

Ep #160: 2025 Year in Review: The Cards We Opened and Our Points-Fueled Trips



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: As 2025 comes to an end, we thought you'd like to hear about the cards we opened this year, the cards we canceled, and even better, the trips we used points and miles on. Hold on to your seats. 2025 has been an incredible year.

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. Today, we're talking all about 2025 and our adventures on points and miles. It has been a great year with earning credit card points, and we've each been earning and burning those points to take some amazing trips. I earn and burn more than these two. They're more on like the hoarder side of things, but I'm working on them. And regardless, we can't wait to share it all with you.

So first, we are going to kick it off with cards that we have opened so far this year and the points that we have earned. I'm not going to lie. I have an extensive list this year. I kind of...

Alex: Shocker. Shocker

Jess: I kind of...

Alex: I think this is... This is you every year, though. Like every year, Jess is like, I'm going to take it easier. I'm not going as crazy. And then she can't be stopped. You, she can't be helped.

Pam: She always has the most, but listen to who does the earn and burn. We know why she needs to have the most because she's burning those points.

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Jess: I am burning them so fast. So it's... okay, I'm going to tell you how many I opened, and then I'm going to tell you how many Ted opened. And I opened much more than him. We kind of take turns like who's going harder every year. So like last year, he opened, by he, I mean me, but you know, "he," in quotes, opened more cards than I did. And now this year, I've opened a lot more cards than he has. And so next year, I anticipate, you know, opening fewer cards under my name and more under his.

So for me, I have the Alaska, I opened the Alaska personal card before the Alaska cards went away because they transitioned over to the Atmos cards. So that is now the Atmos™ Ascent, but it was the Alaska personal card when I opened it. I opened an American Express® Business Platinum Card because I got a targeted mailer for that. I opened a Chase Ink Unlimited®, a Capital One Spark Cash Plus for business.

This is one of those Capital One cards that earns cash back, but if you have a card like the Venture or Venture X that earns Venture Miles, you can convert that cash back to miles. So that's exactly what I did. I earned \$1500 cash back, converted that to 150,000 Venture Miles.

I opened the Chase Sapphire Reserve BusinessSM card, the brand new one. I also opened the Chase Sapphire Reserve® personal card. So I got both of those this year. I opened the Atmos Rewards Business card when that one came out. That's actually my third of that, but the pre...

Pam: But they, are they all open cards or did you...

Jess: Well, I'm going to, I closed one, but at the time that I opened it, they were all open. So I had two Alaska business cards open, and then I opened an Atmos™ Rewards Business card, which is what the Alaska Business card used to be. And so had three of those.

Then I opened the Citi Strata EliteSM, which is also a brand new card, and a Chase Ink Cash. So that is one, two, three, nine cards that I opened in 2025. That is a lot. If you're just getting started, you're going to be like, this chick is

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crazy. How is she opening this many cards? I did not used to go this hard, okay? I used to open like...

Alex: That's even a lot for, to me, I think. So like, that should show you all that's not the usual.

Jess: I think I just got a lot of FOMO from, especially, the new cards this year. Like...

Alex: Well, and cards that were leaving, too. You know, like you want to get the Alaska card.

Jess: That what, that's what it was. It was cards that were leaving and cards that were new, and because they were new, they had a limited-time offer. You know? And so if all of these were just the standard offer, I would not have opened nine of them. I just have to take advantage of cards when I'm either not going to be able to get them again or when they come out with a great offer that we're not going to see for a while.

As far as Ted goes, he got the Chase Ink Preferred®, the Hawaiian Airlines® personal card before it went away. That one also became the Atmos cards. He got an Atmos Rewards Business card, a Chase Ink Cash, the Southwest® Performance Business card, and then literally 15 minutes ago, I opened the Citi Strata EliteSM for him because I was like, I got to do it before this episode, we start recording this episode. And that's it. I'm not planning to open any more cards for either of us for the rest of 2025.

