



# Dream of Travel Writing

## Creating Your Own Free Travel Plan with Points and Miles

If you have a situation, as in, you know, either you have certain cards, you think you're not getting certain cards, you have somewhere that you wanna travel to, you have points with a certain airline that you always fly, that your spouse always flies because their company flies them. If you have a situation that you want us to talk about specifically when I do some case studies, I've got one that I think is a really good representative example, but I'd love to have some slightly different ones in there as well. So go ahead and drop that in the chat box, as we say here on the front page. If you'd like to be a case study, let us know where you would like to travel, where you're based, because these two things will influence which airline is best for you, and what credit cards you have now that have any sort of rewards attached to them, okay? So, that is what to drop in the chat box if you wanna be a case study.

And that being said, we're gonna go ahead and get started because we've got a lot to cover today. So, even though I did this as kind of a two-part, more so than a series, just kind of a two-part where we did some basic stuff in the first webinar. Now, we're gonna talk more in-depth about how to do the plan. There's just so much to be said here. I spent years and years writing about points and miles, and there's huge websites with tons and tons of content devoted to it. And that's because there's really a lot of intricacies to this. But the thing is that if you know nothing, if you know zero, there's a certain amount of ground work you need to get started. So, let me know in the chat box, those of you that are with us today, let me know where you guys are coming from in terms of did you catch the previous webinar? Do you have some basis or some experience with traveling with points and miles? Where are you guys in terms of this subject?

So, in our previous call, we discussed, kind of, a lot of the very, very basic things that you need to understand to get started. So I'll just tell you a little bit about what we covered the other day while you guys are letting me know in the chat box if you caught that, or if you have some experience in points and miles from previously. And I see some people have joined us since we got started, and so if you're just joining us and you want us to do a little case study on your own points and miles situation, just let us know in the chat box where you're based, where you would like to travel to, and what rewards cards you already have, okay?

So, great. Great. I see people starting to jump in on the chat box and answer to my previous question. I think the delay is a little longer today than usual actually. So, what we talked about in the last webinar was a lot about credit cards actually, because that is really one of the best ways, if not the best, in terms of time spent, for points received, ways to earn points and miles today. And the thing is that a lot of folks who don't do this points-miles game, as we kind of call it, are very nervous about applying for new credit cards, whereas people who do points and miles might apply for like six credit cards all at once. And it's kind of like a black and white situation, either you don't wanna apply for any credit cards or you apply for tons.



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So, we spent a lot of time in the last webinar going over that, going over how applying for credit cards affects your credit both in the good and bad ways, it affects you, surprisingly, mostly in the good ways. But I went through in a lot of detail the different sections of your credit score, like the different computational characteristics, let's say, there's a couple different factors that go into your credit score, how those are affected by credit card applications. And so, if that's something that you have questions about, catch the replay of the last webinar where we talked about that. What we're gonna look at today, in addition to talking about how to make a specific plan for yourself, we're gonna talk more about how the landscape is set up. One of the things that we talked a lot about last time was why, as travel writers, we want to use points and miles, and what the issues are in terms of booking free travel today and why it can be much easier to just do it with points and miles.

But we didn't talk so much about these different, let's call it structures within the points and miles system. That we're gonna talk about today, okay? So first, I wanna talk about this points-miles particularly the difference between points and miles, and what some of these different terms mean, so that we're on the same page as we talk about that. And I'm gonna also quickly recap something that we mentioned in the last call, which was some different ways to earn points and miles besides just applying for credit cards. Because there are other ways, but they just take a lot more time, okay? And then like I said, I'm gonna give you a crash course in the sort of structure of their system and how it works, to actually use your points and miles after you've earned them.

And then we're gonna look at a seven-step system for setting up the strategy for yourself in terms of how you should go about earning and using your points and miles. And then I'm gonna do...I've got one case study cued up. If any of you guys here on the call wanna volunteer your own situation for us to talk about as well, then we'll talk about that in the last segment of the call. And then at the end, I've got a giveaway which is an eBook, about 100-page plus eBook, with really everything that you need to know about points and miles, lots of case studies of specific flights that I have booked, and how I booked them, and why I booked them, and all those kinds of things. And along with all sorts of different questions that come up, things around your credit card, things around different airlines to use, the physical steps on how to book it. So if you're interested in that giveaway, I'll explain how to enter that at the end of the call.

So, let's go ahead and jump in. Carrie's got a question here that's gonna come up when we talk about how to meet minimum spend on your card. So, for those of you who were with us in the last call, which looks like not so many of you, and like I said, I definitely recommend checking out the last call because we went through a lot of



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this nitty-gritty about how using credit cards affects your credit score for the better, which is really good to know if you're debating between, you know, a card that might require you to have a larger spend. We talked about why some cards have higher rewards versus others, and it's actually better for you in the long term outside of just points, but also how it affects your credit score. So if you didn't catch the last webinar, I do recommend doing that. It's available until next Tuesday, the 30th, for free at the same link that you would use to register.

So, just a quick reminder for those of you that are new to us, this webinar is brought to you by Dream of Travel Writing, and we've got all sorts of tools, and webinars like this, and resources to help you grow your travel writing income. And this week as we go, we're not talking so much about your income, but rather how to decrease your expenses. Although, you'll probably find that once you start using points and miles, you're traveling to places that you would never ever travel to before because you just couldn't afford it. You know, I've actually never been to Africa. Period. If you're one of those people that has some really far-flung destination that's hard to get to in terms of the cost of the ticket, or the length of the flights, as I've mentioned before, for instance, I have a bad back, so for me to take a really long flight, it really needs to be on an airline that's comfortable, and either I have a lot of stops where I can get off, or I have a business class seat or something like that.

So using points has allowed me to do things like go all the way to Asia for just a week or something like that because you don't get as jetlagged when you're able to be comfortable and sleep on the flight. So, this week, we're not going to be talking about so much your income, but it does also tie into that because one of the things that happens when you start to take trips for yourself that you plan, rather than just press trips, that are to big destinations. We looked at this a lot, and when we did our first series on press trips, we talked about how to build an individual trip, an individual press trip where you go exactly where you wanna go, and you see exactly what you wanna see, and someone else foots the bill. That's really kind of the point that a lot of travel writers get to after taking a lot of group trips. They realize that it's much better for them to travel on their own in terms of being able to find stories.

So having an individual trip helps your income because you're able to find better stories. And so I almost exclusively use points and miles to pay for my trips so that I can go where I wanna go, and not be beholden to a press trip itinerary in order to get the best story. So actually traveling in this way can really help you to grow your portfolio, and grow your income, and cover places that you wouldn't be able to cover otherwise as well. So it can really help with your income and your portfolio as well. So, I just mentioned a couple webinars that we had done in the past on press trips and those are all up, everything we've ever done on press trips is up in our webinar library now. So if you haven't checked that out, you can get access to, not all because some of them we're still getting the transcript set up. But you can get access



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to about 30 or 40 or so of our past webinars and all sorts of different topics, from travel content marketing, and setting up sponsored trips. We've got lots of content in there about pitching, and that is all something that you can download the audio or the video so that you can, you know, watch it when you're at the gym, or listen to when you're in the car.

