

Ep #162: Our Stories and First Trips on Points



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: Ever wondered how and why we got started traveling on points? Today we're sharing just that, plus our first trips on points.

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 seems like we've been traveling on points forever, but it wasn't too long ago that we were just like many of you, you know, just getting started with this points and miles hobby. So today we are sharing how we got into points and miles, why we got into points and miles, and what our very first trips on points and miles were. So Alex is going to kick it off with how she got started.

Alex: Okay, so I have a friend from college, and she started posting about all these trips that she was taking on Facebook. And I remember being like, what in the world? How? They took their kids to the Maldives. They had, I think, a couple young kids at the time. They're traveling all over the world. Her husband was in law school. I'm like, I know these young people that are students can't afford to be traipsing the whole world with their kids. How in the world are they doing this?

So I reached out to her. I asked her about it. I actually found a, I found a screenshot from Facebook Messenger or a message from Facebook Messenger. I took a screenshot of it years ago when I found it, and I have it saved on my phone because I'm like, this is so funny. It's like my beginnings, almost my beginnings, because I actually didn't do anything with the information she gave me or do much, but it was from 2014.

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And in the message, I'm like, "Hey, how are you guys doing this?" And she's like, "Oh, my husband got us starting opening up credit cards for big sign-up bonuses." She was telling me about the Chase Sapphire Preferred® and how that was their favorite card. And I was just like, overwhelmed. Like, okay, like yeah, you open up a bunch of cards, but it didn't sink in. I didn't know what that meant.

And so I didn't really do anything with that information, except opened a Southwest® Card and used those points to help us get like a positioning flight, basically, to go to Hawaii. And I got, because this was before Southwest even flew to Hawaii, but we got a couple free flights out of that card. We, I started using it as like my everyday spending card, which now I would never recommend using a Southwest card as your everyday spending card.

But that was like my introduction. That's how I heard about it. But at that point in my life, it just was too overwhelming. So if you know you felt like that, I think that's very common. You learn about something, and you think, I don't think I can do that. Like, I don't know what this means. It's like, that's 90% of my friends. You know, they see what we're doing, and they're like, How do you do it? Your brain can't think of adding one more thing to the plate, and you just think like just doubt in yourself. You don't believe it's really possible for you. So...

Pam: I have a question, Alex.

Alex: Yeah.

Pam: Have you ever heard from her...

Alex: Yes. Yeah, we still talk.

Pam: Okay, so has she, does she say, "Oh my goodness, I can't believe what you've created from our conversation years ago." Has she ever put it all together?

Alex: Oh yeah. No, she follows us here on, you know, on all this stuff. And so yeah, she, she's put it all together. She's, she's awesome. And her and her family, they still travel on points. They're still doing all this.

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So 2017 rolls around, like maybe end of 2016. I'm not quite sure, but it'd been a little while. We'd just been using that Southwest Card, and I'm scrolling Instagram, and I see an account. Actually, I think another friend shared about this account.

So I have another, Mitch and I have another friend from college, and his brother and his wife created an account to teach people how to travel on points. And I was like, oh my gosh, this is what my friend was telling me about. Like the puzzle pieces came together. And I was like, this is it. And now here's someone holding my hand and walking me through exactly how to do this. And I was just like, I'm going to do it. I'm going to do it. I'm committed to this because this is like step-by-step instructions.

I was hooked, and I just remember like scrolling, like I had a notebook, and I put all my notes that I was reading from, like FlyerTalk and Reddit, like all of the things. And lo and behold, like that, that account, they didn't keep up with teaching people how to do it. And I'm forever grateful for them for getting me going. That's for sure.

But they, I remember one day Googling them to or going to their website to send it to a friend, and I was like, it's not there anymore. They aren't doing it. And so since they, you know, weren't teaching people anymore, that's actually how we started this business is because we couldn't find somebody out there that was really breaking it down in such a simple way. That was the thing.

Like, I would go to other websites and other things, and I was like, all of this is like geared towards men or people that have been business travelers or people that have been doing this for a long time, and I just wasn't there at that point. And it wasn't something, I knew if I sent it to my friends, they'd be like, that's so overwhelming.

So that's how, you know, the business was created was just kind of that need out there of something simple, a simpler way of explaining this that wasn't around and geared towards talking to women and families. That wasn't something we were seeing.

