

**Ep #155: End-of-Year Checklist:
Credits, Perks & Expiring Rewards**



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

Ep #155: End-of-Year Checklist: Credits, Perks & Expiring Rewards

Alex: Between upcoming holidays, travel plans, and just trying to keep up with life, it's easy for all of us to forget about those perks and credits sitting in our wallets. So before the year wraps up, let's make sure we've used all our travel credits and taken advantage of every last reward we've earned.

Welcome to *Points Talk*®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. So it honestly feels kind of weird to be talking about end-of-the-year checklists. I feel like 2025 has just started, but the end of the year is going to be here before we know it, and we want to make sure that you do not forget about these things when it comes to your credit card perks and benefits that are going to expire at the end of the year. We don't want you to leave any of these credits on the table.

So Pam, why don't you get us started? We know that you love your benefits and that you probably have already spent all of these.

Pam: Yeah, that is my secret sauce with this. It is the minute I can use them, I use them. So whether we're talking about annual things, more quarterly or semi-annual, but my monthly things, it's the first of the month. I'm out there. I'm getting my bunt cakes. I'm getting my treats. So it's time for me to get my annual airline incidental. I get that the first week in January. And really, that is what makes it so much easier for me. It's like, do it, forget about it.

So we're going to go over some of the annual credits, or the maybe they're semi-annual or quarterly ones that you haven't yet done yet. So these are, like

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Jess said, I have done most of mine already. They are done and forgotten about, but just in case you've forgotten to do them, here's your reminder.

Resy credits. Resy credits are kind of my new favorite perk, and I think that's because I found that where I live, there's some restaurants I go to anyway. So to me, it's like I don't have to go looking for a restaurant to use them at. I just get to get some free meals there with that I would normally pay for.

So with the Amex® Gold, you get \$50 semi-annually for the Resy credit. Now, I've already used that, and I actually used it on a gift card. And we have more information in a post about that you can see. So that was kind of an interesting thing. That's not available at every restaurant; it's just at a few.

And then the Amex® Platinum is \$100 a quarter, which is really the one I love because I can go to one of my favorite steak houses. So I, when Amex began this with their refresh, I quickly, within the 3 days before that quarter was going to end, went and had, you know, a nice dinner. And now it's up for my next one. And surprise, surprise, you think I would have already used it. It's, you know, it's October 7th, 8th, 9th, and I haven't used it yet, but I have 3 more months. It will not be a problem. I will get that used.

Alex: You know what's nice too, is you can use both of those in one. You can split the payment. Be like, can you put \$100 on this card and \$50 on this card, or just put the rest on your Amex Gold so you get 4X on your dining purchases too.

Pam: And that's what I would have done, but I wanted to try out the whole e-gift card to see if that worked. In the future, that's what I'll do because this is an expensive restaurant I go to, and we can easily spend \$150. So it's like once a quarter, well, not once a quarter, because the Amex Gold isn't as often, but frequently we get some, a really nice meal.

The Dell \$150 credit comes from the Amex Platinum Business. It is just a once-a-year credit now, which is fine. I've had a really hard time trying to figure out how to spend those, but I did get some earbuds. I had, we had two Platinum business cards that we hadn't used this for yet, believe it or not. And so I got a

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couple pairs of nice earbuds. They weren't Boes like I'd gotten before, but they were nice, and so I was able to get those.

Alex: Yeah, that one, I feel like I'm fine with it only dropping to once a year at \$150, too, because it's getting to the point where it's like, what else can I buy? Like, I bought a lot of things that I don't haven't really even used, and I'm like, well, at least I don't feel too bad. I didn't actually spend my own money on these things. So if they don't get used, it's fine, but yeah.

Pam: And you all know I have all the printers I need.

Jess: I was going to say, is your closet, is your closet full to the top of printers? There's no room to fit.

Pam: I've got years, I've got years of printers, so.

Alex: You know, I might actually need a new printer. Mine hasn't been working, so maybe you could bring me a printer next time you come.

Jess: Hey, there's your Christmas present, Alex. Pam gets a printer out of the closet and wraps it. That's your Christmas present.

Okay, the next credit is a Lululemon credit. That's \$75 quarterly. That's from the American Express® Platinum Card, also with the refresh. Jess, did you do it with a, I can't remember if you were going to try the gift card dealer.