We've also got the transcript if you're somebody that prefers to just kind of go through it quickly rather than to spend the whole hour going through the webinar itself. And you can also pause, and play, and go back in those videos, which I know that you can't with the free videos, so that's another upside of grabbing the webinars in the library. But if you're somebody who just really wants to have all of our webinars, we're starting a new thing to offer everything that our coaching students get. Which means all of our past webinars, access to the database, and also our Q&A library where we have just dozens and dozens of very specific questions that we've gotten from coaching students that you can go through and see.

So if you have a question, like my travel content marketing client that I just pitched, came back to me and said this, "Like, what do I say back to them?" We've got tons of scripts and things like that in the library so that you can really, like, the second that you need to have access to that information. So that, this Q&A library, the full library of all our past webinars and the travel magazine database are available in our new dream buffet, and we're opening that next week so that you'll have an opportunity to get that if you didn't get it already in our "12 Days of Christmas" sale.

So, I mentioned this the other day, and I just wanna mention it again briefly. My own experience with points and miles is both in a sort of practical way in terms of using them, but I've also written about not just points and miles travel specifically in terms of nitty-gritty and how to book trips, but also larger trends in the industry, basically, since I started travel writing. So, for about, what year is it? For about like eight odd years now, I've been writing about this or teaching it and things like that. So, I've really got a lot of knowledge about these different areas, but one thing that came up last week is that somebody had a question about something specific and because I have been just working under and I've been traveling for the last year, I'm not, you know, so tied in that I'm reading every single news update about points and miles right this second. So I've added a slide at the end of this webinar to tell you guys what are really my top resources that I would recommend for you guys to check out if you wanna read about these things.

Because I found, just for myself, since I started covering points and miles, maybe like four or five years ago really specifically, that when I go to Google and type in, you know, "I need to know how to fly from point A to point B with this airline, and how do I book it?" The things that come up in Google results now, there's a lot of blogs about points and miles travel. But there are still only a few that are really, really



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solid and have a lot of depth of historic information and really good explanation. So I'm gonna tell you at the end of the call so what those are. Okay. Great. So, let's get into it.

Points and miles. What is the difference? Are they the same thing? You guys tell me. Do you think that points and miles are the same thing? I know Alicia said she's got a lot of experience with this, so some of you guys might already know the answer. But what do you guys think is the difference between points and miles? Tell me in the chat box and I'm just gonna jot down... I know Stacey mentioned some information about her situation that we can talk about later in the call, so I'm just gonna pull that out. So, again, let me know in the chat box, points and miles, what you guys think is the difference. Katie, I know you're talking about Chase Sapphire and that's something that I've already got some notes in the webinar that we're gonna talk about. So that's great.

And, Alicia, since you have some experience with it, if you wanna tell us, kind of, what you feel like you wanna optimize, that would be great to know as well. So like I said, let us know in the chat box, points and miles, what you guys think is the difference. And for those of you who are just joining us, if you want to have your situation sort of workshop later in the call, I've got a little case study segment that we're gonna do today. Just let us know in the chat box what airport is your base, your home base airport, where you'd like to go, and what reward credit cards, points and miles systems you're already using. So for instance, you know, if your husband always flies United because that's what his company uses, or actually I met somebody, they always put them on Lufthansa, or something like that. So if you have a lot of Lufthansa miles, that's good for us to know.

Okay. Great. So Alicia said, "Credit card generally do points that convert to miles, don't they?" And Carrie said, "Points can be traded for miles." So, this is an interesting way to look at it. So, some airlines call their miles, points, and credit cards, as Alicia said, typically call their systems, points. So, points, a way to think about it, is that way, way, way back in the day, the idea was that if you flew from one place to another, the number of miles or the number of reward things that you would earn would be the actual number of miles that you flew. So the actual, as the bird flies, number of miles. And there's a handful of airlines that still earn in this way, that if you fly from, say, you know, Alaska to Chicago, then you would get...I actually don't know how much miles. It's probably around 5,000 miles or maybe less. You get like 3,000 or 5,000d miles for that flight, right?

So, today, it's quite, quite different. There's been times where the value of the miles that you earn was quite diluted in about three, four years ago. A little bit after recession, there was a big push that airlines made it so that if you buy an inexpensive ticket, you earn essentially or actually no miles, whereas if you buy a



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business class or just a full-price ticket, then you would earn a lot more miles. So it's, kind of, really convoluted, but the ideas that miles should be something that you're earning by traveling and it's related to the distance that you traveled, whereas points are something that tends to be connected to your spending. So, you guys have probably seen this before, there's a lot of credit card offers that go around that say you get two points per dollar, right? So, you get a number of points based on what you spend. There are a few airline systems that also call their rewards points rather than miles, some people have even weirder names for them. British Airways calls them Avios, and I'll write that in the chat box because it's kind of weird. So British Airways have Avios, which is their own sort of system.

And the idea is basically that the points don't have such a direct correlation to travel. So, in some systems, you might have points that you earn that essentially, if you were to transfer them to a different airline, might be worth six miles. So you can kind of think of points as something that doesn't have always a direct one-to-one transfer when you're looking at booking flights, okay? So, what do I mean by that? How do we book flights? If points are gonna come through credit cards, does that mean that we can't book flights directly through credit cards? This is a really interesting point and I'm really glad the case study that I picked up for later, she has a Capital One card. I don't know if any of you guys have Capital One cards, but Capital One cards.

And also the Barclays Arrival card, and probably a couple other cards that I don't know about because they're not worth having. Have it set up so that you cannot transfer your credit card points to airline miles, okay? So that's turning points into miles, but you can use your credit card points to pay as if they were a credit, like a gift card or something, okay? So you can use your credit card like rewards, like a gift card, to get a free flight by paying for a portion or the entirety of the price of that flight with your credit card points. So I know this is all a bit mathematic and technical, so if we get to a point where I'm saying something and it doesn't quite make sense, you guys let me know.

But basically, what happens is, if you use, let's say Barclays. If you use Barclays and you have say 1,000 points or \$1,000 worth of points, which would really be 100,000 points. So, points are typically worth one cent, okay? I'm gonna just write that in the chat box. So this is really the base line, is that any credit card thinks that you spend \$1 and you get one point, and each point is then worth one cent, or one one-hundredth of that dollar, okay? Then, say you have 100,000 points with Barclays, right? So that is theoretically worth \$1,000, but they tell you, "Hey, if you pay for your American Airlines flights by booking through our Barclay's Arrival travel portal, you're not gonna get \$1,000 for those 100 points, you're gonna get \$1,200 or \$1,250 or something like that."



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And they use this to get you to book the flights through them. And this really funny thing happens, that when you book on your credit card site itself, so you're booking directly with your credit card points rather than transferring them to miles and booking on the airline's website, so you're booking on the credit card's website, it seems like you're getting the savings, right? But the really funky thing is that the credit card is still making money on this because of this way that is the underpinning of how points and miles work, okay?

So all of these things that we get, whether it's points from a credit card or miles from an airline, we get them as a bribe, okay? This is the way to think of it. Obviously, you know that any reward, anything, like when you go to your coffee shop, and they give you a punch card, and they say like, "Oh, you know, can I give you a punch card? You get 10 free drinks." The idea is for you to be loyal and come back and spend more with them. So all reward systems are trying to bribe you to be loyal, by telling you that if you spend enough with that place, at the end of a certain amount of time, you're gonna get something for free rather than shopping around, okay? But we're gonna look at a lot of other ways to earn miles that aren't necessarily by shopping with that same airline.

