

# Let's Talk Free Travel

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**A BEGINNERS GUIDE TO MILES AND POINTS**

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## LITTLE TID-BIT ABOUT ME

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I'm just your average girl who is obsessed with traveling and happens to know a few things about how to do it for nearly free. I started my journey with points and miles because saving for trips was really hard to do since I'm self employed and I don't get any paid vacation like a regular job. After all my research, I was so bummed that I didn't know about travel cards sooner. I just assumed it was all for business travelers and extremely wealthy people. Well, I'm here to tell you that if you are open to replacing your debit card with a credit card and are extremely disciplined when it come to your spending, you are opening yourself to an amazing future of travel. I went from going on one vacation a year to multiple vacations all by using Points and Miles. It's been an incredible journey and I encourage you to give it a shot.

Courtney

# WHAT ARE POINTS AND MILES?

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POINTS AND MILES ARE A CURRENCY CREATED BY AIRLINES, BANKS AND HOTELS TO REWARD THEIR CUSTOMERS FOR THEIR LOYALTY.

*YOU DON'T HAVE TO SPEND A LOT OF MONEY TO EARN POINTS, YOU JUST HAVE TO BE SMART ABOUT HOW TO MAXIMIZE THEM AND USE THEM TO YOUR ADVANTAGE*

It used to be that you would have to travel constantly to earn miles but now there are several other ways to earn them.

Miles can be used for things such as upgrades on flights or enjoying free food and drinks in an airport lounge. Maybe you want to upgrade to a suite at your hotel or get free breakfast and late checkouts. Some reward cards come with other perks like, extra baggage, upgrades for car rentals or travel insurance.



