THE REWARDS MOM



THE 2026 GUIDE TO THE

Southwest *Companion* Pass

Earn it by Dec 31.
Fly 2-for-1 through 2027.

UPDATED OCTOBER 27, 2026

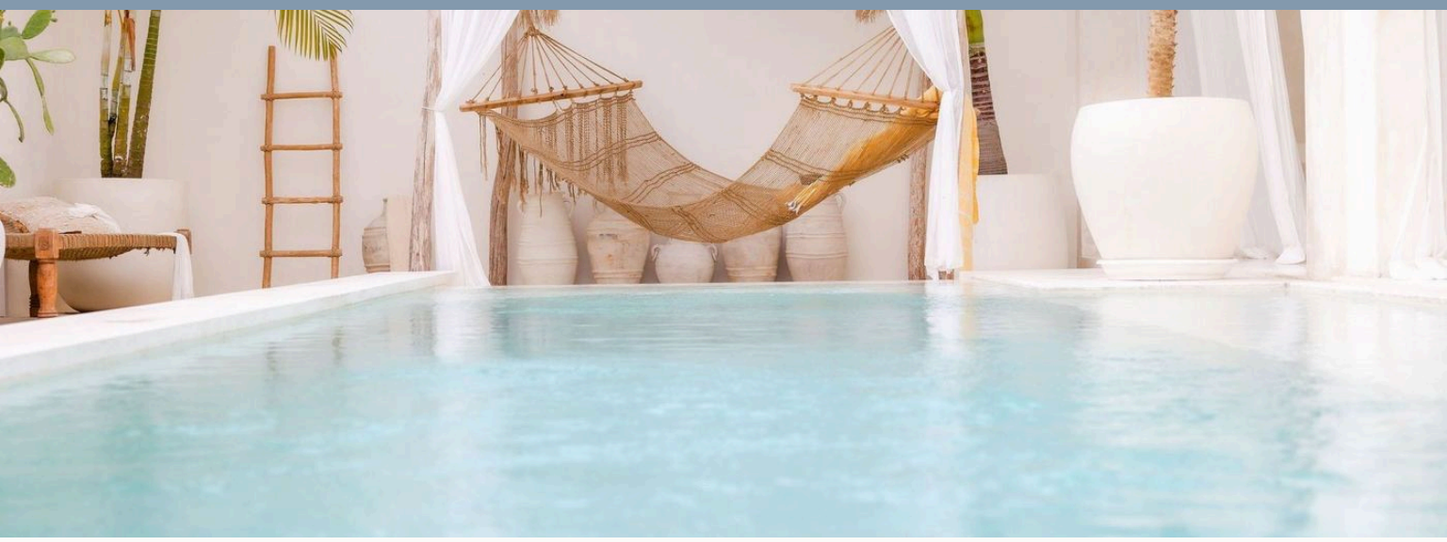
THEREWARDSMOM.COM



Meet Kristin.

Former travel pro turned mom & points aficionado.

After a career in travel (JetBlue, then travel agent), I still thought points people were annoying. Then my kids hit school age, school-break prices got crazy, and nothing I'd seen came close to what points can do. Now our family of six has two Southwest Companion Passes (someone flies free with us every time), and we've flown the whole crew to Hawaii (twice) and Disney World.



THE SHORT VERSION

Same Cards. *New Deadline.*

Southwest changed the rules on Oct 15. Here's the plan now.

01

GET 2 CARDS APPROVED BY DEC 2

Business card first. Personal card offers just went up.

02

EARN 135,000 POINTS BY DEC 31

Card bonuses stop counting on Jan 1, 2027, so everything posts this year.