But I was a little, I was a little stressed because I applied for this card for him, and he is not home. He's at work. And so I got a screen that was like, Please enter this, please enter a verification code that we texted to you. I think it was like a fraud prevention thing. And so I called him. I was like, Citi texted you a code. I need it right now. And he was like, I'm in the middle of a work lunch. I was like, I don't care. I need the code.

So from the points that we've actually hit the minimum spend on, we're at 1.9 million.

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Pam: Whoa.

Jess: There are there are a few of these that we that we're still working on. So I'll be at over 2 million by the time...

Alex: Is that your most in 1 year, I'm assuming?

Jess: Probably. Yeah.

Pam: I can't believe both of you got the Citi Strata Elite because we haven't been approved for that. You went harder than me.

Jess: Oh, did you get denied?

Pam: Uh-huh.

Jess: Oh, man.

Pam: Yeah. I got denied that. I also got denied an Atmos um card, and don't you remember when we had the TMS meeting? I signed up for those, and I got denied both of them.

Alex: It was the, it was the ATA meetup.

Pam: Yes.

Alex: With our students. Yeah.

Pam: Yeah.

Jess: Yeah. Pam applied live, and she got denied...

Pam: No, I wasn't going to, but I was too afraid to do live, so I did it just before, got was declined on both. I was like, Oh, I'm so glad I didn't do that live. How embarrassing.

Alex: Someone applied live, though. Was it a student?

Pam: Somebody did. A student did.

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Jess: Yeah. A student, yeah.

Alex: That was pretty fun

Pam: Yes. So Jess, what's your 5 in 24 score with all of this?

Jess: So I am currently 6/24, and Ted is 5/24. That's kind of why I was torn on the Citi Strata Elite for him because it was going to bring him to 5/24. But we both went kind of hard on Chase this year, and I was like, it's not going to be the worst thing for us to take a little bit of a break, and he'll be back under in April 2026. So it's not that long to wait. So that's why I decided to go for that one for him.

Alex: All right. Now I'm going to share my cards. So usually I feel like it's similar how, like you had Jess, where one of us goes hard, and then the other one is like not getting as many. But this year, we each applied, or we each were approved for six cards. I think maybe I'm seven, actually. I forgot. I had I had to just last-minute add a card. I didn't apply for it 15 minutes ago. But I did get approved yesterday. So I'll share about that one in a minute.

But uh the first card I got was the Alaska Business card, now the Atmos Business card, Capital One Spark Business Plus card. I got the Sapphire Preferred® when it came out with the 100,000 point welcome offer, which was great, but I maybe actually would have rather had the Sapphire Reserve® offer, but this is still great. I got a Hawaiian personal card before that went away. I tried for the business too, but I wasn't approved for that one. And I got a Sapphire Reserve Business card, a Platinum Business card. This was my second Platinum Business. I got it through a targeted mailer. And I just was approved for an Ink Cash.

So if you're listening, you know, this is going to air in a few weeks. So this would have been like mid November that I was approved. This was when they had the limited-time welcome offers. I actually applied; it's kind of crazy. We had just got off our Disney cruise and were at like this hotel that I'd booked for the day. I was just sitting there. The offers were actually supposed to have ended, but our affiliate link was still working.

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And so I was like, I had already applied and been denied right when the offers came out. I was like, well, you know, I'm just going to try one more time. I'm just going to see what happens. I applied. It went pending. I waited like a week or so. Yeah, I waited exactly a week. I hadn't heard anything. And like no letter in the mail. I'd called the status line. It was giving me the 7 to 10 days.

So then I asked to speak with somebody, and they said my application was denied, and they gave me like five or six reasons. There was a lot of reasons that they were denying me. Um, but then I was like, "Well, is there anybody I could talk to about this, like from reconsideration?" They're like, "Yeah, we can put you through, but you know, they're going to use the same information we have, but I can put you through."

So I get on the phone with this guy, and I'm like, "Hey, like I only have for this business, I only have two business cards with Chase with this business." And so I was like, "Hey, I only have two cards with you guys for this business, and I do all of my business checking with you guys. Is there any way you can approve me for this card?" And he's like, "Well, let me take a look." And he's like, "Yeah, I mean, I don't see anything wrong here. Let, like, just give me a minute." And then, like I was on hold, he came back, and he's like, "All right, your card will arrive in 7 to 10 business days." So...