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Pam: You know, Alex, I remember because you showed me that um, that website. To that blog, website, and I thought it was great. And it kind of got, you told me about it, and I was like, this is great. I really like this. And then when they stopped, it was like, oh my goodness, that's gone.

And then you said, I think I'm going to start my own website about this. And I'm like, you are? Really? I'm going, you don't even know anything about coding. How do you even do this? And I just thought, okay, well, go, go girl. And I was all supportive, but who, I can so remember that day and thinking, I think she's a little nuts. But look how that little nuts, what that turned into. So I'm just I'm really proud of you for doing that and grateful.

Alex: Thank you. I'm, I'm proud of myself, too, because it wasn't something I ever really aspired to do was like to create my own business or anything like that. And there was just enough people here in my community that and friends that were like, you should teach people how to do this. And just really feeling like I couldn't find what I was looking for. That was really it. I couldn't find online what I was looking for.

I think I was fortunate that I came onto the scene a little earlier than because now there's, there's tons of great resources out there. But at the point, there really wasn't that what that I was that I was looking for.

So yeah, my why, though, I was a young mom at the point. At this time, I had three kids. I think my youngest was probably like 3 or so. And I don't know, fellow moms, you know how it is when you have little kids, and your life is little kids, and I was, it was cold, and it was in winter in Utah. I was just really missing traveling. I had been to Hawaii a handful of times, but I just felt like, are those days over? Now that I'm an adult and I have to pay for myself and my family, is that all in the past?

And when I saw, you know, this learned about points and miles, it really just lit a fire in me. Like I was like, oh my gosh, this is my answer. I just really felt it. Like I'm going to I'm going to figure this out and we're going to do it. Two, I was just, you know, I was looking for deals all the time. I just, it was still just expensive though when you have a young family, and you're thinking, okay, like we have a small house we're going to outgrow. Oh, I'm still, my husband's driving our my

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car that I had when I was 16 that was probably not the safest car to be driving anymore.

So, just a lot of practical reasons that made me feel like travel wasn't an option for our family. And this, this made it something that, okay, we can do this. Travel is, travel is back on the table now that I found a way to do it for so much less. So that, that's my story. That's how I got started. That's my why. Mom, why don't you share yours, because our stories are knit together.

Pam: They are knit together. So like I said, Alex told me about it, and actually, when she told me about it, it kind of made sense. I think someone else had told me, and for some reason, I want to say it was my daughter-in-law at the time had mentioned something about it. Um, Kaylee, I just, in the back of my mind keep thinking that. And I thought, oh, well that's kind of cool. And then that was like, it's gone. And, and that's how it is for many people. So if you're getting those blank looks from people when you're talking about it, that's normal. That's kind of how we all work. It takes a little while for you to see it in action and to really, you know, grab on to it.

So Alex told me about it. At that time, I was doing extreme couponing. I was writing for a very popular extreme couponing blog. I was getting a lot of free shampoo and free toothpaste and just, you know, I had a...

Alex: Yeah, she had a mini CVS in her garage. It was, it was next level. You were in it literally an extreme couponer. She'd come on, like come visit us in Utah, and she'd be like, "Oh, I got to run to CVS. I got to go do my couponing." Because she also had to like take her pictures of this is the deals for the week for the blog. But it was really nice because then you'd like leave and I'd have all this like toothpaste and shampoo and all of the things. 'Cause I didn't do that. I didn't get into extreme couponing. I was like, that's too much work. My brain can't do it, but I could do free hotels and free flights. Now you're talking.

Pam: Yeah, and so basically I traded free shampoo for nearly free business class flights, which is great. But I think that headspace of extreme couponing made all of this fit for me. And so when you told me about it, I was like, okay, this is great. I'm going to do this. And so I think we started doing it about the same

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time. And then you decided that you were going to the blog, do this website, and I thought, oh good for you. I don't get that, but hey, go, go girl. And then...

Jess: You do you.

Pam: Right, you do you. And then I was, because I was retired or retiring, I was doing a lot more of the travel. So I was actually using points and miles more often, and I would tell you about the different trips, and I think you thought, well, I, you know, I know my mom, she's OCD. She...

Alex: 100%.