03

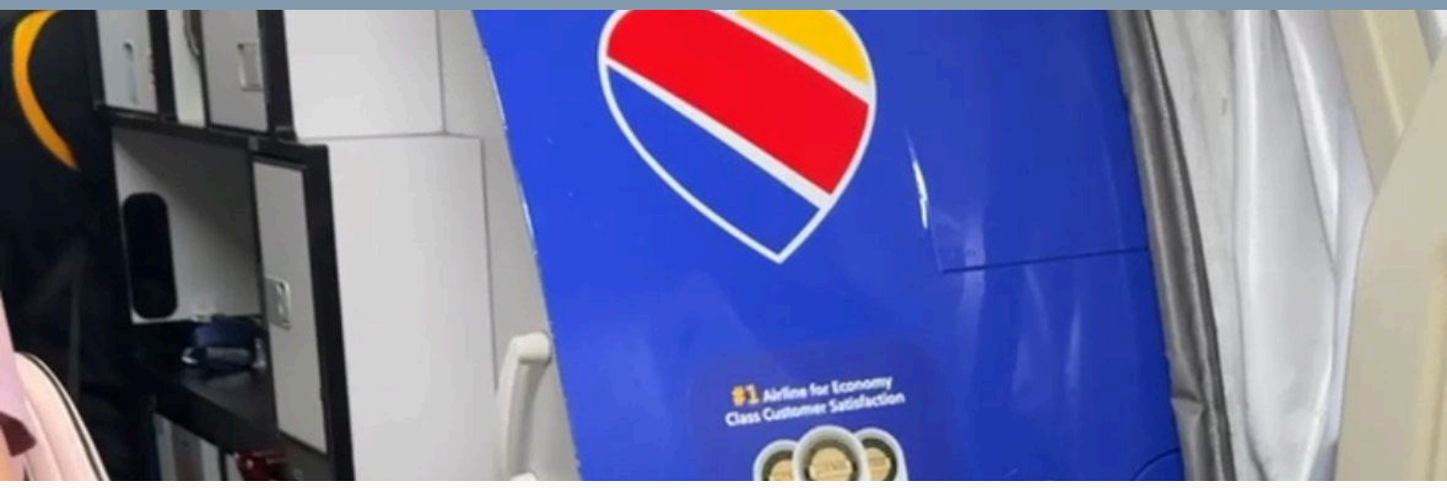
FLY 2-FOR-1 THROUGH 2027

One person flies with you for just the taxes: $5.60 each way.

Want Me to Walk You Through It?

I have a masterclass covering all these changes and even more. Listen with one AirPod in.

Southwest Masterclass, $29 →



THE BIG PICTURE

What the Pass *Is*

01

PICK ONE PERSON

Your spouse, a child, a friend. They fly with you for just the taxes ($5.60 each way).

02

EVERY FLIGHT YOU TAKE

Cash or points. No limit.

03

SWITCH UP TO 3 TIMES A YEAR

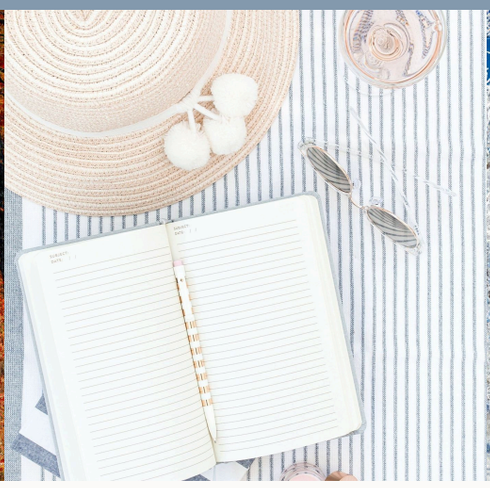
Make the kids the companions. Two adults with two passes cover two kids.

04

GOOD THROUGH DEC 31, 2027

When you earn it by Dec 31, 2026.

> ### *At Our House*
>
> My husband and I each have a pass. We each add a different kid, so when we both fly, two of our six seats are free.


THE BIG PICTURE

The *Timing*

01

NOW TO MID-NOV

Apply for the business card first.

02

NOV TO DEC 2

Apply for the personal card, approved by Dec 2.

03

BY DEC 31

Finish spending. Bonuses post. Your pass arrives.