Pam: Oh, that's the best feeling.

Alex: It's the best. And I hadn't been, I feel like I was getting a little bit of denials. So I needed that win. So that's just a reminder. Even if you don't think you have a chance. Like I wasn't expecting to be approved. I almost didn't call. But I was like, you know what? What have I got to lose? So there's your reminder to call reconsideration. You might get approved.

Jess: Alex is not throwing away her shot.

Alex: I am not throwing away my shot. I just saw Hamilton, too. So I'm like...

Pam: You could sing that to us.

Alex: I could, I could give you guys a show. But I won't. I will spare you.

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But anyway, yeah. So super excited about that one. And Mitch applied for or was approved for the Citi AA Business card, the Freedom Unlimited, the Business Platinum, the Hawaiian Business card, and the personal Hawaiian card. So we went, you know, you can see those cards were leaving. We had to get them before they were gone. And then an Ink Unlimited.

So, so far from those cards, we've earned 1.3 million, but that will go up once I get my other welcome offer in. So we are both at 4/24, and I was considering going over earlier, but I was like, you know, I really want to get one more Chase card before. So I'm glad that I waited. But at this point, I don't I gotta see when we would go under, but I'm kind of thinking just like going over, one, because we do have a lot of Chase points.

But also, I'm kind of considering just taking a little break. Now, we'll see if I actually do because the FOMO will get to me. But we have a good stockpile of points, and Mitch has gotten a couple denials recently. So I'm kind of thinking if we take a little break, maybe get rid of some cards, then we'll stop getting denials for a bit. So we'll see TBD on all of that.

Jess: So what you're saying is you're going to take a break, run away with Mitch for the summer, and go upstate.

Alex: Go upstate. Yeah. Jess is on a roll with the songs today.

Pam: That passed over my head. I have no idea what she was talking about.

Jess: It was another Hamilton reference, Pam. Come on.

Pam: Oh, I need to go see it again.

Alex: Yeah, you do.

Pam: Okay. Well, I was not as good as you guys. We, um, I think my husband, Lee, opened, well, I opened up for him, six cards, and I opened up only four for me. And I think that's again, because I was getting, I've been getting denials, so I'm kind of taking a rest for me.

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I am at 5 in 24. My husband is at 4 in 24. Um we did the Bank of America® Atmos Business for him after I got denied. Um, and he did have one already, and they still approved him for one.

My 5 in 24 spot was taken when I opened up the Hilton Aspire, and I've kind of been kicking myself for doing that. I don't know why I did it.

Alex: I know why you did it.

Pam: I have no more Hilton cards to get me the free night certificate, and I love those aspirational Hiltons. And so I thought, I've got to get that. And so I did it, but then I've been like, I really could have waited until I had, you know, so it didn't take a 5 and 20, you know, put me up. It put me at 5 and 24. I did not need to. It was FOMO. It was complete FOMO. But I do want to get it for my husband now too, but I'm going to wait till he gets down a little bit, until then we have until it has a higher offer.

Um, Chase Sapphire Reserve BusinessSM, both of us got that. That was a huge hunk of points to add to our stockpile. I got the Chase Sapphire Reserve®. Uh, my husband got the Chase Sapphire Preferred. He had downgraded, and when it was high, he got that. And I couldn't downgrade then. It wasn't quite the time, and I was really glad in the end that I couldn't because I was able to get the Chase Sapphire Reserve.

I got the Amex Blue Business. That was another one where I didn't get a lot of points. I was just wanting a card. I was had been, you know, I'd been declined and I just wanted to be approved for something. I know. So you know again, FOMO got to me.

My husband got the Amex Business Gold, and then he got the Cap One Spark Cash Business. I tried for that one. That is huge on my list to get. I got denied, so I'm hoping that um in this next year, I can get it.