Jess: I purchased a physical Lululemon gift card online. So not the e-gift card, the physical gift card. So they actually mailed me a physical gift card for \$75, and I did receive the credit. The nice thing is they don't charge shipping or taxes. You know, it's just \$75 to order the physical gift card online. And so I ordered that, I got the credit. I do have, I mean, I'm in Houston, obviously there's a Lululemon, but there's just, it's like 40 minutes away. So I'm like, if I can save myself from driving there and just order it online, that's what I'm going to do, and I'm going to just get a few of them and then make my purchase. And so that's really nice. I don't know how long, like they may eventually close that loophole, but as of right now, it does work to do that.

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Pam: Okay, so, so I just got a couple inexpensive shirts from them to work out in last quarter, which was barely got the credit in and time. So I do have that \$75 last quarter credit available, and I think I'll do the same thing because most of what they want, what I would like that they have is more expensive than \$75. Yeah. So, but I love it. Give me, you know, \$300 a year on Lululemon, great.

Saks Fifth Avenue, there is an American Express Platinum semi-annual \$50 credit. I use it in January, I use it in July, and I just buy some Clinique cream that I like to use, and it's one and done, over with.

From the Chase Sapphire Reserve® Business is the \$100 [giftcards.com](https://www.giftcards.com) statement credits, \$50 every 6 months. I've used that as soon as, you know, for that first quarter we just barely got in there in time to get that.

Alex: Or for 6 months, yeah.

Pam: Six months, yeah. What did I say?

Alex: Quarter.

Pam: Your first quarter. Okay.

Alex: I wish we got one every quarter though, that'd be way better.

Pam: I wish we did too.

Alex: But that one was so easy too because you just order it on there. But there is that specific website you have to order it through, not just.

Pam: [giftcards.com](https://www.giftcards.com) I believe.

Alex: Well, it's like SapphireReservebusiness.com. I don't know. It's not just [giftcards.com](https://www.giftcards.com).

Pam: Okay. So I did, I did DoorDash both times because I figured that's easy.

Alex: Yeah, I did Chipotle.

Pam: Okay. So I have done both of those. They're done.

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Fine Hotels + Resorts® from the Amex Platinum, the Amex Platinum Business, and the amounts of those have gone up. So it's you get a lot more money. And so if you haven't taken advantage of that, you want to do that. That's \$600 a is it \$600 a year, you guys?

Jess: Yes, but it's \$300 January to June, and then and then \$300 July to December. So technically, before the end of the year, you'd really only be able to use \$300 of it. But they did add it to the Platinum Business. It didn't used to be. It used to just only be on the personal card. And so as someone who holds both, it's kind of nice to be able to get \$600 total between the two of them.

Pam: Exactly.

Alex: That is nice. That's one. Have you used it?

Pam: I haven't done that yet this year.

Alex: You better get going. I can't believe it. It's.

Pam: Well, the thing the thing with...

Alex: I'm just kidding.

Pam: ...is I believe that you can as long as you book it by the end of the year, you're fine because that's what I did one time when we were going to Australia. I booked one from one year by the end of the year, and then we were going in January. So once January hit, I booked another night, and it was a really great value. That's not always a great value. You know, you get some nice perks, sometimes they're pretty expensive hotels.

But I managed to stay at Four Seasons in Sydney, and it was a really nice hotel. I think it ran for about \$300, \$340, something like that, which is really cheap for Four Seasons, and I looked the other day to see if it still was like that, and it still was. So by the time that I got my, at that time it was just \$200, when I, by the time I got my \$200 back, I got my \$100 property credit, which I used for dinner. I got my free breakfast. I came, you know, on the plus side by a long ways. So, so that's a great deal.

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So I will use it. I just have to do a little bit of research and get that done. That is the one that I probably wait till the last minute to use every year because it takes some research.

Alex: This is the new credit for me because I've never had the Amex Platinum personal, only the business, and I actually have two business cards right now. So I have got to, I just wrote a note on my notepad right here next to me to just put "book Amex Fine Hotel + Resort, use credit, both cards" because that's that's a really nice little is it a minimum of a 2-night stay for this one?

Pam: No.

Jess: No. Only for the hotel collection.