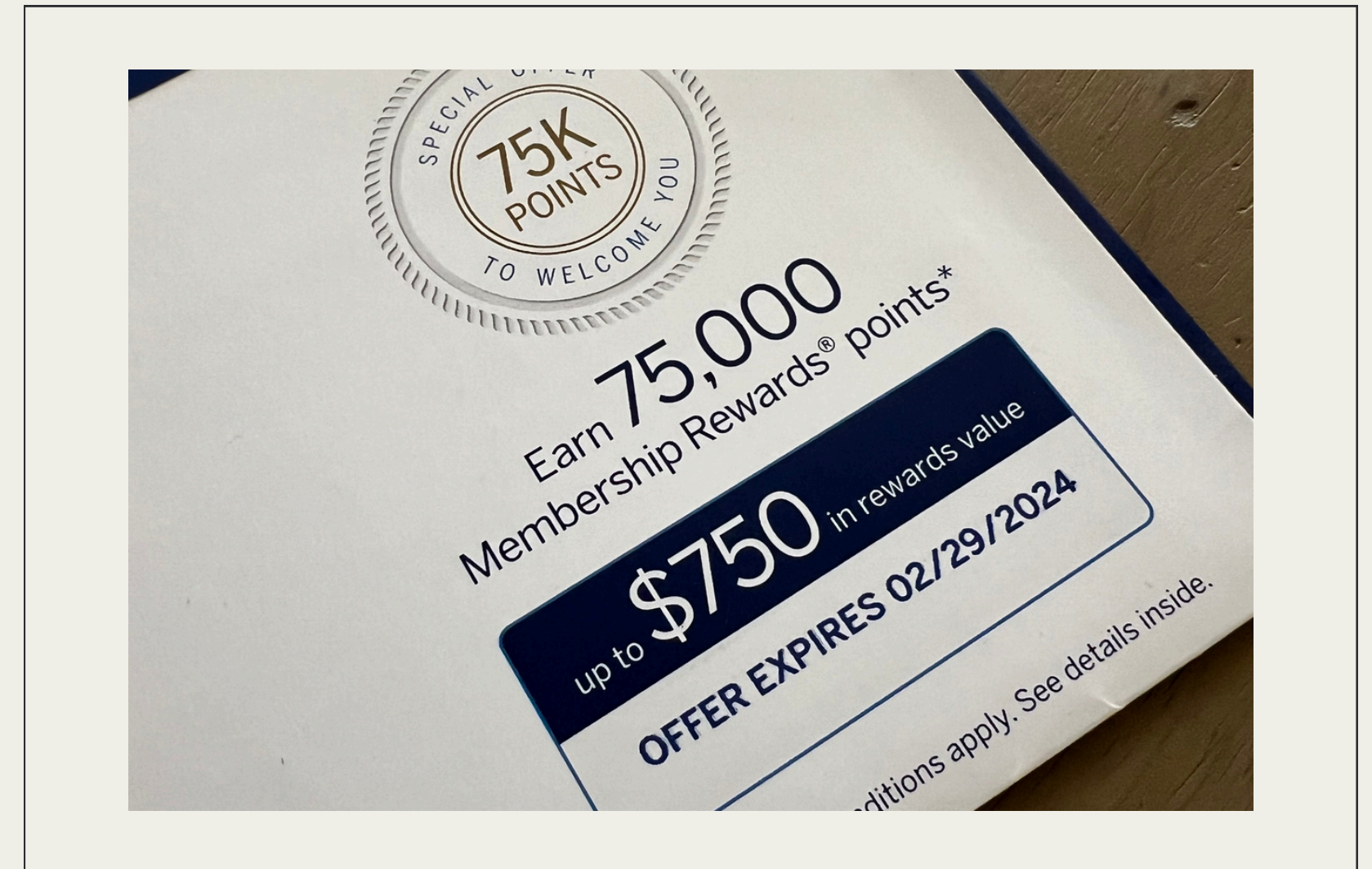


# WHAT'S THE FASTEST WAY TO EARN POINTS?

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The fastest way to start building your point balance is credit card sign up bonuses. Many banks will offer sign up bonuses to make their cards more appealing to customers in hopes that they will open up for a card. Depending on the card, you can expect to see a sign up bonus anywhere between 40, 80, or even 100,000+points.

With each sign up bonus there is a minimum spend requirement that you have to hit in a period of time in order to receive those points. It's important to note that you never want to overspend to reach your goal. The cards that you pick should be in line with your budget.



***Quick Tip: After you hit your minimum spend, you can then refer your partner/spouse to double your point earnings .***

# CAN ANYONE DO THIS AND HOW DO I QUALIFY?

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## What is your relationship with credit?

If you have a good credit score over 700 and are extremely responsible with paying off your statement balances in full and on time every month, then yes, if not... well then this method is not for you. At least not at this time. Now that's not to say that its not possible, just that you will have to clean up your credit first and then get into a mindset of only using your cards for your everyday spend, such as groceries, bills etc.

This points and miles game is simply not worth it if you are running balances on your cards. It completely defeats the purpose. This method is to save you money on travel , not put you into debt.

CREDIT KARMA.COM IS A GREAT TOOL TO CHECK YOUR CREDIT SCORE AS WELL AS TRACK YOUR PROGRESS. HOWEVER, I **DO NOT** RECOMMEND USING THEIR CREDIT CARD CHOICES IF YOUR GOAL IS TO TRAVEL

# WHAT'S THE DIFFERENCE BETWEEN POINTS/MILES AND CASH BACK?

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When a credit card earns “miles,” it is usually with an airlines frequent flyer program such as American AAdvantage , Delta Sky Miles, United Mileage plus etc. Those miles can be used in return for free flights, upgrades and other rewards member perks. The only problem with these particular branded cards is that you can only redeem rewards and benefits from that particular airline.