WHY NOT WAIT FOR JANUARY?

Bonuses stop counting Jan 1, and waiting won't stretch your pass to 2028.

SPEND FAST THIS TIME

Hit each card's spend before your December statement closes.

THE DEC 2 SAFETY NET

A card approved by Dec 2 still counts if you finish spending in early 2027. Southwest counts those points toward 2026, so your pass still ends Dec 31, 2027. Finish in 2026 and you get the rest of 2026 plus all of 2027.

AS OF OCTOBER 27, 2026

Today's Card *Offers*

Each bonus still counts toward the pass if your card is approved by Dec 2, 2026.

CARD	BONUS	SPEND	FEE
Plus Personal	**80,000**	$1,000	$99
Premier Personal	**85,000**	$2,000	$149
Priority Personal	**90,000**	$3,000	$229
Premier Business Business	**60,000**	$3,000	$149
Performance Business Business	**80,000**	$5,000	$299

Spend = minimum spend within 3 months. Sources: Southwest.com and Chase, checked 10/27/26. For education only; not financial advice.

WITH ANY SOUTHWEST CARD

+10,000 pass points a year (once per person) and a free first checked bag.

OFFERS CHANGE OFTEN

Check before you apply. Personal bonuses went up on Oct 27.

> **Approved after Dec 2?** Bonuses won't count toward the pass. From Jan 1, every Southwest card earns 1 tier point (TQP) per $1.

DO YOUR MATH

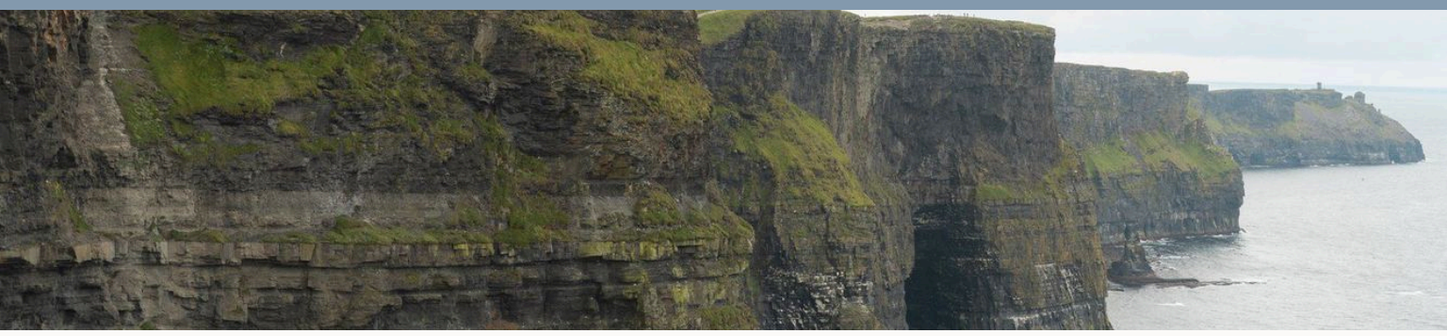
Combos That *Work*

Bonuses + the 10k boost + your spending. Goal: 135,000 by Dec 31, 2026.

CARDS	TOTAL POINTS
Plus + Premier Business BEST VALUE $4,000 spend · $248 fees	**154,000** ✓
Plus + Performance Business Most points left over · $6,000 spend · $398 fees	**176,000** ✓
Premier + Premier Business $5,000 spend · $298 fees	**160,000** ✓
Priority + Premier Business $6,000 spend · $378 fees	**166,000** ✓
Both business cards $8,000 spend · $448 fees	**158,000** ✓
Priority only 1 personal card · $3,000 spend · $229 fees	**103,000** short
Premier Business only 1 business card · $3,000 spend · $149 fees	**73,000** short

The 10k boost is once per person per year, no matter how many cards. Two people? Each needs their own 135,000. Both cards must be approved by Dec 2.

Already earned points this year? Flights and card spending from 2026 count too. You may need less than you think.