Alex: Oh, that's even better because I'm like, I don't have 4 days.

Jess: Yeah. No, but Pam is right that like it's it's on a prepaid stay. So as long as you pay for it by December 31st, you'll get the credit. You don't have to stay by December 31st.

Alex: Yeah, that's nice.

Pam: And I think that's why I wait till the last minute on that one is that I just haven't, you know, it's like, okay, I have till then, and I haven't made my decision. And again, I've got four Platinum Business, between my husband and myself. So I got some heavy planning to use that up, but I will. You know me.

Alex: Wow, four? That is a lot.

Pam: You know me, I don't let those credits go, so.

Alex: No, you don't.

Pam: Okay. Annual travel credits of \$300 on the Chase Sapphire Reserve and the Chase Sapphire Reserve Business. I have already used both of my husband's and my Chase Sapphire Reserve Business credits. I love this credit because you don't have to do any hoops, run through any hoops this. You just

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spend something that counts as travel. It's automatically credited to you. I'm always surprised. I've got, oh, I didn't know I got that credit.

Alex: I know, me too. And I just love it because it's so easy, and that's my go-to card for booking flights and hotels now because you get 4X when you book direct. And so that just makes it like the easiest credit in the world to use.

Pam: I still actually have, I think, \$250 left on my Chase Sapphire Reserve. So, but I mean that's all I'm going to have to do is use that for a plane ticket, which I'm sure I'll be booking within the next 3 months, and so.

Another one, and this is new. I have not done this yet. I have looked into this though is The Edit by Chase. It's a \$250 semi-annual credit for now. Once we get into January, you can use the whole \$500 in one shot, which makes it even better, but I've got to get those \$250 ones booked for.

Alex: Yeah. And they're adding another \$250 credit separate from that in January too, which will be really good, and you can use that like booking IHG or Omni Hotels in the Chase Travel Portal, which that'll be really nice too because, you know, we love our IHG properties, so.

Pam: Yeah, might not might as well get an extra night somewhere for the points that we're using or something.

Jess: I got to tell you, I'm loving this Chase Sapphire Reserve versus Amex Platinum battle that's going on because that is, I think that is why these changes to The Edit credit came about because it was like Chase refreshed the Sapphire Reserve, Amex released their fresh of the Platinum, and then Chase is like, wait, wait, wait, we're going to make these more valuable. So they're they're competing with one another to try and get our business, and it's really working in our favor. So I'm here for it.

Alex: Yes, for sure. Is The Edit a 2-night stay?

Pam: It is a 2-night. It is a 2-night stay, but you can with it to also book for later stays. So you could book at the end of this year.

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Alex: And can you add like, you can use your credit and then pay with points on top of it?

Jess: Yeah.

Pam: That's what I understand. I'm not, I haven't, you know, done it yet, but that's what Megan....

Alex: If you find a Points Boost, there's a lot of them that a lot of The Edits are on Points Boost is what I've seen.

Pam: Yes.

Alex: So if you can then apply points after your credit, that's a pretty cool option.

Pam: I actually looked, one of our favorite hotels, this is where I plan to use it, is the Seabird in Oceanside. That's on there, and it's also there for as a Points Boost too. Now there are some days that are more expensive, but there were days that were like \$340 or, you know, or and so by the time you do all of this, it's like, okay, that's making it reasonable, and you get those perks, and you get the credits, and you know.

Alex: Yeah, and you get your Hyatt Globalist benefits still. You get your Elite Night credit now. So that's that's a good use for that.

Pam: Yeah. So that's that's where that's I do have that one kind of figured out. I just have to figure out my dates.

Alex: Jess, you still haven't been there, right?

Jess: No, I have not been there.

Alex: You need to go.

Pam: It's such a cute hotel. It's really cute. Okay, then we're on to our Amex Platinum and Amex Platinum Business \$200 airline incidental credit. Those have been long done. I always use a United TravelBank for my husband and I, and I guarantee you by the first week of January, those funds are sitting in my United.

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Alex: Hey, even I'm done them, and I am not near as good at all of this as you, and I'm even done my airline incidental credit. I do United TravelBank too now because it's just by far the easiest thing.