And the reason that those exist, and the same goes for credit card bonuses, is that all of these things are a reward for something that some company wants to bribe you to do. And that includes the credit card company having you book through their website because, basically, when they do that, they're not booking, they don't have access to the same consumer prices that you would have access to if you booked through Kayak. They actually have the ability to book much better prices with the airline. And so when you book through their credit card site, they're actually making money off of you saving money, which sounds totally crazy, but that's how these things like Capital One, and Barclays, that's how those things work out for the bank.

But do you remember I said earlier that, especially in the systems like Capital One or Barclays, where you're booking through the credit card's website, that the base assumption is that your points are worth one cent, right? I'm gonna put this again in the chat box because this is the base, okay? When you transfer your credit card points to airline miles, then your points are worth much more, your points are worth anywhere from, at the really, really low end, it would be like \$2.60 cents to \$0.12 cents, if you're booking like the Singapore Airlines double bed first class between New York and Frankfurt, or something like this.

You guys may have seen a little while ago, there was a lot of press coverage of... Obviously I'm not the first person to write about this, but this guy who was an entrepreneur booked this first-class seat in Singapore Airlines and wrote this incredibly long blogpost about it with all these pictures, and he ate like seven dinners, and he drank every single bit of alcohol he could get his hands on. And he



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basically talked all about the awesome things he got to do in this first-class seat. And it was shared everywhere, and Singapore Airlines became quite well-known for people wanting to aspire to get into that first-class seat. So that's absolutely the kind of thing that you can do with your points and miles, and that will get you this kind of \$0.12 cent value out of your usage.

But I don't know, for you guys, I should have asked this question earlier. If you had the ability to travel for free to anywhere, where would you go? And this is also like you could stay in a water villa in the Maldives, and it's not just about the flight. So if you could do anything, if you had unlimited points miles, and somebody, they'll use them for you so you didn't have to figure it out. Let me know in the chat box what you would do with that because that'll help me know what kind of programs I should tell you guys about as well. So, everything that I just described is really the underpinning of how and why these reward systems exist, okay? So, points, like I said, tend to be in credit cards, miles tend to be in airlines. So, I'm gonna unpack that a little bit further in one second, but I just want to recap. I know some of you just joined us so you probably missed this question earlier, but I had asked, how many of you guys have caught the earlier webinar, the one that was on kind of the fundamentals of points and miles travel?

And there we talked a lot about kind of these basics of...not basics, but these common misconceptions about credit cards and why they are the really good way to earn miles, as well as what keeps people from doing them, and how to get over that. But another thing that we talked about in the last webinar was a lot about the earning side of this equation. So, just a really quick recap of this, this is like a slide you might wanna take a screenshot of or something. So, some ways to earn points or miles without spending money are surveys and market research. So there's this website called e-Rewards, and there's other things like that, where you can essentially do surveys and things like that. Again, that help businesses that do something that they want you to do for their own benefit, and you get some points for that. And so this is the kind of thing that you can do in the evening like when you're watching TV instead of hanging out on social media, and you can just rack up a lot of miles doing that.

Barclay Arrival also has a system where you write reviews of different things and you get points for that. So, there's also some other things that happen that are contests where, you know, if you write a certain number of letters and send it to this address and you'll end up with 80,000 points at the end or something like that. Another one that involves spending, but not necessarily more spending than you're already doing, and doesn't involve earning your points through your credit card, is this really neat thing where you can go to your airline, whether that's, you know, your preferred airline ends up being American or Delta, or whoever, and register any credit card you already have. It doesn't have to be a credit card that's affiliated





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with that airline, but you register any credit card you already have with their dining program, and then every time you use that credit card at qualifying restaurants, you get points with the airline for your meal. And this allows you to actually earn multiple different types of points for the same spend.

So, say, I were to use a Chase credit card, we'll talk way more about this later. But, say, I was to use a Chase credit card, which has its own Chase points because it's a bank, so it has points, and then I registered that to the American Airlines earning program. Then when I use that to pay for my husband's birthday dinner tonight, which is gonna be a big dinner and expensive, and it'll earn us a lot of points, I would not only get points with Chase and, in fact, I would also get bonus points because Chase pays you extra points if you use that card on dining. So I'm getting points with Chase for my spend, I'm going extra points because it's a restaurant, and then I'm also getting American airline miles because that credit card is registered with the American Airlines dining program.

So that's how you can take one bit of spend that you're already doing anyway, and get quite a lot of miles and points for it in one go. Australia is amazing because they really have like two main airlines that pretty much any store that you would ever shop at is correlated to one of these programs either Qantas or Virgin Australia. And someone had mentioned, and I'm not sure who it was or if she's here today, but that Canada also has this Carrot Rewards, so carrot like the vegetable, which is good for this as well. So Carrot Rewards is Canadian.

So, another thing that we didn't mention last time, but that I remembered when I was preparing the slide for today is airline shopping malls. So this isn't a physical shopping mall, but it's essentially like an Amazon that the different airlines each have their own, and you purchase something like 1-800-Flowers, or some other third-party purchase, and you get bonus points with your airline. And they can often be really, really high, like they might have 20 times the normal number of points on movie tickets or something for a limited time. So if you don't wanna do...well, if you wanna go really crazy, you should do all this. But if you don't wanna do credit cards sign up bonuses, you want to kind of go the slow turtle way to earning points because that's what you're more comfortable with, I really recommend maximizing both these restaurant programs and especially these online shopping malls.

So another thing we talked about last time is some different ways to get points from travel that's happening that other people are paying for. And one of the things from that is if you're going on a press trip, you should absolutely always make sure to add your personal number for your rewards, like your frequent flyer number to that reservation. And really like funny weird thing that I think a lot of people don't realize is that any time you, as the traveler, don't put your frequent flyer mile on something, people at the airport or like travel agents, or all sorts of other people



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that touch your reservation, they can put their number and get those points instead. So you should always, always, always put your number even if it's a reward point system that you don't think that you would use. And then credit card spend and credit card sign-on bonuses. We talked a lot about sign-on bonuses last time, we're gonna talk more about it now. We're also gonna talk more about the spend, especially when we get to the case study.

So let me get into that, but first, like I said, I wanna just give you a little more crash course in the different systems, the names that I'm gonna throw around. Because they come in threes, there's like three airline alliances, there's three main types of credit card points. There's other ones, but if you don't wanna go too deep down this rabbit hole, these are the only ones that you really need to know. And I've seen a couple questions get dropped in and I'll pop back and do those further on in the call or address them as they come up naturally with the content.

So let's get credit card points, okay? So, some people have mentioned Chase. The case study that I'm gonna do later from Kirstin also has Chase. So Chase is a bank, as you know, but it has essentially its own independent system of points called Ultimate Rewards, and that connects to a certain number of airlines. And what that means is that if you earn points with Chase Ultimate Rewards, you have the option that I explained earlier which you should never use to just pay for your flight on any airline with your points as if you're using it like a gift card, but don't do that because you can get much, much, much better value by transferring to airlines.

So Chase connects to certain airlines. American Express also has its own reward system called Membership Rewards, which connects to a different set of airlines. And then SPG, which stands for Starwood, like the hotels, Starwood Preferred Guest has its own set of points. And it's weird because the Starwood credit card is actually issued by American Express which, as I mentioned, has its own reward system. But Starwood Preferred Guest kind of competes with that. They have very valuable points and you can earn them through this credit card or obviously with hotel stays and then also with some other means. And they transfer to different airlines than the American Express program connects to. So, something that I didn't mention earlier, but is one of these systems where like a restaurant program, where it connects to other companies, is Uber.