CHECK THESE BEFORE YOU APPLY

5 Rules to *Know*

01

UNDER 5/24

Fewer than 5 new personal cards (any bank) in 24 months. Store and authorized-user cards count. Sole proprietor? Under 3/24 is safest for business cards (next pages).

02

ONE SOUTHWEST PERSONAL CARD AT A TIME

And no Southwest personal-card bonus in the last 24 months.

03

BUSINESS CARDS: YOU CAN HAVE BOTH

One bonus per card every 24 months.

04

APPROVED BY DEC 2, 2026

Bonuses from cards approved after that won't count toward the pass. You still get 3 months to spend.

05

POINTS COUNT WHEN THE STATEMENT CLOSES

Not when you swipe. Finish before your December statement closes so it all lands in 2026.

✔ **Do:** apply for the business card first.

✔ **Do:** pay in full every month.

✖ **Don't:** open two personal cards.

✖ **Don't:** wait for January.

WHAT WE KNOW AS OF OCT 16, 2026

The New 3/24 Rule

Reports started in mid-September. Chase hasn't confirmed it, but it hits the Southwest business cards.

IN ONE SENTENCE

Sole proprietors with 3 or more new cards in 24 months are often denied for Chase business cards, even though they're under 5/24.

WHO IT HITS

Sole proprietors applying with their Social Security number. LLCs and EINs seem to do better.

WHICH CARDS

Chase business cards, Southwest included.

WHAT COUNTS

Most reports: the same cards as 5/24 (personal cards, any bank).

RECONSIDERATION

Mixed. Some got approved after a call; others were told no.

ONE READER SURVEY · 83 APPLICANTS

Share denied for a Chase business card at 3/24 or 4/24:



Self-selected poll by 10xTravel, Oct 7. Real denial rates are probably lower.

BEFORE YOU APPLY

Your 3/24 *Game Plan*

Count personal cards from any bank opened in the last 24 months, including store, authorized-user, and closed cards. Travel Freely shows the dates.

0–2 / 24 — GREEN LIGHT
Go as planned: business card first, by mid-November.

3–4 / 24 — GRAY ZONE
As a sole proprietor, it's close to a coin flip. Use the moves below.

5+ / 24 — CHASE SAYS NO
Skip Chase cards for now. See Plan F.

IN THE GRAY ZONE?

01 **GO BUSINESS FIRST**
A new personal card only raises your count.

02 **LET THE LOWER-COUNT ADULT APPLY**
The passholder can be whichever of you is at 0–2/24.

03 **USE AN EIN IF YOU HAVE A REAL BUSINESS**
EINs are free from the IRS. EIN applicants were denied less often.

IF YOU'RE DENIED

Call reconsideration that week. Explain your business, offer to move credit from another Chase card, and be ready to verify your ID.



BEFORE YOU ADD IT UP

What *Counts?*

Counts

THROUGH DEC 31, 2026

- Card bonuses and card spending
- Referral bonuses
- The 10k boost (+7,500 with the debit card)
- Paid Southwest flights
- Shopping portal, dining, hotels

Doesn't count

EVER

- Chase Ultimate Rewards transfers
- Bought or gifted points
- Points moved from hotel programs
- Promo bonus points (except card bonuses)
- Your companion's flights

STARTING JANUARY 1, 2027

Only tier qualifying points (TQPs) count: card spending (1 per $1) and paid Southwest flights. Card bonuses, referrals, anniversary points, bonus-category points, and hotel or car partner points stop counting. **Exception:** bonuses from cards approved by Dec 2, 2026.

DON’T GIVE UP YET

Every *Workaround*

Ways to still get there by Dec 31, 2026:

01

BEAT THE DEC 2 DEADLINE

A card approved by Dec 2 still counts if you finish spending in early 2027. It counts toward 2026, so your pass ends Dec 31, 2027.

02

COUNT WHAT YOU ALREADY HAVE

2026 flights and card spending count. Check the tracker in the Southwest app (profile icon, top right).

