

Dec 31 Credit Tracker: Platinum, Reserve, Aspire (Printable)

Checklist of Platinum, Reserve, and Aspire credits that end or reset Dec 31, 2026, plus two anniversary credits. Print it, give each card to one adult, and tick credits as you use them.

Last verified: October 5, 2026. Every amount below was confirmed on the issuer's own pages that day. The Platinum, Reserve, and Aspire rows match our live Dec 31 credits guide; the Sapphire Preferred row matches our six-card wallet guide. On October 6, 2026 we checked each row against our fact record again; we did not re-check the issuer pages that day.

Amounts change; confirm on the issuer's site. PointFam has no affiliate links yet.

1. Hard sunset: gone after Dec 31, 2026

Chase lists this credit only through 12/31/26 and shows no 2027 version.

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Chase Sapphire Reserve	Select Chase Travel hotels credit (IHG, Montage, Pendry, Omni, Virgin, Minor, Pan Pacific; prepaid "Pay Now" stays of 2+ nights)	Up to \$250 in calendar year 2026	One-time: purchase through Chase Travel by Dec 31, 2026; purchase date counts, not stay date	Check your card's benefits page	☐	

2. Semiannual: the July to December half ends Dec 31

Each half has its own cap. Plan as if unused amounts do not roll over.

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Amex Platinum	Hotel credit (prepaid Fine Hotels + Resorts or The Hotel Collection through Amex Travel; The Hotel Collection needs 2+ nights)	Up to \$300 this half (up to \$600 per calendar year)	Semiannual (Jan to Jun, Jul to Dec): booking must be processed by Dec 31, 11:59 PM CT; the stay can be later	No enrollment required	☐	
Hilton Honors Aspire	Resort credit (participating Hilton Resorts; charge directly with the resort and put on-property spend on the room)	Up to \$200 this half (up to \$400 per calendar year)	Semiannual (Jan to Jun, Jul to Dec): ends Dec 31	Check your card's benefits page	☐	
Chase Sapphire Reserve	Dining credit (Sapphire Reserve Exclusive Tables on OpenTable)	Up to \$150 for Jul to Dec (up to \$300 per calendar year)	Semiannual (Jan to Jun, Jul to Dec): ends Dec 31	Check your card's benefits page	☐	
Chase Sapphire Reserve	StubHub credit (program runs through 12/31/27)	Up to \$150 for Jul 1 to Dec 31 (up to \$300 per calendar year)	Semiannual (Jan 1 to Jun 30, Jul 1 to Dec 31): ends Dec 31, 11:59 PM ET	Activation required	☐	

3. Calendar year: resets Jan 1

One cap per calendar year. Whatever is left on Dec 31 is gone.

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Amex Platinum	Airline fee credit (one selected airline; incidental fees such as checked bags, not tickets or upgrades)	Up to \$200 per calendar year	Calendar year: ends Dec 31	Yes: select your airline first; fees charged before you select it are not eligible	☐	

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Amex Platinum	CLEAR+ credit	Up to \$219 per calendar year	Calendar year: ends Dec 31	Check your card's benefits page	☐	
Amex Platinum	Uber One credit (auto-renewing membership)	Up to \$120 per calendar year	Calendar year: ends Dec 31	Check your card's benefits page	☐	
Amex Platinum	Oura credit	Up to \$200 per calendar year	Calendar year: ends Dec 31	Yes, enrollment required	☐	
Amex Platinum	Equinox credit	Up to \$300 per calendar year	Calendar year: ends Dec 31	Yes, enrollment required	☐	
Hilton Honors Aspire	CLEAR+ credit (separate from the Platinum credit; capped per Card Account)	Up to \$219 per calendar year	Calendar year: ends Dec 31	Check your card's benefits page	☐	
Chase Sapphire Reserve	The Edit credit (prepaid "Pay Now" stays of 2+ nights)	Up to \$500 per calendar year (up to \$250 per booking)	Calendar year (Jan 1 to Dec 31): purchase date counts	Check your card's benefits page	☐	

4. Quarterly: the October to December quarter ends Dec 31

Amex names Aspire flight quarters in its terms; Platinum Resy and lululemon say "each quarter" and we read them as the same calendar quarters.

