

Sheet1

Annual Spending 18000

Discount Rates:

aeroplan 0.01000 40000 points == \$400  
 air miles 0.25000 1600 points = \$400  
 cashback 0.98000  
 costco 0.80000  
 PC points 0.00100  
 petro points 0.00025 20000 points = \$5 in gas  
 TD points 0.01200

Card	fee	add card
CIBC platinum	0	0
CIBC aeroplan	120	50
TD elite	100	40
CITI petro	0	0
TD gold	120	50
AMEX aeroplanplus gold	120	0
AMEX aeroplanplus	60	20
BMO air miles bronze	0	0
BMO cashback gold	10	15
CIBD dividend	0	0
TD rewards	0	0
AMEX costco	0	0
CITI enrich	0	0
PC	0	0
BMO air miles silver	35	5
BMO air miles gold	80	15
AMEX air miles gold	50	0

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reward	rate	reward loss	CDW?	CDW fee	Value	+CDW
cashback	0.000	0	1	0	\$0.00	\$0.00
aeroplan	1.000	0	1	0	\$10.00	\$10.00
cashback	0.010	0	1	0	\$36.40	\$36.40
petro points	10.000	0	0		\$45.00	N/A
TD points	1.000	0	1	0	\$46.00	\$46.00
aeroplan	1.250	2500	1	0	\$80.00	\$80.00
aeroplan	1.000	0	0		\$100.00	N/A
air miles	0.025	0	1	30	\$112.50	\$82.50
cashback	0.010	0	1	30	\$151.40	\$121.40
cashback	0.010	18.75	0		\$158.03	N/A
cashback	0.010	15	0		\$161.70	N/A
costco	0.015	55	0		\$172.00	N/A
cashback	0.010	0	0		\$176.40	N/A
PC points	10.000	0	0		\$180.00	N/A
air miles	0.050	0	1	30	\$185.00	\$155.00
air miles	0.067	0	1	30	\$206.50	\$176.50
air miles	0.067	0	1	0	\$251.50	\$251.50