03

ADD THE DEBIT CARD

+7,500 points, usually within 30 days. No credit check.

04

REFER EACH OTHER

20,000 points per approved card, and your partner still gets their own bonus.

05

MOVE PLANNED SPENDING UP

Holiday gifts and bills you’d pay anyway. Shop online through Rapid Rewards Shopping.

06

LET ONE PARENT EARN IT

Only one of you can get cards? That person earns it and names the other parent or a kid.

TIMING TIP

Everything has to post by Dec 31. Portal, dining, and referral points can take weeks, so start now.

STARTING JANUARY 1, 2027

If You Miss *2026*

The pass is still here. Now it takes tier qualifying points (TQPs) or flights, in one calendar year.

LEVEL	YOU GET
Milestone 20,000 TQPs or 15 flights	2,000 points or 2 Preferred Seat Certificates
Silver 35,000 TQPs or 25 flights	Status perks (was A-List)
Gold 65,000 TQPs or 50 flights	Status perks (was A-List Preferred)
3 Companion trips 95,000 TQPs or 75 flights	Three 2-for-1 trips, good through Dec 31 of next year
Platinum 140,000 TQPs or 100 flights	Unlimited pass through Dec 31 of next year

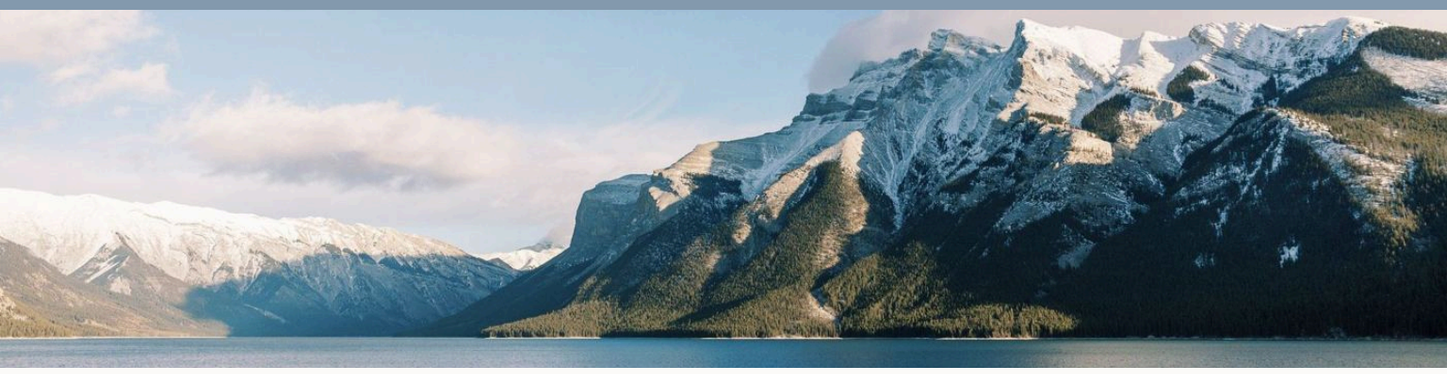
$95,000 of card spending = 3 companion trips

$130,000 of card spending + the 10k boost = the unlimited pass

Card spending alone, before any flights.

DOESN'T COUNT ANYMORE

Card bonuses, referrals, anniversary points, bonus-category points, and hotel and car partner points. That's why 2026 is the year to go for it.



IN 2027 AND BEYOND

Make 2027 *Work*

01

CARD SPENDING

1 TQP per $1 on any Southwest card, no cap. Authorized users count, so put the household on one card.

02

PAID FLIGHTS

Southwest flights you pay for earn TQPs. Pricier fares earn more.

03

THE 10K BOOST

Hit 130,000 TQPs in 2027 and cardholders get 10,000 more. That’s Platinum.

04

PROMOS AND NEW CARDS

Southwest says Companion Pass promos will continue. A new premium card launches in 2027.

> ### *Three Companion Trips*
>
> That’s spring break, summer, and fall break with one free ticket each. Use them on round trips. They’re good through Dec 31 of the next year.