Pam: Yeah, so she, so she's going to, she's taken this by storm. Why don't I see if she'll work for me? And so you approached me and said, Hey, do you want to do this with me? And you can do most of the writing of the stories because you're really the one that's out there using the points and miles the most, which is...

Alex: Well, and you were already blogging. You were already doing that.

Pam: Right.

Alex: Yeah, and I just remember we'd go on trips before we started any of this business, and my mom would say, "Oh, I just wish I could share these hotels with people. I just, it's so amazing we get to stay here for free. It'd be so cool to tell everybody about it." It's like you had the in the back of your mind, I want to be able to tell people about this, but I don't know how. And so this gave you that way to share your passion with people who would be interested, because not every... spoiler, not everybody's interested to hear about all our travels.

Pam: Nobody wants to hear about the latest Park Hyatt I stayed at. I don't have them lining up to tell them about it. So that's how I started.

Alex: But this gave you the, this gave you the opportunity to find your people.

Pam: Yes, it did.

Alex: And we found them. We found our people.

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Pam: Exactly. So that's how I got started. The why, I've always had a passion for travel. I mean, it was an absolute no-brainer. As I said before in the past, I was a nurse before, and I used to work extra shifts to fund my travel. So this was amazing. It's like, okay, now I don't have to work extra shifts. Plus, I'm not a nurse anymore. I can just use points and miles, and I can travel, and the bonus was, I could up my the way I traveled.

So instead of sitting in economy and staying at budget or moderate hotels, I was able to use points and miles to travel the way that I really wanted to travel, which is in business class and at luxury hotels.

And I had thought for sure, I remember talking with my husband before I retired and saying, yeah, well, you know, we were good about saving for retirement. And I said, you know, some of that money is going to go for my travel. There was no way I'm not going to travel. So I'm going to have to dip into it.

Well, who knew that I would never have to dip into it, that I would be able to travel all over the world in business class flights, staying in luxury hotels, using points and miles. And the other thing is, who knew that at the age of 72 I'd still be working. You know, that wasn't the plan, but I love it, and I credit it for keeping me young and keeping my mind active, and, you know, it's been the greatest blessing, the best thing that could have happened to me. So thank you, youngest daughter.

Alex: Outside of your family.

Pam: Yes, outside of my family.

Alex: "The best thing that ever happened to me."

Pam: Yes, so outside of my family. Of course, thank you. All my children and grandchildren, you are number one still. But this is been a such a great thing to happen. Thank you, youngest daughter, for starting it all. Okay, Jess, you're up.

Jess: I think I know. I think I know who the favorite is.

Alex: Better be. Right?

Jess: Sorry, sorry, you other four.

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Alex: Three, yeah.

Pam: I always, yeah, the favorite is whoever I'm with. Ok, Jess.

Jess: All right. So mine is a little different than both of theirs. Some of you probably know Traci. She is our copy editor. She's been on the podcast a few times. We actually used to work together before I quit that job and did, started doing this full-time.

And so we used to work together, and summer of 2015, she and her family had just returned from another amazing trip. And you know, she was married, had two kids. And I walked into her office, and I said, "I'm not trying to be nosy, but I have a pretty good idea of how much money you make, and I don't know how you're taking your family on all these trips." Like on, you know, like, do you have a like, do you have a side hustle?

Alex: This is my favorite part. "I don't mean to be nosy." If you know Jess, she's got no problem asking you any questions.

Jess: I hadn't known her for that long at this point. So I was just trying to like not come off as creepy, but subtly be like, How are you getting the money to take all these vacations? That was before OnlyFans, so I knew she wasn't like selling feet pics or anything.

So I walk, and she was like, and if you know Traci, like y'all will understand this. She immediately launched into, "Sit down. I have to tell you about this. I have to," and she like goes on this long spiel about...

Alex: 6 hours later, Jess walks out of her office.

Jess: Like you could tell, like her eyes just lit up. She was so excited to talk about this. And so, you know, that was really back before anyone was sharing about this on social media. It was definitely before anyone had a podcast about it. And so blogs were really the only way that people were learning about this.

And I will say it took me a long time to like learn about it, open the cards, rack up the points. And I think about now how we have students who are like, "Oh, I just joined your course last year, and my family is going to Australia next month."

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Alex: Yes. "Oh, we've racked up over a million points." It's, it's wild.