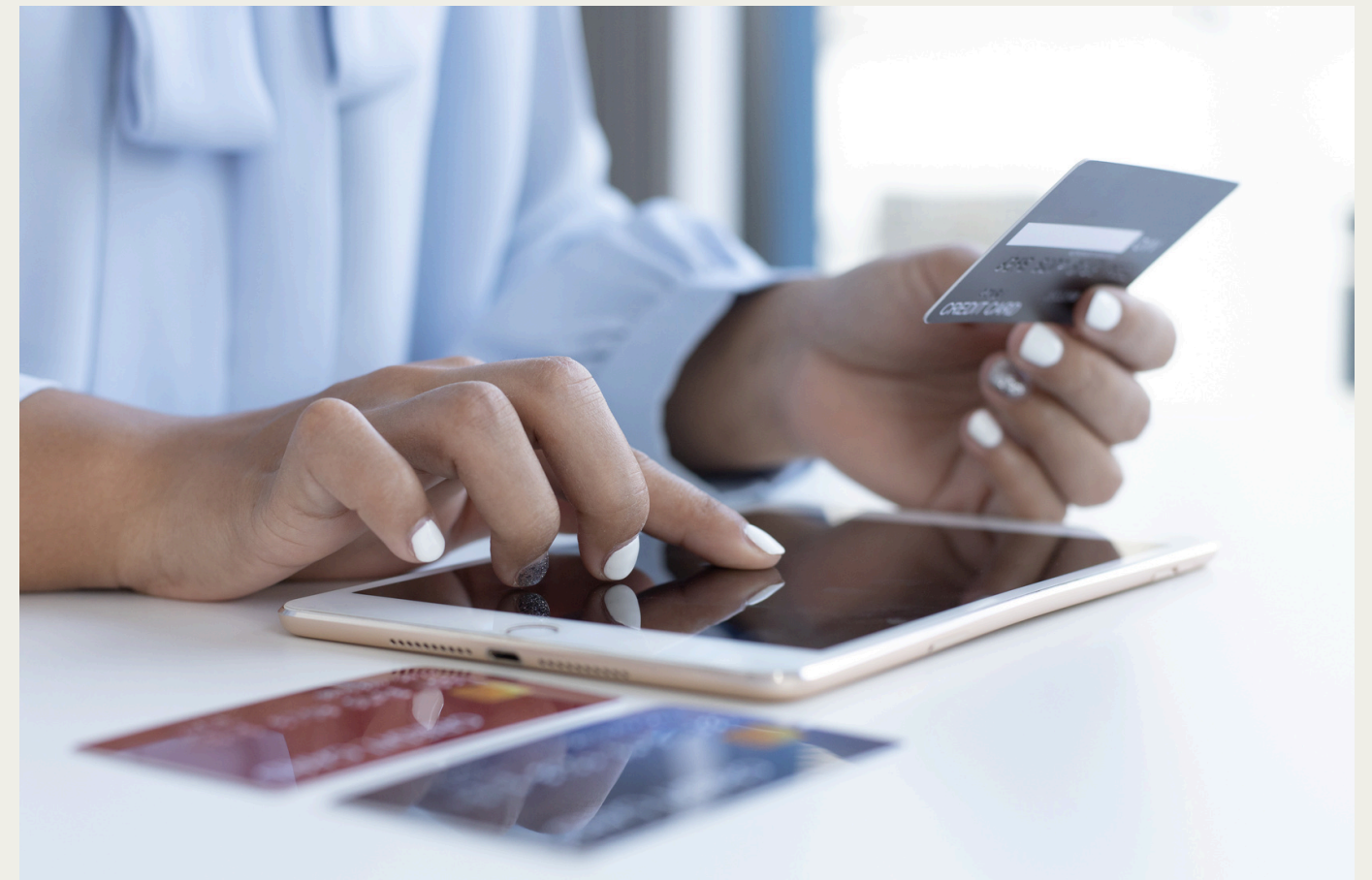
Credit Cards that earn "points "are typically major bank players like Capital One, CITI and American Express to name a few. The benefit of having one of these bank credit cards is that they have many airline and hotel partners. Therefore your reward points are much more flexible and can be easily transferred to several airlines which makes these cards the most efficient cards to get. If your goal is to travel to many different places , then you don't want to be tied to just one airline or one hotel brand.