START HERE

Pick Your *Plan*

1 **Can you open new cards by Dec 2?**
Under 5/24 (3/24 for sole props), good credit.

NO → **Plan F: no new cards & 2027 paths**

YES ↓

2 **Do two adults each want a pass?**

YES → **Plan D: 4 cards** **Plan E: 3 cards**

NO ↓

3 **Had a Southwest personal bonus in the last 24 months?**
Or have a personal card open now.

YES → **Plan B: both business cards**

NO ↓

4 **Can you get a business card?**
A side gig counts.

YES → **Plan A: most popular**

NO → **Plan C: personal card only**

Want Help Choosing?

In the masterclass I walk through each plan, including the 3-card way to get two passes. **Southwest Masterclass, $29 →**

CHECKLISTS

Your *Worksheet*

Type in it or print it, or track it in Travel Freely.

MY CARDS

CARD	OPENED	CLOSES	SPEND BY	DEC 2?	POSTED
				☐	☐
				☐	☐
				☐	☐
				☐	☐

MY POINTS

SOURCE	ME	PARTNER
Card bonuses		
10k boost		
Card spending		
Referrals + debit card		
Other		
Total (need 135,000)		

MY DECEMBER STATEMENT CLOSES

PARTNER'S CLOSES

MY COMPANION

CHANGES USED (3 A YEAR) ☐ ☐ ☐

PLAN A · MOST POPULAR

Personal + *Business*

One person · 2 cards · $4,000 spend · $248 fees

154,000

80k Plus + 60k Premier Business + 10k boost + 4k spending

✓ **19,000 to spare**

RIGHT NOW

Check

- [ ] Under 5/24 (3/24 is safest). No Southwest personal card or bonus in 24 months.

NOW, THEN ABOUT 30 DAYS LATER

Apply

- [ ] **1st: Premier Business, by mid-November**

  Opened _____ Deadline _____

- [ ] **2nd: Plus, about 30 days later.** Approved by Dec 2.

  Opened _____ Deadline _____

BEFORE YOUR DECEMBER STATEMENT CLOSES

Spend

- [ ] **$3,000** on the business card and **$1,000** on Plus.

BY DECEMBER 31, 2026

Done!

- [ ] Bonuses + 10k boost post (154,000). Add your companion and fly 2-for-1 through Dec 31, 2027.

PLAN B · BUSINESS CARDS ONLY

Both Business *Cards*

You've had a Southwest personal bonus in 24 months · $8,000 spend · $448 fees

158,000

60k Premier Business + 80k Performance Business + 10k boost + 8k spending

✓ **23,000 to spare**

RIGHT NOW

Check

- [ ] Under 5/24 (3/24 is safest), and you can spend $8,000 by your December statements.

NOW, THEN ABOUT 30 DAYS LATER

Apply

- [ ] **1st: Premier Business, by mid-November**

  Opened _____ Deadline _____

- [ ] **2nd: Performance Business, about 30 days later.** Approved by Dec 2.

  Opened _____ Deadline _____

BEFORE YOUR DECEMBER STATEMENTS CLOSE

Spend

- [ ] **$3,000** on Premier and **$5,000** on Performance. Short on time? Finish Premier first.

BY DECEMBER 31, 2026

Done!

- [ ] Bonuses + 10k boost post (158,000). Add your companion and fly 2-for-1 through Dec 31, 2027.

PLAN C · NO BUSINESS CARD

Personal Card *Only*

The slow way: one card gets you to 103,000. You need about 32,000 more by Dec 31.

137,500

90k Priority + 3k spending + 10k boost + 7.5k debit card + 20k (1 referral) + 7k you already earned

✓ **2,500 to spare**

RIGHT NOW

Check

- [ ] Under 5/24. No Southwest personal card or bonus in 24 months.
- [ ] Check your 2026 tracker in the Southwest app.