Pam: It is so, it is wild. Completely wild what our students and readers do.

Jess: Well, it's just like I remember looking at blog posts and being like, "Oh, well that one's outdated. What's the real information?" Like that was the hardest part back in the day, was finding information that wasn't outdated.

Alex: Yes.

Jess: So I immediately fell on the rabbit hole, started reading blogs. My go-to was Million Mile Points, which doesn't even exist anymore.

Pam: I'd loved that one too.

Jess: Or Million Mile, no, Million Mile Secrets. Million Mile Secrets.

Pam: Yes, and they did. My favorite thing on there was the reader success stories. Why do we have reader success stories every Friday? Came from them. I loved them. They were so inspiring.

Jess: So it took me a long time. I have, I had legal pads full of notes. It was kind of like Alex, where I was like writing everything down.

Alex: But you had legal pads because you're a lawyer.

Jess: I had legal pads. I had to make it look like I was working, but you know, I was like reading blog posts.

Alex: Yeah, because Jess had a full-time job at this point, too.

Jess: For a long time after this. Um, but so yeah, so Traci is the one who completely got me into it and sent me the blogs. It's funny when I was preparing for this episode, I was looking back in my email, and there were emails that I found from Traci from like 2015 and 2016, and she's like, "Hey, did I tell you about this trick? Hey, did I tell you about this?" And it got to a point, though, where I sort of was lapping her and like the points I was earning...

Alex: Because you're Crime Dog. Crime Dog was like, you were all in.

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Jess: But I was really big in the shopping portals. I'd be like, "Traci, I just placed an order with Old Navy, and I used the United MileagePlus® X app, and then I went through this bank portal." And she was like, "What? You're like blowing my mind right now." And so, yeah, it got to a point where we regularly spent time like discussing all the new tricks going on.

But my why was that I did not grow up traveling. I flew for the first time when I was 18 years old. I always wanted to travel. And so I knew that, you know, I am, I have a blended family of six. This was, when I went to talk to Traci, was soon after I had my daughter, and I was like, I want to show her the world. I want to like take her places and experience things. But with a family of six, it's really expensive to travel.

And so I knew, I knew that it was either points or miles or nothing at that point. You know, it was like, or like, you know, staycations or just road trip somewhere really close. But something like going to Europe was completely out of the question without points and miles, you know. So that was my huge why: to travel at all and to travel with my family, experience the world with them.

Alex: Love it. I think too, I think for some people, and I think myself included, back when I first heard about this in 2014, is you're not even, you still don't even know it's possible because you're so far removed, of travel is not even a thing in your brain because that's not realistic for us. Like that's not a thing we can do. And so when you learn that there's a way to do it, you're still like, that doesn't apply to me because we're not people who can afford to travel. Like we have too many other expenses, like life's too busy. It's not even in the frame of mind.

And I think like then, when, you know, time rolled around, the desire to travel just grew so much more. And so I think that's a lot of the times is, not everybody is that interested in traveling, which is totally fine. Like some people, their idea is going camping or going, you know, just local staycations, which is totally fine. And so I think, I don't know, it's not for everybody. And I think sometimes we think it's not for us because we doubt what we're capable of.

But if you have the desire to travel, like this is, this is the way to do it. That's for sure. Yeah.

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All right, so we're each going to share now our first trip that we took on points. So for myself, I wasn't even thinking family travel at this point, you guys, if I'm being honest, I was like, I got young kids at home. I need a break from them.

Jess: You're like, how can I get away from these kids?

Alex: Exactly. It was like we, Mitch and I had never taken a trip just the two of us since our honeymoon. I don't think we'd had a night away from our kids ever since, like, besides going to, actually not a night away from our kids, because when you go to the hospital to have a kid, your kid's there. So we hadn't ever really gotten away just the two of us. And so I really was wanting that. I was wanting to get a break from mom life for a little bit and just do something just the two of us.

And so my big, I mean, the whole reason for this was I want to go to Hawaii, and I want to go with Mitch. We're going to go to the Grand Hyatt Kauai. I had heard about it. I think I had seen it before when I'd been there years ago with my family. I think we like walked the grounds and saw all the koi ponds. I'm like, this place is amazing. And so I was like, all right, this is what we're going to do.