Pam: I actually have a funky little sheet that I just and it's not cute, it's not fancy. It's just a little sheet, and I color-code it so that I know that I have it. I'm actually going to do a post about how I use my credits, and I'll put that funky sheet in it. Nobody's going to ooh and ah over it, but it's just what works for me. You don't have to be snazzy, you don't have to jump through too many hoops. The trick, like I said, to all of it is do it as soon as you can. Just don't delay on it.

If you get if I was at the end of this year and I thought, oh no, I forgot this credit and I forgot that credit, and I have to do all of them, I'd be freaking out, but you know, it's to me, it's fun, it's a game. So if you haven't used those credits, get on them. You still have 2 and a half months. Don't leave them on the table.

Alex: Well, this, I think this airs in early December, so they have a...

Pam: You got four weeks. Get on it.

Alex: You got three or four weeks, so get on it. Yeah.

Jess: I also wanted to just add that this is not an exhaustive list of every possible perk on every possible credit card because that would take like all day for us to record, but these are the ones that we feel like you probably have and could use.

Alex: And they're a little easier. They're like the high ticket items that are easier maybe to get your value back. Quick question with the Venture X, that \$300 travel credit is based on your card member year, correct?

Jess: Yes.

Alex: I really wish it was just calendar year. I feel like it's so much easier to keep track of stuff when it's all the same because I'll be like, oh wait, when I mean I try to use them right when we get them, but I don't even remember when mine and my husband's like annual year mark is. So I have to be like, okay, wait, do I have

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those again yet, or did I have we not gotten them again? So I need to probably check on those, but.

Pam: Yeah, and this was really just we're talking about things that you need to do by the end of the calendar year.

Alex: Yes. Ues.

Pam: And so and so, we didn't want to get into the monthly ones because you should be doing the monthly ones. You know, I'm out there to get my treats monthly. I'm not waiting, you know. Just getting that last month, so. Okay, so let's go on to some other checklists that you might want to check into, and Alex is going to go over to over some airport and hotel benefits.

Alex: All right. So first of all, Global Entry, TSA PreCheck®, and CLEAR®. CLEAR is mostly, I think you get it with your Amex Platinum personal business. Maybe, does the Amex Green still come with that? I think it did at one point, but.

Jess: Yes, it come. It does. Mhm.

Alex: So those are like the only cards that offer that. If you haven't, I just have my Amex Platinum card saved in my CLEAR account. It auto-renews, so I don't have to worry about that. Same thing for my husband's account, like it just auto-renews for him for CLEAR.

With Global Entry, TSA PreCheck credit, there are so many cards that offer this. So if you don't have it, you really got to get on that because I almost feel like there's no excuse to not have it because I mean, even the Venture, regular Venture with a \$95 annual fee card has it. You know, I think the IHG Premiere card has it. Some of the, I think one of the a couple of the Southwest cards, like it's not just the huge big annual fee, you know, Amex Platinums that have this credit. So make sure that you have that. Using one of your cards

If you are like us and you have like five or more cards that have it, you can use this credit for anybody. So if you have a family member, if you have a friend, go ahead and help them get their TSA PreCheck. That's the I feel like that's the easiest by far of any of these. At least help them get their TSA PreCheck. You,

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you mean, you can help them get their Global Entry too, but like TSA PreCheck's so much easier. And then you can gift it to someone. Hey, Christmas gifts. You could give someone a Christmas gift of TSA PreCheck, Global Entry, or CLEAR if you're like us and you have multiple business Platinum cards. So that would be a, I think that'd be a good gift personally.

Jess: Pam probably has enough of these to gift every single one of her 21 grandchildren TSA PreCheck.

Pam: Well, I don't know about that, but I'm getting well, my two out of my four kids already have it. I won't get into why, but basically, we did Global Entry on arrival, and we thought we did it for all four of my kids, and somehow, two of them, they didn't do it right, and two of them still don't have it. But at least they're the younger two, and they just go through TSA PreCheck with us.

But anyway, next up you have with the UnitedSM Explorer card, you get United Lounge passes. You know, if make sure that you've if you have that card and you're traveling on United, make sure you find a lounge and you use those. You used to be able to like gift them. They don't allow that anymore, which is kind of a bummer. They're like tied to your account, I believe now. So that used to be really fun because we'd be like, Hey, does anybody have United Explorer one-day passes? And we'd give them out on Instagram. People would give us theirs and then we'd give them away, but that is no longer an option, which is a bummer.