  Points so far _____

NOW TO NOVEMBER

Apply

- [ ] **Priority** (or the best offer), approved by Dec 2.

  Opened _____ Deadline _____
- [ ] Open the **debit card** (+7,500). No credit check.

NOW THROUGH DECEMBER

Spend + Refer

- [ ] Spend the **$3,000** before your December statement closes.
- [ ] Send your referral link to friends (20,000 each). Do it early.

BY DECEMBER 31, 2026

Build to 135,000

- [ ] Top off with the portal, dining, and hotels until you hit 135,000.

PLAN D · TWO ADULTS

Two Passes, *4 Cards*

Each parent adds a different kid: four people fly for the price of two · $8,000 spend · $496 fees

154,000

Each person: 80k Plus + 60k Premier Business + 10k boost + 4k spending

✓ **19,000 to spare**

RIGHT NOW

Check

PERSON 1

- [ ] Under 5/24 (3/24 is safest).

PERSON 2

- [ ] Under 5/24 (3/24 is safest).

NOW, THEN ABOUT 30 DAYS LATER

Apply

- [ ] **1st: Premier Business**, by mid-November
  Opened _____ Due _____
- [ ] **2nd: Plus**, ~30 days later, by Dec 2
  Opened _____ Due _____

- [ ] **1st: Premier Business**, by mid-November
  Opened _____ Due _____
- [ ] **2nd: Plus**, ~30 days later, by Dec 2
  Opened _____ Due _____

BEFORE YOUR DECEMBER STATEMENT CLOSES

Spend

- [ ] $3,000 business + $1,000 Plus.

- [ ] $3,000 business + $1,000 Plus. Use P1's referral link (+20k for P1).

BY DECEMBER 31, 2026

Two passes!

- [ ] 154,000. Add kid #1.

- [ ] 154,000. Add kid #2.

PLAN E · TWO ADULTS, 3 CARDS

Two Passes, *3 Cards*

Only one of you opens a personal card. Best if Person 1 already has one · $11,000 spend · $697 fees

PERSON 1	PERSON 2
137,000	176,000

P1: 80k Performance Business + 10k boost + 40k (2 referrals) + spending. P2: 80k Performance Business + 80k Plus + 10k boost + spending.

RIGHT NOW

Check

PERSON 1

- [ ] Under 5/24. Have a Southwest personal card? You're Person 1.

PERSON 2

- [ ] Under 5/24. No personal bonus in 24 months.

RIGHT AWAY (PLUS APPROVED BY DEC 2)

Apply

- [ ] **Performance Business**
  Opened _____ Due _____
- [ ] Send Person 2 your referral link.
- [ ] **1st: Performance Business** (P1's link)
  Opened _____ Due _____
- [ ] **2nd: Plus**, ~30 days later (P1's link)
  Opened _____ Due _____

BY DECEMBER 31, 2026

Two passes!

- [ ] Spend $5,000. Referrals must post by Dec 31.
- [ ] Finish spending on both cards.

PLAN F · NO NEW CARDS

No New Cards *(or Missed Dec 2)*

You can’t open cards, or you’re past the deadline.

EARN IT	GOOD THROUGH	TRIPS
By Dec 31, 2026 (old rules)	Dec 31, 2027	**Unlimited**
3 companion trips in 2027	Dec 31, 2028	**3 trips**
Platinum in 2027	Dec 31, 2028	**Unlimited**

BEFORE DECEMBER 31, 2026

No-card ways to 135,000

- [ ] Check your 2026 tracker.
- [ ] Refer friends (20,000 each).
- [ ] Shop, dine, and stay via Southwest.
- [ ] Get the debit card (7,500).
- [ ] Fly paid Southwest flights.
- [ ] Ask your partner to earn it and name you.

IN 2027

Spend, fly, or catch a promo

- [ ] 95,000 TQPs = 3 companion trips.
- [ ] Put the household on one card.
- [ ] 140,000 TQPs = unlimited pass.
- [ ] Watch for promo passes.