So several of the airlines, both Delta and I believe Emirates, and also the Starwood Preferred Guest program, these all connect to Uber, and they connect to some of the taxis as well in different cities where you can get that same kind of points that you would with a restaurant program. So you get points regardless of what credit card you use if you connect your account to your Uber account. So if you're in a place where you Uber a lot, that's worth looking into. So, these are the three main point as opposed to miles, okay? Point systems is Chase, American Express, and SPG. Now,



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there are some other point systems, but like I said, I'm mentioning the ones that are really the best value, the most useful, that are worth you guys knowing about. If you have questions about some other ones maybe that you're already using, go ahead and drop that in the chat box.

So, those are the points, what about the miles? Now, I'm telling you about three airline alliances, but it's important to know that each airline, there's about 10 plus within each alliance, each airline has its own type of miles. So it's not like within one airline alliance then you can use automatically like it's just OneWorld points or OneWorld miles, and you can use those on any OneWorld airline and that they're combinable. They're all separate, but the thing is, if you book with an airline from any one of these three alliances, you can use your miles to book a flight on any airline from that alliance. So the difference here is that you can use your points in one airline to book all of the airlines, but they're not combinable within the alliance, okay? So let's use an example. So the main sort of, let's call them flag bearers for those of us based in North America, for these different alliances are OneWorld is connected to American Airlines, okay? And it also includes a lot of other airlines that you guys probably aren't too familiar with, but one that you probably would know is British Airways.

So OneWorld includes like Finnair, and other things like that in Europe, Air Berlin. But another one is British Airways, okay? So if you flew British Airways, you could put down your American Airlines flight or...sorry, your American Airlines rewards number, your frequent flyer number, and on your British Airways flight, earn miles with American. Or when you fly British Airways, you could put down your British Airways number and earn miles with British Airways. But what happens is, if you don't put your American miles and you earn British Airways, they're called Avios, the British Airways points, you can then combine those with your American Airlines AAdvantage miles to book a flight on American or British. So it's important when you're flying to make sure that you put the frequent flyer number that is the one that you're gonna use and obviously, you should always, always, always put your frequent flyer number.

But, for instance, I just got a bunch of JetBlue points like almost by accident the other day. We were flying on Emirates, which is in the everything else category, and I'm gonna get to that in a second. We were flying on Emirates and I looked around to see what frequent flyer miles I already had that were connected to Emirates, and I realized they were connected to JetBlue, and I put down my JetBlue miles and then we flew to India on Emirates. And then we got there, and I basically had like a whole flight on JetBlue just from flying Emirates one direction to India, okay? So it's really, really useful anytime you're flying to make sure that you put the right frequent flyer number in there. So that's one of the reasons I wanna talk about these alliances.



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But the other reason I wanna talk about these alliances is that, say you want to fly on Lufthansa, I mentioned Lufthansa before. They have very luxurious airplanes, they have very luxurious airports. They actually have an entire separate terminal in Frankfurt, like a whole terminal building, that is just for first class passengers. You can get your own little room with a bath tub, and like, table service, so you have these amazing meals for free not just on the flight, but also in the airport. And you get chauffeured service from your plane to the private terminal, okay? So Lufthansa is like really a fantastic airline to fly with points that you would never ever wanna pay for in cash.

However, Lufthansa's flights, if you book them through Lufthansa, tend to be quite expensive. It's hard to earn those points, like you can get a Lufthansa credit card, but you're probably not gonna fly enough Lufthansa flights to get those, and even if you get the Lufthansa credit card, like, you earn miles really slowly. So it's hard to earn enough miles in the Lufthansa miles system to get Lufthansa flights. But Lufthansa is part of Star Alliance, you'll see in the chat box, I put essentially which North American Airline each Alliance corresponds to. So Star Alliance, their sort of flag holder in North America is United. So you can use United miles, which being based in North America are much easier to earn. You can use United miles to fly on Lufthansa and have one of these lie flat beds, and chauffeur service, and all of those great amenities without ever earning a single Lufthansa mile, but just using your United miles, okay?

So if you have any questions about that, let me know in the chat box. I just wanna touch quickly on this category of everybody else. So I haven't put all of the airlines that don't belong to an alliance in here, there's a lot of smaller ones all over the world, especially regional carriers. But I wanted to touch on this because, especially those of us who are based in North America, like, WestJet is a Canadian one that I also didn't put on here, but especially those of us who are based in North America and...or, you know, like I said, there's regional carriers in Europe and also Asia that are in this category. But if you tend to take intra-region flights, so for instance, if you fly across country in the U.S., or you fly between the U.S. and Canada or something like that, you're probably flying on these regional carriers and these regional carriers are not part of those alliances. But that doesn't mean that you can't book them with points, okay?

So remember, I just talked about how we flew to India on Emirates, and we were actually able to earn points on JetBlue that I've now used for a flight between Seattle and New York on JetBlue. The same thing happens with Alaska, Alaska partners very well with a lot of airlines. Hawaiian Airlines is a similar situation if any of you are interested in going to Hawaii. But the interesting thing here is even though these airlines aren't in one of those airline alliances where you can necessarily like earn points in Emirates and use them on Etihad or something like that, they are



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connected to credit card programs. So, I fly Virgin Atlantic all the time, I use them to go to Europe because they have a day time flight so I don't have to take the red eye, and they are connected to Chase. So I can use my Chase points to book that Virgin Atlantic flight, even though they aren't in one of the airline alliances and it would be hard for me to book that airline by using points from another airline, but you can use it doing credit card points. So this is one of the reasons why having credit card points can be a lot better than having miles.

So we've talked a lot. So when you have points to the specific airline either because you earn them through flying, or through the restaurant program, or through, you know, a credit card connected to the airline, most of the airlines have their own credit cards, you are restricted to using those points on that airline and the other airlines in its alliance, right? But if you have points with Chase, then you can use those points for some of these airlines that aren't in alliance, right? Like Virgin Atlantic, also Southwest partners with Chase, but you can also do something really cool. So remember we talked about how there's the three different alliances?

Chase has partnered with an airline in each of these alliances. They've partnered with British Airways which is in OneWorld, United which is in Star Alliance, and Korean Air which is in SkyTeam. So what that means is that using your points from Chase, you can not only book British Airways, United and, you know, Korean Air, which everyone's like, "Well, why would I use that?" But it's really good for flights to Asia and also SkyTeam. They've also partnered now with Air France, which is in SkyTeam as well, I forgot about that. So you can use your Chase points to fly on pretty much any airline because you can book, you know, all of the OneWorld flights by using your British Airways miles, you can book all of the SkyTeam flights by using your Air France miles, you can book all of the Star Alliance flights by using your United miles. And then they've also partnered with Southwest and Virgin Atlantic, and I think a couple of other airlines on here as well.

So, the thing with the credit cards is that, your spend has less risk...oh sorry. Your earning has less risk in the long term because you aren't tied into one particular airline program which might suddenly decide one day to restrict the number of flights that are available to book with points and miles, or that they wanna increase the prices for booking points and miles, or things like that. So, like I said, all this stuff is super, super technical. So let me know in the chat box if you have any questions especially about the different alliances and how they work together. So I'm gonna move on into talking about how to set up a personal plan to your points and miles, but like I said, drop in questions as we go along. And I'm just gonna go back through and look at some of the questions that came up.