I have over a million points. I want to say it's around 1.2 to 1.4, but then I looked at how many cards I have. I go, can't be that much. But they, I did get some really big, some cards that had some really big offers. And so that's where I am

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at, and I have more to say when we get to the cards that we downgraded. I have a big question to ask you guys.

Jess: Okay.

Alex: I could see the wheels turning. I was like, what is she about to say?

Pam: Yes, I was I was thinking about, I have a, I have a huge question to ask you two. Okay.

Alex: Everyone's going to be on the edge of their seats till then.

Pam: I know. Everybody's they're not going to even listen to you two because they are going to, they can't wait to hear my question.

Alex: They're gonna fast-forward.

Pam: That's right. So we're moving on to cards canceled or downgraded.

Jess: Well, I just wanted to say real quick, Ted has also had a really hard time with getting approved for Capital One cards. I think I've applied for the Spark Cash Plus for him at least three times, and he's been denied. But I was easily approved, like, I don't know what their deal is.

Alex: Well, and it doesn't make sense because I would venture to guess your credit profiles are almost mirrored to each other.

Jess: If anything, his is higher than mine. I mean, I think I'm at like a little over 800. His credit score is like 860. So...

Alex: Oh, that's crazy.

Pam: Why was I was not approved when my husband had opened up way more cards? I mean, so anyway, this is the, this is the thing, guys. It doesn't make sense. So if it doesn't make sense to you and you're getting frustrated, don't worry. It doesn't make sense for us, and we get frustrated too sometimes.

Jess: All right. So here are the cards that we have canceled or downgraded this year. And I just want to say for all three of us, we are easily able to keep track of

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these things because of the Travel Freely app. I, when I was preparing for this episode, I opened up my Travel Freely app, you know, wrote down all the cards I opened. I was able to filter by inactive cards, wrote down all the cards I canceled or downgraded, and so if you don't have the Travel Freely app, we'll include a link in the show notes because you really should by this point. It's free. It's a free app. You know, you have nothing to lose

I closed, so I closed or downgraded, or, I closed a lot of Ink cards this year because Chase got a little more strict with, you know, whether they're willing to approve you based on how many Inks you currently have open. So I closed an Ink Preferred. I closed an Ink Cash for both of us, and I closed an Ink Unlimited for both of us. So five Inks gone from our credit profiles this year.

I actually closed Ted's Chase Freedom Unlimited because Alex got a Freedom Unlimited. Did you talk about that? You got a Freedom Unlimited. Oh yeah.

Mitch got a Freedom Unlimited because there was like one day this year where the Freedom Unlimited had that unlimited match offer.

Alex: And it wasn't even like... it was the weirdest thing. It would show up in your app, I believe. And I took all these screenshots because I was like, I got to make sure that they give me my match when it when my 1 year rolls around or whatever, 13 months, I think is when you should get your match.

Jess: Yeah. So I didn't realize at the time it was only going to last for a day. So I closed Ted's Freedom Unlimited, and then by the time he was ready to open a new one, that offer was gone. So now I just have it closed, and if it ever comes back, I'll be ready to apply. Um, I also closed my Amex Hilton Business card. Just could not justify the annual fee on that one anymore. And I closed one of those Atmos Rewards Business Cards, formerly Alaska Airlines® Business Cards, because I don't need three. And the annual fee hit on one of them, and I was like, I don't need three. So I closed one of those. So that's it.

Alex: All right. I closed, between myself and Mitch, we closed three Ink Unlimiteds, an Ink Cash, and an Ink Preferred. So we cleared a lot of those out of our deck so we could hopefully get some again. And we got two, we canceled

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two Hilton business cards. When they got rid of the ability to earn a free night award, I was like, yeah, I don't need these anymore.

Jess: Exactly.

Pam: And I think all three of us canceled all of them because of that.

Alex: Yeah. Yeah. And then Business Gold, I got rid of that one, and Venture X Business. That one I canceled solely so I could get the Spark because you can't have both. I do already have a Venture X personal card, so I really didn't need both anyway. And then I canceled a Business Platinum and canceled a UnitedSM Explorer Card. So that's it.

