Retd., 31 years in the classroom).

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