So Lisa said she checked out e-Rewards, but they're invitation only through their partners, but it doesn't say who their partners are. This is a funny thing that I've



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noticed about e-Rewards. It's like really easy to get into them, but they make it sound like it's hard. So what I'm gonna do, I'm gonna make myself a note because I'm gonna...and I've actually been in it for real long time and I don't know how I got into it in the first place. I'm gonna see if I have the option to invite people, because if I can invite people, I can just invite you guys all to e-Rewards. So I'll look at that or see what's a link or something like that that you can use to get into it. Okay, so that's a great question, Lisa. Thanks for that.

Some places that people are interested in flying. So Marilyn had a great one which is a safari in Tanzania or Botswana, which is one that I feel like I should have, but I just like have too many other things that come before that. Kerry said Tahiti or Fiji, those are great ones. Maldives is something that I actually use some points. We flew Singapore Airlines to go to the Maldives for our honeymoon. Safari in South Africa, New Zealand, Antarctica. I don't know, actually, if you can get to an Antarctica with points. That's a good question, Alicia, but South America for sure. So, how do we set up these dream trips? How do we use these points and miles to make sure that we get where we wanna go obviously, but in a reasonable amount of time, right? One of the big complaints that people have had in the past about points and miles is that they feel like they're just earning these things and then they never get to use them. Have any of you guys felt like that?

This is especially true if you're the kind of person who, you know, maybe like goes to visit family, but you don't necessarily fly a ton, like in terms of very long trips. And maybe you don't always fly on the same airlines, you get a smattering of points. Here are 12 or 15 posts, or something, on the things that keep people from using points and miles. And I interviewed a bunch of people who had good credit scores, they travel for work, they like to travel for leisure, they had solid jobs, on why they weren't using, like, making the most of sign on-bonuses and different things like that. And they had, like, what I just said as a complaint, but another big one is that they didn't wanna take the time to figure out how to use the points and miles that they had, so to them it wasn't worth it. They would rather just use one of these systems, like I talked about with Barclays or Capital One, where they earn these kind of gift card points where they just turn points and they just get to use them essentially as a discount on something else, okay?

So, these are some of the different reasons that people don't get into this. So that's why I wanted to talk today about how to figure out the process for yourself to actually use your points and miles, okay? So Erin had a question, I just wanted to ask her, so she said, "Based on flexibility and opportunity, would you recommend Chase as the most useful/best credit card for travel writers? It sounds like it." I like the Chase system in terms of the number of airlines that it gives you access to, and the credit cards are also very good, and I'm gonna talk a little more about credit cards as we talk about setting up your own personal system, so we'll get into that.



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So, I asked you guys earlier where you would like to go, and I'm so glad that you said some of these places that are really hard to get to because that's really the best kind of flight to use your points and miles on. Because if you wanna fly to South Africa, like, unless you get a mistake there, or some special deal, you're definitely looking at least a \$1,000 if not \$2,000 round trip, right? And then Tahiti and Fiji, we're like, we're way past that, right? And you're also looking at, you know, 48 hours of travel, and if you try to get a kind of an expensive ticket, then the number of hours that you're spending traveling just increases, right? So, setting your goal is really the thing that you wanna do first and foremost. There are a lot of places that you wanna go to, like, you're currently in a day job and you're planning to leave in a certain amount of time and be nomadic, and so you're gonna need to have one long haul ticket and maybe a lot of short haul tickets to get you around the region that you're gonna be in and to move around once you're nomadic.

What is your timeline? Both of these things really help because what happens is, I mentioned earlier how people sometimes have this complaint that they earn miles and they can't do anything with their miles. But the other thing that you need to think about is, if you really, really have some big trips that you wanna do, should you do something like a credit card with a really big sign-on bonus versus bidding your time doing the restaurant earning or something like that? Because you could think about it that those strategies have more risks, that's not necessarily the case, but if you choose to just stick with, you know, spend through one credit card without adding on a restaurant program or buying things through the online shopping portal for the airlines, you are definitely gonna earn slower and not earn as many points, and so you won't be able to use your miles for a great big trip.

So if you have a big trip that you'd like to take in a certain horizon, like especially a year from now as opposed to like 18 months from now, then that's the kind of thing that tells you like, "This is totally doable, but I need to like do this thing immediately." So, one of the things, once you've set your goal, is to see what resources you have, you could think of it as your assets, right? But what resources you have to get you towards that goal. And in this case, right, you can have time because you can use e-Rewards and different things like that. But it's largely your spend. So let's look at mapping your spend. So, how many of you guys use Mint or, you know, because we're freelance writers, maybe QuickBooks, QuickBooks Self-Employed, something like that? How many of you guys have some sort of app that without involvement from you goes through your different statements and your credit cards, and your banks and everything every month, and totals up your spending for you in different categories and things like that? If you have one of those kind of personal finance or business finance tracking systems, let us know in the chat box.



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I actually had one of these for many years before I started freelancing. I used Mint which has since been acquired, but that's a really basic one. So if you don't have one of these already, I'm pretty sure it's still free, and that's a really basic one to do all this for you, because you can actually just sync up your accounts...yeah, YNAB is one that a lot of people like. So you can basically sync up your accounts with an API, and it will scan your past accounts for you. So rather than sitting there and going through your credit card statements and trying to figure out what spend you're already doing that can help you with credit cards, if you just sync it up to Mint, then it will do it for you and it will do it quite quickly. I think it takes about five minutes or something like that. And so what a system like Mint uses... Carrie, I'm not sure what you want me to say again, but the name of the app I'm talking about is there on the slide.

So, what the apps like these do, is that not only do they just total, like tell you how much you're spending on credit cards in a month, but they also tell you what you're spending in different categories, which is really useful because different credit cards have bonuses in different categories, okay? So if you really don't want to, for privacy reasons, sync those things up, you can also just do it manually. Alicia was saying that her husband does it in a spreadsheet. So part of the reason that we wanna look at these categories, like I said, is that different credit cards give you different category bonuses. But there's also some credit cards that don't give you a bonus necessarily based on how much you spend on gas, or how much you spend on restaurants, but they give you these volume bonuses. So this is a different thing.

American Express EveryDay. If you've ever seen these ads on TV with Tina Fey doing funny things at the checkout stand in grocery stores, those are for the American Express EveryDay cards. And they give you an increase in how many points you earn based on the number of transactions. So, for instance, if you have 30 different transactions in a month, or 60 different transactions a month, then you get to earn more by using more transactions. So if you're like me and you go to a coffee shop every day and you buy coffee, then that's the kind of thing that would make the EveryDay card a good fit for you.

So, another one that I didn't mention, in terms of point systems because it's a bit newer, is the Citi Rewards. Citi is spelled like this, of course, not spelled like city. So Citi is another one that...I know Erin had asked earlier about flexibility and opportunity, would I recommend Chase? Citi is another reward program which has recently partnered with quite a lot of airlines, and they also have cards that reward you for restaurant spending and travel spending as well. So that's another one that we use. But once you've mapped out your spending, you wanna look and see first and foremost, "How much am I putting on credit or debit cards in a month?" Just period. Is it, you know, only \$200 or \$300? Then maybe you're paying for a lot of things via, you know, a direct bank transfer, like you're paying your phone bill just





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from your bank rather than your credit cards, or something like that with your utilities, and that's something that you could shift over to a credit card.