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Amex Platinum	Resy credit	Up to \$100 this quarter (up to \$400 per calendar year)	Quarterly (Oct to Dec): ends Dec 31	Yes, enrollment required	☐	
Amex Platinum	lululemon credit	Up to \$75 this quarter (up to \$300 per calendar year)	Quarterly (Oct to Dec): ends Dec 31	Yes, enrollment required	☐	
Hilton Honors Aspire	Flight credit (scheduled airfare bought directly from an airline or through Amex Travel)	Up to \$50 this quarter (up to \$200 per calendar year)	Quarterly (Oct to Dec): ends Dec 31	Check your card's benefits page	☐	

5. Monthly: December is the last 2026 month

Missed months cannot be made up.

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Amex Platinum	Uber Cash (U.S. only)	\$15 per month plus a \$20 bonus in December (up to \$200 per year)	Monthly: expires 11:59 PM Hawaii Standard Time on the last day of each month; no carryover	Check your card's benefits page	☐	
Amex Platinum	Digital entertainment credit	Up to \$25 per month (up to \$300 per year)	Monthly: December amount ends Dec 31	Yes, enrollment required	☐	
Amex Platinum	Walmart+ credit	Up to \$12.95 per month plus tax (up to \$155 per year)	Monthly: December amount ends Dec 31	Check your card's benefits page	☐	

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Chase Sapphire Reserve	Lyft credit (program through 9/30/27)	\$10 per month	Monthly: unused amount is forfeited at month end	Check your card's benefits page	☐	
Chase Sapphire Reserve	Peloton credit (program through 12/31/27)	\$10 per month	Monthly: December amount ends Dec 31	Activation required	☐	
Chase Sapphire Reserve	DoorDash promos (through 12/31/27)	Up to \$25 per month	Monthly: that calendar month only; no rollover	DashPass needs activation by 12/31/27	☐	

Not calendar-based: anniversary credits

These reset on your card anniversary, not December 31. Write your anniversary month in My notes and skip the December rush unless it falls soon.

Card	Credit	Amount	Resets / deadline	Enrollment?	Used?	My notes
Chase Sapphire Reserve	Travel credit (travel-category purchases)	Up to \$300 per account anniversary year	Anniversary: resets on your account anniversary, not Dec 31 (write the date in My notes)	No; applies automatically	☐	
Chase Sapphire Preferred	Chase Travel hotel credit (the first \$100 of Chase Travel hotel purchases each year earns no points)	Up to \$100 per account anniversary year	Anniversary: resets on your account anniversary, not Dec 31 (write the date in My notes)	No; applied automatically	☐	

Not on this tracker

Global Entry and TSA PreCheck credits (multi-year cycles), the Aspire Free Night Reward (expires one year from issuance; check the certificate), the Aspire Waldorf Astoria and Conrad property credit (per eligible stay), and the Reserve's 2027 activation deadlines. See the Dec 31 credits guide for those.

Sources

Issuer pages behind the amounts above (checked October 5, 2026):

- Chase Sapphire Reserve card page and terms: <https://creditcards.chase.com/rewards-credit-cards/sapphire/reserve>
- Amex Platinum card page: <https://www.americanexpress.com/us/credit-cards/card/platinum/>
- Amex Travel hotel credit FAQ: <https://www.americanexpress.com/en-us/travel/faq/travel-benefits/>
- Hilton Honors Aspire card page: <https://www.americanexpress.com/us/credit-cards/card/hilton-honors-aspire/>
- Hilton Honors Aspire benefit terms: <https://www.americanexpress.com/us/credit-cards/card-application/apply/supplementary/terms/hilton-honors-aspire-credit-card/36182-9-0>
- Amex Platinum benefit terms: <https://www.americanexpress.com/us/credit-cards/card-application/apply/supplementary/terms/platinum-card/36182-9-0>
- Chase Sapphire Reserve travel credit explainer: <https://www.chase.com/personal/credit-cards/education/rewards-benefits/chase-sapphire-reserve-travel-credit-how-it-works>
- Chase Sapphire Preferred card page: <https://creditcards.chase.com/rewards-credit-cards/sapphire/preferred>