Pam: Yeah, so it looks like with all of us, I did all canceling, no downgrading. It doesn't look like you guys did any downgrading. It looks like...

Alex: I didn't do any downgrading this year.

Jess: No.

Pam: Yeah, it was all canceling. So, okay. So here's the big, the big question, guys. Okay. So I canceled two Platinum Business, but Lee and I each still have two Platinum Business. Now, at one time, we probably each had four, so I'd been downgrading them. My big thing is, I went my um annual fee came up, or is coming up, and I'm like, should I cancel one of them, so I only we each have one? But I really like the refresh, and I get a lot of value out of it now. So I'm kind of stumped. Should I cancel and hope that then, if I just have one, I get more, I start getting targeted offers again, or should I hang on to them?

Alex: So you're considering keeping two, so you have more benefits?

Pam: I'm thinking one for each of...

Alex: Oh, one for each. I was like, you don't need two.

Pam: No, no. No, I'm considering keeping two for each of us instead of just one for each of us.

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Jess: Do you mean one personal and one business, or you're considering keeping two business for you?

Pam: Two business. I really make use of those.

Jess: I would not do that. But you like your coupon books more than I do.

Pam: Yeah, I do. But I, okay.

Alex: But here's the thing. Like if you're having to spend money on things you don't usually buy, but it's just a bunch of, it's just extra work to have to do two of them. I mean, that'd be four. Between the two of you.

Pam: Yeah, I just did my Fine Hotel, my Fine Hotels + Resorts® stuff. And I was like, this is awesome. You know? So I guess I was just kind of thinking...

Jess: Here's what I did though, Pam. So Ted currently has three Business Platinum open, right? Normally, I would cancel them as the annual fee hits. Like, an annual fee hits on the oldest one, I cancel it. But his annual fee hit on his oldest one, and it was still only \$695. So I paid that one to keep that one open. And when the other ones hit and they're \$895, I'm going to close those, and I'll get another year of the refresh Amex Platinum benefits, but at the \$695 annual fee.

Pam: Jess, you're so smart. You that makes my decision for me because I mine is an older one that's for the \$695 that I decided to keep open. So, okay. Moving on now that you guys have figured out that you know that I really didn't have a very great question anyway. Okay. So we canceled my husband's and mine Chase Sapphire Preferred cards. I reapplied for my husband, and then I applied for the Chase Sapphire Reserve for me, as I said.

We both had the Chase British Airways last year. I was really, you know, it's just kind of one of those things where I would again, I was last year I was getting denials. I was like, I want a card. I'm going for this Chase British Airways card, and we both got it. And so, and we fly to London a lot.

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Alex: Hey, I don't think a bunch of Avios is any issue at all. I think Avios are great.

Pam: It isn't. I agree.

Alex: Especially, cause you can book like, Qsuite with Avios too.

Pam: Exactly. Um, Hawaiian Business, canceled both of those. Capital One Venture X Business canceled both so that we could get the Sparks Cash Business, but then I didn't get it. So I really didn't have to cancel it yet, but it's canceled, and hopefully, I do get that soon. Canceled an Ink Preferred. I canceled a Citi AAdvantage Business®, and then as we said, we all canceled the Hilton Business. And so that's where I was.

Let's go on to points and miles trips. It was a banger year for all of us. I'm still tired. I'm exhausted. I still have jet lag from my last trip. So you'll see why as we get into this.

Jess: I'm going to travel less next year.

Alex: You've never heard Jess say that, right? Jess never says that.

Pam: Never. I really am.

Alex: I my favorite part is that you said banger year. It's been a banger year.

Pam: Oh, I guess I've been around you young ones too much.

Jess: All right. So these are my points and miles trips that I took this year. We're not going to go into a ton of detail about our trips because we probably have a dedicated podcast episode or blog post or both or saved highlights on Instagram already. We're just going to kind of quickly run through them.