# JUST PUT AWAY YOUR DEBIT CARD AND START USING A TRAVEL CARD, IT'S AS SIMPLE AS THAT

As you become more knowledgeable about redeeming points for flights, you will realize how much more money you can save by having access to many airline and hotel partners.

Lastly, there is a cash back card. Some people have no interest in traveling but want to get the best bang for their buck so why not get cash back for the items that you are already purchasing. Makes sense right? Many cash back cards have sign up cash back bonuses after you hit a minimum spend goal. Travel is not for everybody, so in this case a cash back card would be fine. But..make no mistake, credit card point values far outweigh the benefits of a cash back card. Upwards of seven times the value.





# HOW DO I KNOW WHAT CARDS ARE RIGHT FOR ME?

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For starters , I would look at your bank account to see where you are spending your money and how much in each category. Each card has different category spend bonuses. For instance , Some cards offer 5x for travel, 4x groceries, 3x gas etc. So you want to pick the categories that work best for you so that you can earn points more efficiently. I personally spend a good amount of money on dining, and groceries. The best card for this type of spend is the American Express Gold card earning you 4x points on groceries and restaurants.

[Click here to learn more](#)

# DOES LOUNGE ACCESS SPARK YOUR INTEREST?

Well, if so, then you might want to check out the Capital One Venture X card. This card is amazing. It has great benefits:

- \$300 yearly travel credit
- Priority pass lounge access at airports for you and your guests
- \$100 towards TSA Precheck or Global Entry
- 2x points on all non category spend which most other cards only give you 1x point on.
- Hertz President's Circle Status
- Price drop protection and many more.



[Click here to learn more](#)

# WHAT IS A MINIMUM SPEND REQUIREMENT?

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A minimum spend requirement is a certain amount of money that you must spend in a certain amount of time in order to receive the sign up bonus. For example, one of my favorite cards the American Express Gold has a sign up bonus of 75,000 points after spending \$4,000 in a 3 month period. Typically, the larger the sign up bonus is, the larger the minimum spend. Again **DO NOT** get yourself into a situation where you have to spend more to reach your minimum spend goal. With that being said, if you know that you have some hefty fees coming up, like taxes or college tuition, you can open up a card that has a steep sign up bonus to get the miles, just make sure that you can still pay off that balance in full.

You will no doubt be very tempted by the HUGE sign up bonuses that are being advertised. Usually this means they also have a HUGE minimum required spend.

**DO NOT** start with these if you are just starting your points and miles journey. We have to learn to walk before we run .





So, before you start feeling defeated, many of these minimum spends are very easily obtained by simply replacing your debit card with your new credit card for your normal everyday spend. We're talking gas, groceries, dining, streaming, etc. All the things that you normally pay for each month.

Trust me, I am as frugal as they come and take pride in not overspending (got into a bit of trouble in the past). So, I started small and opened up a small minimum spend card and over time started opening up more cards that were in line with my everyday spend and not a dollar more.

You also want to make sure that you space your cards apart, for several reasons. One, you don't want to get stuck with more than one minimum spend card at a time. You'll want to wait about 90 days.

*There is also a 5/24 rule where you can't be approved for certain cards if you've opened five or more personal credit cards (from any card issuer) within the past 24 months. So be aware of your strategy.*

**credit cards aren't  
bad, carrying a  
balance is**



# WHAT ABOUT ANNUAL FEES?

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Most credit cards that offer benefits will charge an annual fee. Some have as little as \$95 some can be upwards of \$695. This is how the bank gets paid for all the perks that you receive when you use their credit card.

Here are a few examples :

My all time favorite, **This Card** has a sign up bonus of 60,000 points after spending \$4,000 in 3 months and has a \$95 annual fee.