And so I was very intentional about the cards we opened. I had a very specific plan of, this is what, first of all, it was looking up, what do I need to make this happen? What cards are going to get us stays at this hotel? Which cards are going to be good for flights there? And I think that's a really great way to start out if you're wanting to dip your toes in and you're not ready to go open a bunch of cards, is having a specific goal of, hey, here's where I want to go. How can I make that happen? And then get the cards to do that. I think that's a pretty beginner-friendly way to go about it.

And so the first card we opened, this is actually really crazy to me, was Mitch opened the Ink Business Preferred®. And at the time, there was like a 100,000 point welcome offer. And I, let me just preface this by saying, well, not for all the cards, and I'll get to it, but for most cards, welcome offers are way better now than they were back then. Back then it was like, I think if you opened like the Sapphire Preferred®, it would have been like 50,000 points, was like the standard welcome offer. That's what I got it at.

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And so welcome offers have increased. But at that time, it was 100,000 point welcome offer on the Ink Business Preferred, which was really, really good. Now, I think like we've seen that a lot since, in the last few, not a lot, but it comes around. So we, he went and he opened that card.

You guys, he had to go in branch to do it. So let's just give it up for Mitch for being a great player two from the get-go. Like he doesn't, he doesn't care. He's like, "Yeah, I'll call. Oh yeah, I'll go and do that." Like, he really doesn't care. So he went into the bank. His business was like Facebook sales, which I would never, you guys, I would have never, I still will not go to the bank to open a card.

Pam: Me either.

Alex: I just... I just am not gonna do it.

Jess: I will never. I did do it in 2017, but now would I do it? No. We do not need the judgment from the banker looking at my account and seeing how many cards are open.

Jess: Yeah.

Alex: So, anyway, he was approved. He got the card. That was a big thing for us. Then we opened the Hyatt personal card. I don't know which one of us got it, but back then, the offer was two free nights anywhere. So, can we just have a moment of silence for when the Hyatt card had an incredible welcome offer? Because it's been a long time.

Pam: Yes.

Alex: But two free nights anywhere. So that was amazing. And we used those. And then for our flights, this is super, super random, but there was a Bank of America Merrill+® Card, and it was a card that all the bloggers were telling us to get because it was going away. And that's an important thing to know, like when cards go away, we like to get them because you're never going to have that opportunity again.

So I snagged that card. It was like a 50,000 point welcome offer, and you, there was no like transfer partners. It was strictly for booking in the portal. So I booked

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our flights in the portal, and it worked out. I think I had to pay like \$100 on top of that. But hotel stay was completely free.

What's pretty funny though, is, so we had the two free nights from the Hyatt personal card plus 100,000 points from the Ink Preferred. And I was like, oh my gosh, like I don't want to use all my points. What if I don't get any more? What if what if this, what if I can't get somewhere? I had major scarcity with my points. And so we only went for four nights because I didn't want to use all of our points.

But it was also our first time leaving the kids. And so I think it was perfect. I'm really, really big on whatever you can do is great. I don't think, oh, you to make it worth it, you need to go for this long, or you need to do this. Like for any vacation, any days is better than zero days. And so that's like a hill that I will die on, is you don't need to stress about the amount of time you have somewhere, like whatever you have is great.

But anyway, I just, yeah, that trip, we were, I was hooked before the trip. I'd already gone down the rabbit hole, even though I hadn't even seen how it was going to play out. But once we were there, I was like, oh my gosh, I just, the sense of like accomplishment and like pride that I had figured this out and we were there at the Grand Hyatt Kauai, this incredible resort, and it didn't cost us anything was, I don't know, even talking about it, I can kind of feel those feelings again that the that pinch me feeling like, oh my gosh, this worked and I did it. It was just the coolest thing.

And I'm sure some of you listening have had that feeling before when you've, when you've gone on that first trip, or you've experienced something new because of points, and you're like, wow, like this is incredible that this is real. So anyway, it was pretty magical, and it's, we've been back. I remember standing in the parking lot vividly, looking back at the resort and saying to Mitch, Do you think we'll ever be able to come back here?

Pam: And how many times have you been back?

Alex: Well, we've only been back one other, one other time, but we've been back to Hawaii like five times. And I mean, I was stressed out about using all of my Chase points, and now I'm sitting on a nice little stockpile of them. So...

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Pam: She's the queen of Chase points.