You know, we live in New York City where everything is a bit expensive, but I find that most people, especially if you're not single, your household spend on the things that can or should go on a credit card, should be like at least \$2,000 a month or something, if you really total up all of your utilities, and your gas, and your groceries, and all sorts of different things like that. Also, business expenses, coffee, stuff like that. So you wanna get that basic number, "What is your base spend number?" And then you wanna look at...I'm gonna go back to our seven steps list. Once you have your base spend number, then you wanna look at anything that's not going on credit cards, like that you're doing as a direct bank transfer for utilities or something like that, or you're putting on a debit card. Anything that you should put on credit cards instead, okay?

And then once you have that, you look at the categories that you've got a good amount of spending in. So that might be restaurants, that might be gas, that might be groceries, but these are the basic categories that you can get bonuses on. Obviously, travel is another one as well. So travel, depending on the credit card, but it can also sometimes include subways as opposed to just traveling on trains, and planes, and buses, and things like that. Sometimes it also includes Ubers or taxis and things like that, so those are some of the things to look at. And once you know what those categories are that you're already spending in then you wanna look at the cards that you already have and what banks they're from, and what other options that bank has.

Because you can avoid getting a new card, but get access to better earning by transferring a card that you already have to a different card within that bank. So you know how with Direct TV or Comcast or different things like that, people say, "You know, you should always call rather than just taking whatever horribly priced, you know, combination of triple play or something like that that they're overcharging you for? You should always call and ask what's the new offer." You should do the same thing with your credit card, especially if you've had your credit card with the same bank for a long time and, you know, maybe they're giving you these little tiny like credit increases every now and then.

That means like, they see you as a good customer and they'll definitely want to give you something better because, like we said, way up at the top of the call, what is the point of all these rewards? They're trying to bribe you to do something. So, especially if you are in a position where you're already spending some money with a bank, they of course want you to spend more. And so if they think that giving you a more rewarding credit card will do that, they're very happy to give you a more rewarding credit card, okay? So that's really the first step, is to see what cards you



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already have that you can convert to something better.

Now, the next thing, if you're comfortable, and I know not everybody is comfortable with this, is to apply for credit cards with serious spending bonuses. So, what do I mean when I say serious spending bonus? I mean, don't even bother unless you're already on like your 12th credit card or something like that, applying for...and I'm gonna put this in the chat box. Don't bother applying for credit card where the sign-on bonus is less than 50, 50K, okay? I don't know if that sounds like a lot to you guys or not. The only exception to this is the American Express Starwood, the SPG card, okay? Because it's hard, they don't often offer that 50K one, but their card is really rewarding if you like American Express. So, don't apply if the sign-on bonus is less than 50,000 points. So I say this because, not every credit card always has its best offer available and sometimes you can call them and ask them for a better offer.

There's also something, which I believe it's called credit CardMatch. I can't remember the exact URL, but if you go to a credit CardMatch, it will also tell you what special offers that aren't publicly available that you're eligible for. So, for instance, there was one recently that was actually \$100,000 bonus for an American Express card, but it wasn't publicly available. You had to go online and look for it. So, the idea is that, if you're gonna spend time meeting a minimum spend, you wanna make sure that you're getting a lot of points for it. So what is a minimum spend? So, for instance, you know, to go back to Chase and to Erin's question earlier, Chase has a business card that is really great.

And we talked a lot about this in the last call, but they do a lot of things that are really great for businesses, especially online businesses. Like if you have a blog and you do Facebook ads, you can even get extra points in your Facebook ads, you can get extra points on your cell phone bill, on Google AdWords, and all sorts of things. And so that's the Chase Business Preferred card, and right now, Chase has an 80,000 point sign-on bonus for a five \$5,000 spend, okay? So, often when I say that, to people who are not used to applying for lots of credit cards, they're like, "Jesus! \$5,000, what do I spend it on?"

So, if you're feeling like that, first and foremost, you don't have to do it in one go, you have a few months. But this is part of why we first look at what your average spend is, because then you can know like, "Okay. Well, if I'm already spending \$2,000 a month on some things on a credit card, I can do this, I can get this card that has a \$5,000 minimum spend." But there's different cards that have lower minimum spends, and those tend to be the cards that are less rewarding. So this is one of those things I said earlier, if you have a really big goal, like 80,000 points, that'll definitely get you to Tanzania, or Fiji, or anywhere you wanna go. So if you have a really big goal, this would allow you to get that many points in like just three months or less, but you have that bigger minimum spend. There are other cards that will give you



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less points, but they'll have a smaller minimum spend.

So, how do you meet that minimum spend? So Carrie had a question way back at the top of the call that I'm gonna go back down and find, which was something about utilities, I believe. Yeah, "Can you pay for home bills to get miles?" You absolutely can, and if you are wondering about different ways to meet your minimum spend, I put a link here at the bottom of this slide to a post on extra pack of peanuts. If you just look for extra pack of peanuts and minimum spend, you'll find the post, but I put the whole URL in there for you.

So, they talk about a lot of these different methods that I'm talking of, but they also give you links to specific tools that help you pay your rent, or your mortgage, or different things like this and get points for that. We totally lucked into the building that we wanted to move into anyway, allows us to pay our rent with no extra fees or anything on a credit card, and so we basically can just have the credit card and meet the minimum spend very quickly just paying our rent on that card. Of course, they only use MasterCard, which is like a small hitch in that system, but it's really nice to give us like an extra 60,000 points or something at least that we wouldn't have otherwise every year. So there's lots of other ways to meet the minimum spend. I talked about the rent, and the utilities, and different things like that.

And Carrie is asking, even if it's a business credit card, if your home office is your home, then that's totally fine, of course. But also, you know, there's different things that we all spend on every month, and again, this is why we wanna do that. What do we already spend before we get into this? If you know that you typically spend, say like, \$300 on groceries at Kroger's or whatever that is, each month, then in that time when you're trying to hit your minimum spend, you can also be pre-paying for gift cards for those places that you know you're gonna spend that money anyway later. Another way to do this is also to pre-pay your insurance, you can pre-pay like six months or a year of your insurance. There's a lot of things like that that you can actually pre-pay. For instance, for the retreat house, I think our water bill comes in six-month or three-month chunks, or something like that. Anyway, just that's how it comes from the city.

So, this is kind of a long list here, but there's a list of 21 ways with a lot of links about how to meet the minimum spend on that extra pack of peanut site. So I'm gonna direct you there because they have a lot of this specific and very up-to-date tools about how to do things like paying specifically for your mortgage and stuff like. But once you do that, okay, once you've got optimized the credit cards you already have, you've applied for any new credit cards, you've hit the minimum spend, like now you're starting to look at point balances that are, you know, 30, 50, 80, 100,000K. So what do you do with those? Obviously, you wanna use them at some point, but in the meantime, you wanna make sure, once you've satisfied that spend for your



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minimum spend for your new credit card, that you're allocating your spending to the card that works best for each spending category. So this is really easy with stuff that you pay online that's recurring like your phone bill and stuff like that. I mentioned that the Chase business card has extra points on your phone bill, and they also give you the cell phone replacement thing that's really great that I talked about more in-depth in the last call.