Benefits include a :

- \$50 hotel credit,
- \$15 instacart credit
- 5x points on Travel
- 5x on lyft
- 3x dining
- delivery services and many more.
- As you can see, the benefits far outweigh the annual fee. The cards with the most perks have a much higher annual fee, but in some cases these can certainly work out in your favor.

[Click Here To Learn More](#)

## SMALL BUSINESSES CERTAINLY BENEFIT

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Businesses for instance may use their cards for all of their spend and reap some serious benefits. For example, American Express has a \$15,000 minimum spend within 3 months and a \$695 annual fee. In return, you can get upwards of 150,000 points and other perks such as \$1000 worth of statement credits for office supplies like Dell, Adobe, Indeed, a telephone credit. \$200 airline credit \$189 credit for Clear ( the better version of TSA Precheck). Access to global lounges and many other perks. So as you can see, if you are already spending that money on your business then the annual fee definitely pays for itself.

*The biggest thing to remember is that if your goal is to travel for nearly free, then you'll want to get a card with multiple travel partners that you can transfer your points to.*

# WHAT ARE TRANSFER PARTNERS?

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Transfer partners are airline and hotels that the banks have partnered with. These transfers can easily be done on your computer or mobile device when it is time for you to book travel. For example, one particular card's airline partners include:

- Aer Lingus AerClub
- Air France-KLM Flying Blue
- Emirates Skyward
- Singapore Airlines KrisFlyer
- United MileagePlus
- Marriott Bonvoy

Other cards may have different travel partners so it's good to have more than one card to be the most flexible. You are definitely going to want to do some research using partner airlines. You will almost always find a better deal than going through the credit card travel portal or directly with the airline in question.

**transferable  
credit cards  
are the key to  
your success**

# WHAT IS THE VALUE OF A POINT?

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The value of a point can vary widely depending on the loyalty program and how you choose to redeem the points. In general, the value of a point is often estimated based on how much value you can get when redeeming it for flights, hotel stays, or other rewards. For example, if a flight that would normally cost \$500 can be booked for 25,000 points, each point would be worth approximately 2 cents ( $\$500 / 25,000 \text{ points} = \$0.02 \text{ per point}$ ).

If you purchase a flight through the credit cards travel portal, they are typically a fixed rate. You may only get 1.2 cents per point, but if you transfer your points to one of the credit cards transfer partners you can get up to 7 times as much value.

This is why getting the right card with travel partners is key, they have flexible rates that can be worth several times more value, especially if there is an airline transfer bonus.\*\*\*

This is without a doubt the best way to get the most out of your points and miles.



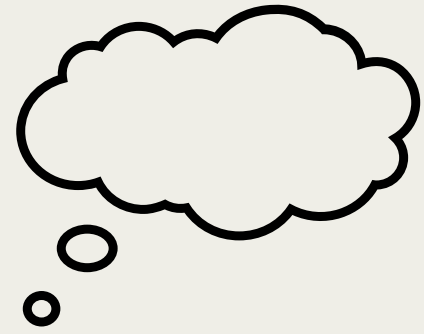
# WHAT IS A TRANSFER BONUS?

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A few times a year, credit cards will do what they call a transfer bonus to either an airline or hotel partner. An airline transfer bonus is like getting extra points when you transfer your credit card points to an airline's loyalty program. It's a special deal that makes your points worth more when you use them for flights or other rewards with that airline. These can be very helpful since they can sometimes be anywhere from 10-50% bonus points. I was able to get a 30% bonus on miles for my trip to Italy which allowed me to transfer a lot less points to the airline. So, be on the lookout for those special offers. You can get this information from your credit card app or by signing up for their emails. Trust me , you don't want to miss out on these.