Alex: So don't worry about your scarcity, and yeah, it's pretty incredible. Okay, Mom, what about you? You went big. Your first trip was pretty crazy.

Pam: I, you know what? When I went and looked at what I did, I'm thinking, for my first trip was insane that I did this, that I worked all of this, that I did all the logistics, that I'm a woman bringing a friend who has never even traveled internationally ever with me. We're using my points. She didn't even have points and miles. I'm like, I cannot believe that this was my first trip.

Alex: Well, but let's just clarify, you had, you were already, you were a huge traveler. So you did know travel.

Pam: I did know travel, but all I'd really done by myself was just was going to Lindsay's in London. And then Lindsay and I would go somewhere, but for me to be in charge and go somewhere else...

Alex: No, this is a crazy first trip.

Pam: This is crazy. So yes. So, February of 2018, I planned a trip to Thailand. And Thailand was a place I'd always dreamed of going.

Alex: Go big or go home, as Pam...

Pam: Go big or go home. Now, I had a slightly different way of earning my points than Alex. I hadn't planned this trip, and then earned the points for it. Oh no. When I got started, it was earn, earn, earn. Open up a card, open up a card. There was no rhyme or reason. Hey, that one sounds good. Let's get that one. And now this one, and I was OCD as usual and just opening all of them up, and I had a ton of points right from the start.

Alex: Do you know what I think, though, Mom, I think that's really great because it just shows there's not a, this is how you have to do it. You can do it my way, you can do it your way, and both worked out great. Like, as long as you're getting points, it's fantastic.

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Pam: Exactly. So I had tons of options. So what I planned was to do two nights in Bangkok, three nights in Chiang Mai, three nights in Phuket, and two nights in Krabi Town. Now, that's four places in Thailand.

Alex: Hotel hopping from the beginning.

Pam: Hotel hopping from the beginning. I had to figure out all those hotels. I had to figure out all the ways to get between those cities on cheap Asia flights or a ferry from, I think from Phuket, where did we go? The ferry was Phuket to Krabi Town. Um, I figured it all out. And I'm like, I'm pretty old at this time still. I'm like, I look back at this, and I really want to give myself a major pat on the back because it was amazing that this was my first trip.

So like I said, I already had a lot of points. We flew over there on EVA Airlines using Citi ThankYou® Points. We just flew economy plus because my friend had no points. She had to pay for her points. She had never been out of, I don't even know if she, yeah, I think she'd been on one cruise before, but she'd never really done international travel. I thought, how do I leave her and me go be in business class? I'll go over with her and coming back, then I did business class. And that was my first, that it wasn't my first business class flight because I had paid to upgrade when I'd been in um Europe one time.

So, but it was my first time using points and miles. So that's how we um got over and back. That was EVA Airlines, great airlines, got the pajamas, put them on, laid in a lay flat seat on my way home, and I was like, oh my goodness, this is life. This is so amazing.

So I um at the time that I got um my first points and miles, there were no rules with Marriott cards. And there was two ways of getting them. You could get Marriott cards and you could get the, was it the Starwood cards.

Jess: Yeah, SPG.

Pam: Yeah, SPG. And so I had gotten all of them. I'd gotten just about every, and the other good thing was there was, it was way before the devaluations, and so you could get some really good deals.

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Alex: And it was before 5/24, too. So you could just go willy-nilly opening up anything and everything.

Pam: Exactly. So we stayed at the Sheraton Royal Orchid in Bangkok for 17,500 Marriott points a night. Again, great deal. Um, I think I had some status right off the bat with all the cards that I had. So that worked out good. Then we went to Chiang Mai, stayed at the Chiang Mai Marriott. I've never stayed at so many Marriott hotels as I did on this trip because, um, it was such a good deal at that time. That was 35K a night.

One of the things I want to say is that although I used all the points for the places we stayed at, what my friend did, and I think Jess has done this with her friends, is that she would treat me to a really nice meal every place we stayed and paid for a massage. So that's kind of how we brokered it. And then after a few times of doing this on trips with her, I taught her how to use points and miles, we used her points and miles. So, um, but I had to show her how to do it, kind of.