But anything that you can automate the payment for, that's really easy because then you don't have to think about choosing the right card for it. But what about when you're out? Like, we always have this discussion. We'll be in a cab and I'm like, "Well, which credit card are we supposed to use?" So, we basically, just carry two. I carry a business card and a personal card. My husband doesn't...he does carry a business card for different expenses that he needs to do, but he mostly carries a couple different personal cards. So we have one that we'll use for paying for restaurants, we'll have one if we're paying for taxis.

You know, with groceries we don't buy quite so many groceries because we have the farm. So we don't have a card that is specific for groceries, but if that's a big spend item for you, you might wanna have one card that is specifically best for that. But we only keep a couple credit cards in our wallet at any given moment. Any ones that we've got essentially just to get that sign-on bonus, we keep in a drawer, you know, or ones that we just use for airlines. Those we only, you know, need to book every so often, so we'll just take those out when we need to book airlines. All right?

So, how do you use those points? It's really important if, let's say, we were talking about Tahiti. Somebody was thinking about going to Tahiti, I think, right? Carrie, so if you wanna go to Tahiti, so that's French Polynesia, so a good way to get there is with Air France. So Air France is in the SkyTeam, so they partner with Delta. So what that means is that if you know that you're banking miles with SkyTeam-Air France-Delta, then you wanna make sure that, as you are accumulating miles, obviously, you're trying to fly Delta when you can, you're using a credit card that funnels into that, you've got your Delta rewards for restaurants all lined up. But then you also just wanna keep an eye whether you set a Google Alert or something like that, on the Air France program or the Delta program, whichever you use to book that ticket. Because what you don't wanna have happen is that you start to earn a bunch of points towards a specific goal only to find out when you go to use them that now that flight costs a lot more than it did when you started earning.

So like I said, I've gotten a couple more slides at the end of the call, some resource pages like some of the best blogs on these things. But once you've set that goal for yourself, and let me look at some of the other ones like South Africa. I'm not actually...like I said, that's not a huge thing for me. So I'm just gonna double check in the background what's the best flight to Botswana because that's a, you know, that's



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a random one. And what I'm typing in, which is what you guys should type in, that's really just the best thing that'll get you most quickly to what you're looking for, is to just type in the best award, or best reward flight, or best miles flights to your destination. All of these points and miles blogs have written down like excruciatingly detailed things.

Like, if you wanna go to Cape Town, specifically Cape Town, rather than Johannesburg, they will tell you every single flight from every single airline, and they will tell you who has the newest airplanes and who's got the most comfortable seat, and who you can get business class for the same price as flying economy on the other airline. So when you have a very specific destination that you wanna figure out what airline to earn in, or which point system to earn in just the pop in Google, there's tons and tons of specific information about that out there. So I'll use New Zealand because I know that one. So I just flew on Air New Zealand the other day and I'm pretty sure that I flew that through Air France actually, if I'm not mistaken, or maybe it was United. One of those two. So if I know that I wanna go to New Zealand, there's obviously gonna be a lot of different airlines that fly there, but Air New Zealand is a nice carrier. They have a nice lounge in LAX, so I wanted to fly on Air New Zealand.

So what that means is that, I'm gonna keep my eye on those points, okay? I'm gonna keep my eye on that specific point system and make sure there's not...it's called a devaluation. Make sure there's not a big devaluation. And if I see that, it means that I'm gonna amp up my earnings, you usually get a couple months' notice about that. I'm gonna amp up my earning and make sure that I book my flight before those points go down in value. So how do you book your flight? There's two things to know here. One is that you don't have to do it yourself. So there's these all these loopholes that I was talking about, right, that you wanna book Lufthansa by using United and things like that.

There's people who specialize in knowing these things, and they will charge you a very reasonable price, like \$100 a ticket or \$150 a ticket, to get you the absolute best. Like, they will get you the best schedule, they'll get you the best seat, they will make the absolute most of your miles for you. And if you don't wanna spend a lot of time on this, I totally recommend it because they will save you on fees that you could be paying, some airlines have a lot of fees and some don't. So they will save you in those fees and they will basically pay for themselves. So two that are good are Brett from Cranky Traveler and Gary Leff from View from the Wing. And pretty much all of the blogs that I'll recommend to you later, they all have award-booking services as well. If you do wanna do it yourself, there's this one really nice website which tells you when there is a seat available in any particular flight that you're looking for. So they'll tell you when an award seat opens, so then you know, "Now I go and book that seat right now." And that's called Expert Flyer and it's something



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that you can get a subscription to very easily.

So, that being said, let's just talk quickly through...I know we're running a bit long because we had trouble with the sound earlier on. But let's just talk quickly through this thing with Kirstin because I had said that I would talk about Chase particularly because Erin had asked about it as well. So she's in a situation that I think a lot of you are, she's been writing about travel for several years. I've actually met her before with Dream of Travel Writing or through some other writers' groups. And she's also a full-time employee. So she has that solid income right now through her day job, and she's got a couple different credit cards that she uses. And she travels for her writing, she also kind of travels personally, she's based in the SF Bay Area, if I'm not mistaken. And these are the cards that she currently has. So the Chase Sapphire card. It's important to differentiate with any Chase cards between the basic card and the preferred.

So there's the Sapphire versus the Chase Sapphire Preferred, okay? So, this is the kind of situation where if you have any Chase cards and you don't have the Preferred version, you should definitely call them and ask to get the other card. So the Chase Sapphire Preferred has much better earning for specifically dining and travel than the Chase Sapphire does. So that's the very first thing that I would recommend her do, that she transfers her Sapphire into a Chase Sapphire Preferred. Now, two other cards that she has on here are these ones that I mentioned earlier where you can really only book flights through the credit card itself, and those are the Capital One, which she says she never uses probably for this reason, and the Barclays travel card. And she said she's looking at getting the Chase Ink Business Card. And currently, she's using her Chase Sapphire for pretty much everything, and she's redeemed a lot of roundtrip flights and hotel stays just with that card alone, and using flight alerts to get the best deal.

Now, for somebody like her who is in a full-time position and eventually wants to leave that and be able to travel more, I think that Chase is a good system for her because, like I mentioned earlier, they do transfer to a lot of airlines. So since she doesn't necessarily have like a Tahiti or something that she knows that she wants to go to, for her having that flexibility is really great. I mentioned earlier when Erin asked about this, that Citi also connects to a lot of airlines now, and we use Citi for a lot of things. But the interesting thing here is that Chase pretty much exclusively gives out Visas, Visa cards, and Citi gives out pretty much exclusively MasterCards. So one of the reasons that we even got into using the Citi card in the first place is because we can only pay our rent with the MasterCard, and we needed the MasterCard. But the Citi cards that are good are fewer in number and have higher annual fees.

So we talked about minimum spend, but we didn't talk about annual fees. Annual fee



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is essential like a membership fee that you pay to have that card and use its resources. Now, there are some credit cards that cost like \$400 a year or \$500 a year, which have exceptional benefits. They give you \$200,000 off of airline tickets, they give you lounge access to three different types of lounges, they give you global entry, all sorts of other bells and whistles like that, and that more than make up for the \$450 fee. But that kind of card is not for everybody. So the best Citi Card that does have a very high fee, but I think for Kirstin's case, that's not a card that's gonna be better for her in her current situation of not traveling quite so much because she has her day job.