The Honest Math

In 2027, card spending alone takes about $95,000 for 3 trips or $130,000 for the unlimited pass. If neither fits, a partner’s pass or a promo pass is your best bet.

USING YOUR PASS

Booking With Your *Pass*

01

ADD YOUR COMPANION ONCE

My Account → Companion Pass. Enter their name, birthday, and Rapid Rewards number.

02

BOOK YOUR FLIGHT

Cash or points. Any fare.

03

OPEN THE TRIP → “ADD COMPANION”

Pay just the taxes: $5.60 each way.

04

PICK THEIR SEAT

It’s not automatic. Go back in and choose “modify seat.”

SAVE MONEY

BOOK DURING SALES

Sale fare + free companion = huge savings.

BOOK WITH POINTS

Price drops? Cancel and rebook. The points come back.

CHANGING A TRIP?

Cancel your companion, change yours, then re-add them.

SWITCHING COMPANIONS?

Cancel their booked trips first. 3 switches a year.



WHAT'S DIFFERENT IN 2026

Seats, Boarding, and *Bags*

SEATS

You pick your companion's seat after adding them. Your perks carry over. Write down your seat first, then pick theirs.

SITTING TOGETHER

Not guaranteed. Plus and Premier cards only open free seats 48 hours before. To pick at booking, book Choice or higher.

BOARDING

Based on your seat or perks. You may not board together. No family boarding anymore.

BAGS

$45 first bag, $55 second. Your Southwest card's free bag covers your companion too.

CLOSING YOUR CARD?

Seats you picked with its perk get released. Wait until after the trip.

FIVE QUICK RULES

Keep or Close Your *Cards?*

01

KEEP ONE CARD FOR 2027

Free first checked bag for you and your companion, plus 1 TQP per $1 starting Jan 1.

02

DON'T CLOSE IT BEFORE A TRIP

Where you used its seat perk.

03

WAIT FOR ANNIVERSARY POINTS

Then cancel within 30 days of the fee for a refund.

04

REFER FRIENDS FIRST

20,000 points each (and they count toward the pass through Dec 31).

05

YOUR POINTS STAY

After you close the card.

Your Next Free Trip

Your pass covers the flight. Want the hotel free too? TRM+ includes my Hilton masterclass, a new masterclass every month, and a shopping portals masterclass. **TRM+, $9.99/month →**

YOUR QUESTIONS

FAQs

I booked before I earned the pass. Can I add my companion?

Yes, if seats are open. Tip: hold a kid's seat with points, then cancel it (points come back) and add them as your companion.

Can my companion fly without me?

No.

Can my teen use my PreCheck?

Not as your companion. They're on a separate reservation, so teens 13 to 17 need their own.

If I finish spending in January, will my pass last through 2028?

No. A card approved by Dec 2 still counts, but Southwest counts those points toward 2026, so the pass ends Dec 31, 2027. Finish in 2026 and you get the rest of this year too.

My pass ends Dec 31, 2026. What now?

It won't roll over. Earn 135,000 by Dec 31 to keep flying 2-for-1 through 2027.

How do I keep it going after 2027?

Earn 3 companion trips (95,000 TQPs) or Platinum (140,000 TQPs) in 2027, or watch for promos. The pass doesn't work on the new partner airlines.

WANT MORE?

Two Ways to *Keep Going*

This guide has everything you need to earn the pass. If you'd like more help:

ONE-TIME

Southwest Companion Pass *Masterclass*

$29

- Everything in this guide, explained in more depth
- Audio you can play while you multitask
- On-screen walkthroughs: finding your dates, adding your companion

GET THE MASTERCLASS

MEMBERSHIP

TRM+

$9.99 / month

- A new masterclass every month, plus Hilton and shopping portals masterclasses
- Ask TRM and what I would book
- Ongoing help

JOIN TRM+

THE REWARDS MOM

Let's Stay *Connected.*

Questions, wins, or where you're taking your companion? I'd love to hear. Reply to any of my emails or say hi on Instagram.

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Xo, Kristin

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