So I started out the I started out celebrating the new year at the Grand Hyatt Kauai with my family of six. Ted and I went to San Miguel de Allende for my birthday, and we stayed at NŪMŪ Boutique Hotel, which is part of the Hyatt Unbound Collection. That was really cool. For spring or no, for winter, I don't know, Molly gets a week off in February every year. I don't know what it's called,

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but the week off in February, we went to Costa Rica, Ella, me, Molly, and my mom, and we stayed at the Andaz and at Rio Perdido, which is an SLH property bookable with Hilton points.

For spring break, we went to Japan. We stayed at the... we flew Japan Airlines booked via American Airlines, and stayed at the Hyatt House Tokyo and the Hyatt Place Kyoto on points.

For Easter break, we went to Scottsdale. I wanted to check out the refreshed Grand Hyatt Scottsdale, so we did that. In April... was it April we went to Spain?

Alex: Yeah.

Jess: April...

Alex: May. I think it was May.

Jess: May?

Alex: Something like that. Sometime in the spring.

Pam: It was end of April, I think.

Jess: Okay. The Squad went to Spain at the end of April, and so we went to Madrid and Barcelona, stayed at the Thompson Madrid, Kimpton in Barcelona. Had a great time as usual.

In May, Ella, Olivia, and I went to Bora Bora, and we stayed at the Conrad Bora Bora on Hilton points. Summer, big summer family trip, we went to Iceland and Ireland. We have a whole podcast episode about that trip, but we used points for our flights, and we stayed at the Canopy Reykjavík with Hilton points, Conrad Dublin with Hilton free night certificates, and Glenlo Abbey near Galway. That is also an SLH property bookable with Hilton points. So that was a completely Hilton trip, which is rare for me.

Pam: Unusual.

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Jess: In August, the best time to go to Arizona, Alex and I went, spent two nights at the Miraval Tucson. I had a free night, you know, basically a BOGO with Miraval. So we used points for one night, got one night free. So two nights at Miraval.

In September, my good friend and I went to New York City, stayed at the Park Hyatt, did our Taylor Swift tour of New York City. My mom and I went to Switzerland end of September, early October, used points for our flights and our two nights at the Park Hyatt Zurich.

End of October, I went to Portugal with a few girlfriends. We used points for our flights, and we used Hilton points for our nights at the Legacy Hotel Cascais and Hyatt points for our nights at the Hyatt Regency Lisbon. Very soon, I will be headed back to Kansas City to see a Chiefs game.

Pam: Because you're such a football fan.

Jess: Y'all know I'm not there for the football, but you know, I go where the wind takes me. And so going to a Chief's game, I used Southwest® points plus a Companion Pass® to fly my friend and I there, and then we are staying at the Hotel Kansas City on Hyatt points.

Alex: All right, I'm next. Now, start of the new year was at the Hyatt Regency Maui. And then we always, well, often go to St. George to stay, you know, at those little cheaper hotels for a soccer tournament.

Kimpton Roatan. I went there with my mom in March. Love that property. I need to go back. Costa Rica for spring break. We stayed at the Andaz Papagayo, and then Tabacon Thermal Resort and Spa. That one was booked with Hilton free night certificates. Jess already mentioned our trip to Spain.

In May, right after my kids got out of school, we headed to back to Maui, and we did a timeshare presentation, discounted stay at the Westin Nanea Ocean Villas. Is that what it's called? Yes, Westin Nanea Ocean Villas. And then we stayed at the Andaz Maui for a couple nights as well.

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And then in end of June, my husband and I went to the Hilton Conrad Bora Bora. We stayed a few a couple of nights at the Hyatt Place Park City. I also stayed a night at the Waldorf Astoria Park City.

Jess mentioned our trip to the Miraval Tucson, and which I loved that loved that place. Like I want to go back. I could go every year. It's just pretty unique and just a really cool thing to do. I actually miss the food, and people like just getting good healthy food whenever I feel like it, and not having to work to get it or like really pay any extra money.

Jess: Yeah.

Alex: My mom and sisters and I went to Morocco, which was there's a whole episode on that, kind of a whirlwind trip. That was really unique and exciting and fun.

And then we, oh, Jess didn't include this. We actually had, my mom mentioned the Award Travel Academy meetup we had. We stayed at the Grand Hyatt Salt Lake City just for a night or two.