And then free night certificates. Those all expire different days. You know, it's depending it's a year from when you earned it. So keep that in mind, though, if I think it's a good time of year to just check what those expiration dates are, make plans for them.

Same thing with your suite upgrade awards or any, you know, Guest of Honor, any of those benefits you get with your Hyatt Milestone Rewards, a lot of those expire February 28th, you know, the last day of February. So either make a plan to use those or the nice thing about the Hyatt Milestone Rewards is you can gift those to other people. So just, you know, a good reminder to check on those.

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We actually had a free night expiring that we could we were just, you know, sometimes using the benefit or using the free night is more work than it's worth. You're like struggling like, okay, like we're really busy, but I've got this free night, and I really need to use it. And we just gifted one.

We just gave it to my brother-in-law and sister-in-law, who don't get away and travel as much. We're like, hey, you guys want to go up to Park City? Take your kids for a staycation. They had an amazing time, and it was really like fun for us to be able to give them that experience. So that's an idea too if you're like, I don't have any time. The holidays are ending, this or that's, you know, the holiday season, we're super busy. You can gift it to someone else. And hey, another good Christmas gift.

Pam: Exactly. You give me a suite upgrade award, not as a Christmas gift, but just you weren't using one, and I was going somewhere, and it was to the Thompson Denver, which is one of my favorite hotels, and I thoroughly enjoyed it. So keep getting those Milestone Rewards as a suite upgrade award, and then just give the extras to me.

Alex: You know what I'm thinking though is I keep saying like, oh, these could be a good gift. A lot of these things, like your Lululemon credit, like give that get a Christmas gift for somebody. Your giftcards.com, Chipotle gift card, or DoorDash, like you can get a lot of your Christmas or holiday shopping done with all these credits here.

Pam: Good thinking.

Alex: All right, and then the last one is transferring or buying points. So every year, you can transfer up to 100,000 Marriott points. So if you haven't transferred points and you're wanting to combine yours and your player two's so that way you can book, I mean, you know, we all know you're going to need a lot of Marriott points for your stay. So it's a good idea to kind of put those all in one pot so you can make those nice big redemptions.

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I should probably do this. I have like 140,000 Marriott points. Mitch has much more than me in his account. So I need to do this and move 40,000 to his or 100,000 to his account.

And then buying IHG points, this is one that my mom does every year. I think you can buy up to 200,000 points a year. So if you, you know, keep your eye out for one of those 100% bonuses, and then if you're looking to buy points, you know, you buy 200,000 every year, don't you mom?

Pam: I do. I it's like, it's um, such a cheap way to not have to use all my IHG points or to be able to go stay at a wonderful Kimpton.

Alex: And there's only, you know, there's only so many cards, and we don't recommend transferring from Chase to IHG, so it can make a lot of sense. All right, next up, Jess has some miscellaneous items to make sure you max out.

Jess: All right, so for some cards like the World of Hyatt personal card, the Amex Hilton Aspire, the Surpass®, you can earn a free night certificate if you spend \$15,000 on that card in a calendar year. I think with the Aspire, it's actually \$30,000, but with the Surpass, it's \$15,000.

So if you are close to that spending threshold and you could use a free night certificate, which especially with Hilton, who can't, then you want to make sure you do that spending before December 31st. I actually have already met mine for the World of Hyatt personal card, but with Hilton, I have to be a little bit more strategic because they expire a year after you earn them.

With Hyatt, like I stay at Hyatts enough that I know I'm going to use that no matter when I earn it. With Hilton, I have to be more strategic, and so I'm actually at like \$14,500 on my Surpass, and I'm waiting until December to finish off that spend so that I have the most possible time because I don't know exactly where I want to use that free night certificate yet.

Alex: Yeah, that's kind of where I'm at, too. Like, I haven't done mine or Mitch's yet. We both have the Surpass. So my plan is to, you know, we will have estimated taxes doing in January, but to pay those in December and, you know,

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do some other little spending on those cards between now and then, but to finish it in December for the exact same reason as you.