Now, if she was already traveling full time and travel a lot, then I might say that having the combination of the Chase Business Card, the Chase Sapphire Preferred, and also the Citi Card does make sense for her. But in her current situation, I think, maybe not necessarily canceling, but definitely not using anymore the Barclays card, transferring her Chase Sapphire to a Preferred card and getting the sign-on bonus, that 80,000 sign-on bonus points from the Chase Ink Business card would be a really great setup for her. So another situation that came up earlier, Stacey had mentioned that she is based in Minneapolis and she has a Capital One Venture card. So, Capital One Venture, like I said, is not gonna be a card that transfers to miles for you. And I feel almost silly that I have forgotten this, but I'm pretty sure Minneapolis is the home of...what airline? I've like totally lost my touch with the airlines now.

Minneapolis is a big airline hub for...see, I would have been prepared, Stacey, but you don't time this in advance. So, Minneapolis is a big airline hub, so because Stacy is there, I would sort of automatically think that she would wanna optimize her points with that airline. But the thing is that sometimes that makes sense and sometimes it doesn't. It's really also dependent on where you wanna go. So, for instance, she was saying that she wants to go to Europe and so the thing is that some airlines are better for going to Europe than others. I'm actually having a hard time finding it online. Is it Delta? Am I crazy? Is it Delta? It is Delta guys, right? I'm pretty sure it's Delta. Yeah, it is Delta. Right now, I'm pretty sure it's Delta. Or maybe it's United. One of the two.

So I think the thing with...anytime you live near a super huge airport like Atlanta or, you know, here in New York, right? We've got a lot of airports, but at the same time like, JFK is a Delta hub, Newark is a United hub, so I could go really like micro and be like, "Well, I don't like going to Newark because it's in New Jersey and I have to take the train. But I can take a cab or I can take the subway to go to JFK, so I prefer JFK." But I think if you're by a really big airport, then you kind of have a lot of flexibility. So I think that I'm not wrong in that Minneapolis is a Delta hub as well, but they do have a good amount of United flights. So since she wants to go to Europe, however, in Stacy's case, I feel like actually Air France and that connection with Delta. Delta is essentially the same airline now as Virgin Atlantic, Air France, and KLM. So they



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have really strong European ties.

So, in that case, I think maximizing this Delta Air France system for Stacy would be best. So what does that mean? That she should get an Air France credit card or a Delta credit card? No. With Delta, earning miles within Delta isn't always the best/easiest thing. So, in her case, again, I would have to recommend Chase, and particularly, I know Stacy because she had written me about this earlier. She's, I guess, at the end of this month or the end of the next month, leaving her job to travel full time. So she's kind of currently transitioning out of a full-time income and starting to have a freelance income, and she's probably got a lot of expenses at the moment relating to getting setup for her move. So this would be a good time for her to set up the credit card that she's gonna use going forward. So I would definitely recommend that Chase Business Card that has the 80,000 point bonus right now.

And maybe also the Chase Sapphire Preferred for her personal expenses that aren't related to her business, but once she becomes nomadic, basically, all of her travel and food expenses will be related to her business and she can put them on that business card. But in her case, you know, currently being in the Minneapolis area, and that's probably somewhere she's gonna wanna return back to, the fact that the Chase system will transfer to Air France and it will also transfer to United, that will allow her use Lufthansa and different things like that, and it also transfers to both British Airways and Virgin Atlantic, give her a lot of different European options. So that would be the thing that I would recommend most for her.

So I know that we've gone a bit long, and I really appreciate you guys hanging out. So let's get to those two things I promised I would tell you. So, one of them is where else to look, okay? So, if you are just really interested in this from the, "Oh, I like to figure things out," perspective, then I'll first tell you the ways to go absolutely crazy. So, something run by Chris Guillebeau, who does World Domination Summit, and now he has a Side Hustle podcast, and he's the author of many, many New York Times bestselling books. He, along with a couple other people that I know, run something called The Travel Hacking Cartel. And what's really nice about this is they will alert you automatically anytime there's a really good deal, whether that's you can pay \$99 in cash to fly between an airport here that's slightly outside of New York, and like Norway or something in the middle of the summer, or that there's a really good credit card offer, or that there's suddenly a lot of first-class seats available on a certain airline. They're gonna tell you that.

A couple of other places to go really, really crazy are actually these conferences that are devoted to learning all about this, and the really, really, like, the tricks that people don't even write about online because they don't want other people to know about them. They talk about them in these conferences called Frequent Traveler University. And the even more souped-up version of that is something called a





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MegaDo. So MegaDos are these weekends where people who are really active in points and miles, and also have airline connections will go, for instance, to SAS, which is Scandinavian Airlines, and they will partner to have a special program at the airport where you get to like talk to somebody who test flies the commercial planes like their fighter jets and does barrel rolls and all these things. You get to go inside new airplanes that are unannounced yet, and you get to stay in these crazy hotels, and you get status in all these different alliances automatically just by participating in this weekend.

So that's something that doesn't have a crazy price tag, it depends every time. I think it costs around \$1,500 or something like that. But you need to be on the list of the Frequent Traveler University and the MegaDo to know about those. If you wanna go really, really crazy with this, that's where to go. But what are some more like normal ways to just learn about how to use your points and miles? So Gary Leff runs a website called View from the Wing, which is great. He's got all the news. So if you wanna keep tabs on your particular earnings stream, and make sure that you're gonna be able to use those points down the line, then Gary is a great place to go. And Lucky, who runs One Mile at a Time, is really like the unvarnished truth about all of this stuff. So he's really a great place to look at, "What is this flight really like? Do I really wanna use the miles on this airline to get to this particular place?"

Now, if you've decided that you're gonna use a specific program and you wanna learn all about it, RewardExpert, which is the website that I used to write for, there's all these breakdowns specifically by program about all the really nitty-gritty things you should know, and then Million Mile Secrets has like these 15-post series on all the ins and outs of booking with a particular airline. Okay. So, for those of you that are still with us or who are catching this on the replay before Monday, if you want to win a free copy of that eBook that I was talking about, which has all the stuff about points and miles, I've got some very detailed breakdowns about how I booked, you know, this trip to go there, and exactly what I paid, and why I decided to use the type of miles that I did, then email us at [question@dreamoftravelwriting.com](mailto:question@dreamoftravelwriting.com), you gotta email there, don't email our different email address, and let us know one topic, at least one topic, you'd like to see us cover on an upcoming webinar.

And what have we got for you guys in terms of upcoming webinars? So...oh, this is today. So we've finished our points and miles series now, and then we're going to get into this series that I promised you, it's finally here, on the nuts and bolts of putting together different types of articles. And we're gonna start with a news brief, and then you're gonna have another live from the boot camp webinar that I'm gonna do the second week of February while I'm at the boot camp with some of you. And that's gonna be another one of these articles on nuts and bolts webinars.

So, thank you, guys, so much for hanging out. And I'm sorry, again, for the technical



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difficulties at the beginning. If you have any other questions, drop them in the chat box. I'm gonna go back through and see if there were any other ones that I missed. And I'm just gonna put the details about the giveaway back up here because I'm sure people are gonna ask about it. So have a really great weekend you guys, and stay warm if you're somewhere with the winter weather, and I will talk to you guys again soon.