And then I recently returned from New York City where I stayed at the Thompson with the Thompson Central Park with three friends. We had two rooms. And the purpose, which was why Jess is um going all Hamilton on us today, is I went there to see Leslie Odom Jr. reprise his role as Aaron Burr, and it was better than I could have ever imagined. And the day after or that night, I was looking up tickets, like, "Can we go back tomorrow?" But the tickets were like a thousand dollars.

Like, I bought them when they were right when they were released, and so they were like a good, reasonable price. But the resells were a thousand dollars, and I was like, oh, I really want to go back and do this tomorrow, but I don't think I can get my friends on board to spend another thousand dollars to see the show we saw last night.

Jess: But I don't think that the Thompson was better than you had imagined, right?

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Alex: No, the Thompson was fine. I mean, we had some weird quirks, like a dog that was barking really early that wouldn't stop barking. It's a pet-friendly hotel, and then they also have these residences there. And then, like in our friend's room, their phone kept going off like at all hours of the night. And then room service like walked into their room at like 7:00 a.m., 7:30, 8:00, something like that. We're like, this is so weird.

We let them know, like, "Hey, just so you're aware, like this is kind of what's been going on." And they were super nice. They sent up like a tray for each of our rooms. We had we got connecting rooms with like a basket of fruit, some macarons, and some what is it? Sparkling water, which I don't like sparkling water, but the gesture was nice, and the rest of the trip went off without a hitch. So they were really nice.

It's just, let's just get say, you know, call, say what it is here. It is not the Park Hyatt. They're right across the street, and I love the Park Hyatt in New York. So the Thompson is great. The rooms are big, you know, for New York standards. It just was kind of an odd stay because we were like, "What is happening?" Like this is unusual. So I wouldn't like I wouldn't not stay there again because of that. I think it was just like a weird situation.

Jess: Yeah.

Alex: We have a trip that who knows if we'll be taking, that's booked to the Park Hyatt Los Cabos, but they keep pushing back the opening date. So TBD on that. If we don't, we're going to figure out something else. But that's for the three of us for our annual like retreat, where we go over kind of how the year went, make goals for next year, things like that.

And then we're actually headed to Costa Rica for Christmas. We'll be there, you know, for Christmas. And my mom, that's her Christmas gift to all of, everyone in the family is renting a place. So, but we're using points to fly there, which we were on the fence of going because the flights were literally outrageous. But between like using some points, Companion Passes, and there's like a 15% off credit and a 10% off credit that come with some of the Hyatt or the, oh my gosh,

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Southwest cards. But they can't be used on like your basic fares. But it saved us a lot using those. And then I had some Southwest credits.

So we actually got the flights for a really reasonable price. But the really rough thing is, our flights include overnight stops. And so on the way there, we have to stay the night in Phoenix. On the way home, we weren't supposed to stay the night. We were supposed to get right home, but they changed our flight, and now we have to stay the night in Denver.

Pam: Oh, no.

Alex: So I'm like, oh my gosh, the amount of work. But my kids do not want to miss out on Costa Rica with their cousins. So we're going to make it work. But you know, think of me. Send your well wishes because it's going to be rough.

Pam: I'm so glad you decided to go, as it wouldn't been the same, and those poor little boys would have been feeling so bad when everybody was down in Costa Rica. Yeah.

Okay. So this was a crazy year for me. I don't know what I was thinking. Well, I know one thing is that I had planned, I took each of my girls on a trip by themselves. So that was four trips right there. And then we had our regular girls' trip all together, and then I just kept adding things. And I'm never doing that again.

Alex: It's the FOMO. It's the FOMO.

Pam: It is the FOMO, and I just honestly, I'm too old for that much travel. I just got back.

Alex: You know what you need to do? You need to run your trip ideas by Jess and I, and we can say like, "No, don't let the FOMO get to you. You've already got enough booked," because we have access to each other's calendars, just with like work and stuff. So we can be like, "Nope, you've got too much on your schedule. You can't go."