Jess: And then if you have the Hyatt Business card, you know, a lot of people put a lot of spend on the Hyatt Business card because you get 10 Elite Nights for, no, you get 5 Elite Nights for every \$10,000 you spend. A lot of people use that as a way to earn Globalist status through a combination of stays and spend. But if you put \$50,000 on your Hyatt Business card in a calendar year, you get 10% redeemed of your redeemed points up to 20,000 points back.

So this could make sense if you're working to spend your way to Globalist anyways, and you're close to that \$50,000 threshold, it could make sense. You the nights that you earn from that spend could also get you another Milestone reward. And so those are just the things you kind of have to factor in when you're deciding, you know, how much and what spend you want to put on that card. But I think Alex is actually close to this, right?

Alex: I'm thinking I'm fairly close to this, which like I, this is very niche. Like, I don't think many people are going to be putting \$50,000 of spend on their Hyatt Business card. But I know there's some people, I actually didn't even realize this was a benefit of the card until somebody posted about it in our Facebook group. And I was like, wait, what? I didn't even think about this because when am I going to spend \$50,000 on my Hyatt Business card?

And I'm a little ways off. I'd have to do a little bit of work, but when I was thinking about it, I was like, okay, I'd get 20,000 points, and then I'd get Elite Nights and would put me either at 70,000 nights or really close to 70,000 nights, which gets me another...

Jess: You mean 70 nights.

Alex: 70 nights. Yes.

Pam: She is getting, being more like me.

Alex: I am going to be a lifetime Globalist, everybody. 70,000... 70 nights. Why do I keep saying thousand? I think it's because on the notes here it says 50,000,

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and I keep looking at that, but it'll put me close to 70 nights, maybe even at 70 nights. And at 70 nights, you get another Guest of Honor award, and then you have your choice of like suite upgrade award, 10,000 points. I would choose the 10,000 points.

So then altogether, I would have gotten 30,000 points plus the points I'll earn on the spend, you know, plus, I don't know, it just, it might be worth it. I've got to figure it out. I got to see how much more I need to spend, but for me, I don't get as many Elite Nights from staying in Hyatt Hotels as these two. So I have to be a little more strategic about my spending on my Hyatt Business card. So I don't know, I feel like 30,000 points is pretty good. Like that's a night at a category seven hotel, which could go for \$1,000 or more. So it could be worth it. I've got to do the math, but I'm considering it.

Jess: All right. And then as far as airline and hotel status go, if you are close to earning status, you might want to take an extra flight or stay an extra night or two, do a mattress run at a hotel. Pam always looks at her United status because she has Platinum status. It's really important to her. She always pays for her domestic flights and so she can keep that status. I have United Silver status that I am excited about. And so that is something that.

Alex: You're like me, Jess. I have Delta like silver medallion. So it's it's like, oh cool, I got upgraded to Comfort Plus, but that's about it. Every great now and then.

Jess: It's not one that I would like take an extra flight just to earn, but like it's nice to just earn it on its own. And then, you know, if you're close to hotel status, Hyatt Globalist, you know, do you have 58 nights? Are you two nights away from earning Globalist? You might want to go stay at a cheap category one hotel and earn a couple extra nights to earn Globalist. Are you close to a Milestone Reward?

You know, even if you're not, even if you're like, I'll never hit Globalist. Hey, you might be close to 40 nights, you might be close to earning that Guest of Honor award that you could then redeem for yourself to get Globalist perks at a hotel.

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And so just kind of check in on your airline and hotel status options and see if maybe it's closer than you think.

Alex: Yeah, I also think it's a good one if you're at like 18 nights and you're like, oh, I only need two more nights to get to 20 Elite Nights, and then you get a club access award. And if you have a stay, if you're planning to go to somewhere like the Grand Hyatt Kauaii or the Hyatt Regency Maui, those club access awards are a game changer at a property like that because that food there's expensive. And so I feel like it'd be worth a mattress run to get a, or a club access award for a stay like that. And is 20 nights Explorist status? Or is it 40?

Jess: No. No, because 30 is Discoverist, so. Oh, wow.

Alex: Oh, wow.

Jess: No, I don't know.

Pam: Well, that, you know why we don't know because all we care about is Globalist. That's why we don't know. We just pass that. We don't even look back. We just keep climbing.