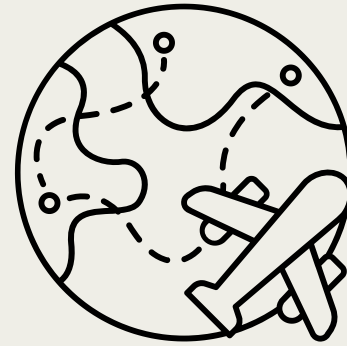


# I HAVE POINTS, NOW WHAT DO I DO?



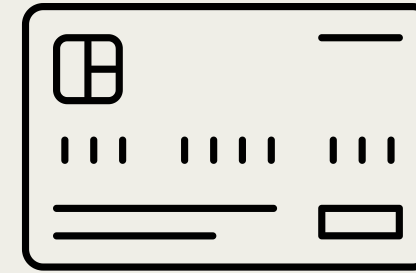
## *Where do you want to go?*

What is that dream vacation that you have been dreaming about going on? It's good to have a few places in mind so that you can compare the cost of each place and how many points you will have to redeem.



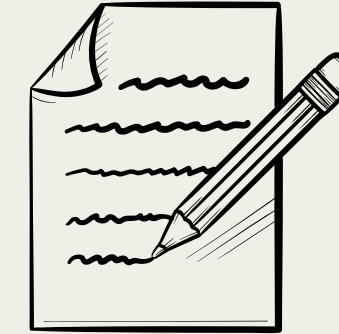
## *Research on Google*

Check google flights first to see how much they are charging and what airlines fly to your destination. This is a good way to see what kind of a deal you will be getting, as well as, exploring in case you are open to going anywhere.



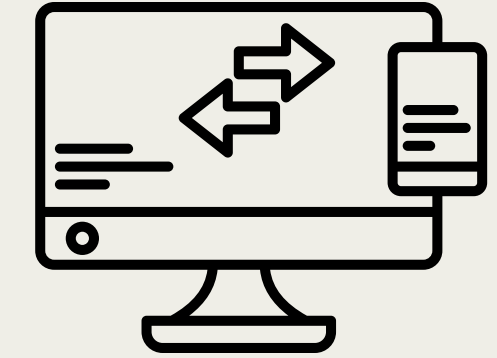
## *Credit Card Airline Partners*

Check your credit card to see if any of the partner airlines are flying to your destination. Make sure to become a member of the airlines frequent flyer membership program in question so that you can easily transfer points over.



## *Compare Travel Portal*

Check the travel portal of your credit card to see what they are charging for the flight. This is just research, you will almost NEVER use the banks portal to book a flight. I do this to compare the value of the miles they are charging in comparison to other partners.



## *Move Points to Airline Partner*

Once you have found your flight, transfer the required amount of miles from your credit card to the airline partner. You will find this under the rewards section of either the credit cards website or app.

## ALSO.....

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It's important to note that each airline is part of an alliance , so make sure to check flights with other airline partners to see who is charging the least amount of points. For instance, if you find a flight on American Airlines for 50,000 points each way, you can check British Airways (which is an alliance),they may have the exact same flight for maybe 20,000 points. Take your time, you wont regret it.

Pack your bags and enjoy the fruits of your labor. There is no better feeling than being on your first free flight. It's like this whole new world of opportunity to travel and see some wonderful places that you never imagined that you could . **Don't forget your sunscreen!**



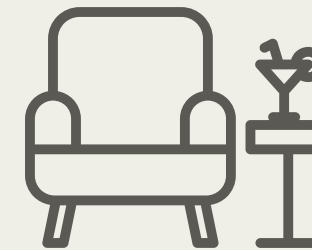
# START YOUR JOURNEY TO FREE TRAVEL

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- **STEP 1. APPLY**
- **STEP 2. REACH MINIMUM SPEND REQUIREMENT**
- **STEP 3. REDEEM FOR FREE FLIGHTS**



**BEST BEGINNER TRAVEL CARD**



**LOUNGE ACCESS & TRAVEL BENEFITS**



**BEST CARD FOR FOOD/DRINK & GROCERIES**



**BEST CARD FOR RENTERS**

*If I have helped you in any way , please use the credit cards links that I have provided here on my site. It helps support my work and it's at no cost to you.*

*I appreciate you and Happy Travels,  
Courtney*