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Pam: You guys should, would be really proud of me because I actually booked my first trip. Well, actually, I booked two trips this weekend or this, within the last couple days. One was in um January. It was the first time that I had nothing on the books for January, February, or March. So that's pretty unusual.

Jess: When are you going to Japan?

Pam: I'm not going to Japan now.

Jess: Okay.

Pam: Because a granddaughter was getting, um, has her graduation. So we didn't want to miss that. So I'm not doing that. And um then I'm doing the Switzerland trip that you did. So I really have not, I don't have much planned now. I'm trying to keep it at no more than one a month. That's still 12 trips. But I did 17 trips this year.

Jess: That's still, that's still, 12 is still too much for me. I can't do 12 in a year.

Pam: I did 17. Okay. So I did the Hyatt Regency um with Alex. In January, my husband and I spent two weeks in New Zealand. February, we went down to St. George with Alex's family to watch the boys play soccer. In March, Alex and I went to the Kimpton Roatan. Um, again, March is horrible. March had three trips. So figure this out.

Jess: Three big trips

Alex: It was nuts. It was nuts.

Pam: It was nuts. So Kimpton Roatan was the first with Alex. Then my husband and I went with our daughter and her husband to Thailand. That was a 10-day trip. And then we got no sooner got back from that, then we headed to Costa Rica with Alex and her family. So that was really insane.

But then it continued because in April, I went to the Zoetry in Punta Cana, Dominican Republic with one of a different daughter. And at the end of April, we went did the Spain trip, the three of us, but then I had to go add on another week with my daughter from London to go to Mallorca because you know, I'm

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already over in Spain. Why not add on another week? That's my that's my, you know, crazy thinking, which got me in trouble this year.

Um, in May, went with Alex and her family to the Westin Nanea and the Andaz Maui, but of course, I had to add on the Marriott Beach Resort to that because I'm already over there.

Alex: That was, that was a good move. I support that move.

Jess: Yeah. That was a good move.

Pam: We were actually supposed to go to our timeshare in May with really good friends. I was so beat and so tired, I canceled on that. They went there and used our timeshare instead. That shows you that... that was really weird for me. I was exhausted. Went down to Tucson, though, later in May for a daughter's a granddaughter's graduation.

In July, my sister and I went to Bora. In August, we went to London to see um my daughter. August was also crazy. So I went to um London, then we went to Salt Lake City for the ATA meetup, the next level group. I went on an Alaska cruise with my siblings in August. So again, I had three trips in the month of August.

In September, I went to Morocco with my daughters. And then in October, I went, I just came back three and a half weeks in India, Kathmandu, and Bhutan. This was a tour, but we paid for our flights over and back. We flew Qsuites. We stayed three nights at the Andaz Delhi, which was a great hotel, by the way. And so used some cash and some points.

In December, supposed to do the Park Hyatt Los Cabos, got fingers crossed on that. In Costa Rica, again, for Christmas, just like Alex. I'm tired. I'm even talking about this, you guys. I'm so tired. I've had the worst jet lag from this. Uh, so never, never again. So remember, you guys check in on me. I need to talk to my counsel before...

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Jess: Well, you have to tell us. I'm thinking about booking this trip because you can't just book it and say, "Hey, guys, I booked another trip," like you normally do, because by then, it's too late.

Pam: Yeah, I can't do this again. So I'm too old.

Jess: You need to have a little, like a little box that pops up on your phone when you try to enter something on our calendar that's like, "Are you sure you want to enter this? Check with Alex and Jess first."

Alex: Uh-huh. Yeah.

Pam: No, it's crazy. But you know, I look where we, the three of us, have traveled this year, blows my mind. It should blow everybody's mind. Never, ever, ever would any of us have done any of these trips or that we would have done one or two trips, but without points and miles, we could never have made it possible. And it blows my mind. It's amazing. Tiring, but amazing.

Jess: All right, we hope that you've seen just how points and miles can change your life. It has certainly changed ours and has allowed us to travel in ways we never thought possible. Next week, we are going to be looking ahead to 2026. If you have enjoyed this episode, make sure to leave us a review and share it with your friends. Thanks.

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