Jess: Well, the other thing is like, I don't, okay, no, 10 is 10 is Discoverist, 30 is Explorist. I've just never, I don't like, I don't feel like Discoverist or Explorist is worth it enough to like encourage people, especially since you can get Discoverist just from holding the Hyatt personal card.

Alex: Oh, for sure. Yeah.

Jess: And Explorist, but the other nice thing about hitting 30 nights is you get that free night certificate, you know? And so if you're close to 30,

Alex: I definitely think it's worth checking your Milestone Rewards, seeing where you're at, and looking to what you have planned for the next year, and if those Milestone Rewards will greatly improve those stays you have coming up.

Jess: Another thing that is not on here but that I wanted to point out when it comes to airlines is if you have the Southwest, either of the Southwest business cards, the Premier Business, or the Performance Business, those fee credits for

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points transfers are going away on December or on January 1st. And so I am planning, you get \$500 in fee credits for transferring points. You normally have to pay to transfer Southwest points. I am going to transfer like all of Ted's Southwest points to me and get those...

Alex: Well, \$500 worth.

Jess: Yeah, I'm going to transfer \$500 worth.

Alex: I think it's 50,000 points. I, I think, don't quote me on that, but I transferred like some of Mitch's to my account to use that credit already.

Jess: I have both cards. So I've got \$1,000 in fee credits to use, and so I might be transferring.

Alex: It'd just be really nice if they just let you combine points without all that garbage, but.

Jess: I know, it's annoying. So, something else to keep in mind.

Alex: Yeah, and that reminds me too, I'm glad you brought that up because your Early Bird check-ins, your four... whatever they call it.

Jess: Upgraded boarding.

Alex: Upgraded boardings are going away at the end of the year as well. So those are good to use. The \$75 credit, is that one going away too?

Jess: Yeah, it is. They're taking away like all the good credits.

Alex: Yeah. So check your, a lot of, and a lot of people have Southwest cards. So check your Southwest benefits. I actually just used all of my Early Bird check-ins for all of our cards, which we have, I think two cards. I actually don't remember, but we have a lot of them.

So I used them for my friends and I were going to New York. Well, we'll have returned by the time this airs, but I used them all for that because usually, I

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never even use my Early Bird check-in because we are traveling with a 5-year-old. And so we get to do family boarding. So I don't even stress about it.

So I was like, oh, well, I'll just go ahead and use all of these. I mean, this couldn't have worked out better for me. We're going to be, we only have one more year of family boarding. And well, I guess two because you can do it, like it's six and younger, I believe, but now it's assigned seating. So I it was it worked out really nice for me.

Jess: Lucky duck.

Alex: I know.

Jess: All right, the other thing you're going to want to do is double-check any expiration dates on points or miles. Make sure that you have a plan to use them or you have a plan to extend them. A lot of, I feel like especially domestic airlines are moving towards your miles never expire, but are some that do.

So you're going to want to double-check those, and you're going to want to double-check your hotel points also. Make sure none of those are expiring, and if they are, do something to reactivate them.

Put spend on infrequently used cards so that they don't get canceled. I find the easiest things to do is like reload \$5 to my Amazon balance, buy, you know, buy a Starbucks latte with one card, or like reload \$10 to my Starbucks card. Just like reload something that you know you are going to use. So it's not like you're just frivolously spending money, you know, like eventually I'm going to use this. Just, you know, to keep that card active, to make sure the bank doesn't cancel it.

And then most importantly, start developing a credit card strategy for next year. So plan your trips or start thinking about what trips you want to take, start thinking about what kind of points and miles you're going to need to make that trip happen. And then start planning your credit card strategy. We are huge on credit card strategies and not just opening cards willy-nilly, like we want to have, we either want to open cards with flexible points that we know that we're going to use, or we want to open cards that earn points and miles in a program that we

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know we have a plan for them. So start developing that strategy, and then 2026 will be your best year of free travel yet.

Pam: Okay, well, it is early October is we're recording this. So the end of the year seems forever away.

Alex: For us.

Pam: For us. But by the time you guys listen to this, it's not going to seem forever away. So be sure to get on this. In the world of points and miles, you want to make sure that you have earned all the credits, all the status, all the points and miles that you can. Thanks for listening, and if you enjoy our podcast, please leave a review and share it with your friends.

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