In Phuket, we stayed at the Hyatt Regency. Again, we used the exact card and the exact same way of staying as you used Alex, it was the Hyatt personal card with two free nights anywhere. And I had done um that and your dad had done it. So I had four, and we stayed, we used three of them for that stay. And that's a nice hotel. It's it was a really good location, really big rooms. In Krabi Town, there really wasn't any place there to use points and miles.

I went back to Krabi this last year, and there is a couple places that you could use points and miles. I can't remember them right off the bat, but we just found a cheaper hotel and split the cost. I, it wasn't fantastic, but it was it was fine. Um, and Thailand was just so amazing for the first trip ever. There was so much to see, the temples, the elephant sanctuaries, the night markets, and the best of all things, massages. Massages every day, \$3 foot massages, \$12 hour long massages. To say that I was hooked is an understatement.

So it was a major great trip for a first time and pat on my back. I'm just so amazed that was the first thing that I did. I know I do that all the time, but you know, it's a lot of work. So, okay, Jess, tell us about your first trip.

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Jess: Mine is nowhere near as impressive as Pam's. Um, so my husband is from, we live in Houston, but he's from Chicago. And so honestly, a lot of our first trips were just using points, like Southwest points to fly to Chicago and using points to stay at the Hyatt Place near his family.

I love my in-laws, but at the time, we were staying with them, and they had like a condo that wasn't very big, and it was like Molly was at that stage where she like needed to take a nap, and so like everyone had to be quiet while she took her nap. And it was just not an ideal situation. And I was like, you know what would be so great if we could just get a hotel, and then we could have our own space. And so I was able to redeem my 5,000 Hyatt points a night for the Hyatt Place in the suburbs of Chicago. And we still stay at that same Hyatt Place sometimes.

Alex: I love it.

Jess: And I'm like, so nostalgic.

Alex: Did you used to drive when you guys would go a lot?

Jess: No, we would pay, but it was like, this allowed us to go more often.

Alex: Yeah, yeah, yeah. Well, and even still, it allows you not to pay. 'Cause I think that's the thing too. It's like, yeah, maybe I can afford to pay for it, but why would I want to pay for it if I don't have to?

Jess: Yeah. So we would pay for the flights, and we would stay with his family. You know, so that was free. But then this allowed us to fly there for \$5.60 and stay in a hotel for \$0. And so it was the best of both worlds. And so that was a lot of my first trips. But the trip that got Ted hooked on points and miles, because he was a very skeptical player two from the get-go. He still is sort of skeptical sometimes. Like he would never go into a branch and apply for a card, never, ever.

Alex: Would he call reconsideration, or no?

Jess: He could call and be like, "I give my wife authority to talk on my behalf. Here she is."

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Pam: Yeah. But let me say, Ted loves to fly in business class. He's loving all the perks.

Jess: No, he's, he is spoiled for sure. Now, when I mention that we're flying Southwest, he groans about it, and whereas before that used to be like, oh, we're getting a free flight. This is great. Now he's like, Southwest, ugh.

So the trip that got him hooked was the Park Hyatt New York. So we went there in May 2017. Like Alex, we both got that Hyatt card deal that came with two free nights at any Hyatt worldwide. And we, Ted and I, both love New York. And so I was like, let's go to New York. We'll stay at the Park Hyatt for four nights. So we stayed at the Park Hyatt for four nights for \$0, and he, like when we walked into our room, he was like, Where am I? We're going to get arrested. Like, this cannot be legal. But then by the end of the trip, he was like, okay, I'm in. Like what cards do I need to open? What, tell me, tell me what to do. Tell me what card to use when I go here. And so that trip completely solidified this for him. So highly recommend taking your skeptical player twos on trips like this.

Alex: I'm guessing before it was kind of like, hey Ted, I'm opening this card for you whether you like it or not. And now it was, okay, fine, you can do it. Like he was on board.

Jess: At the very beginning, he was like, This seems shady. I don't, I'm not comfortable with this. And I told him because, y'all, I am an independent woman. And I said, I am doing this, and I will travel without you. Like, I'm okay if you don't want to be a part of it, that's fine, but like you're not holding me back from what I want to do, you know?

Alex: Yeah, yeah.

Jess: And so then I think he was like, ugh, like he begrudgingly agreed when he found out he was going to be left at home. And then after the Park Hyatt, he was like, okay, he was more interested in it, and he was totally okay with me opening.

Alex: He was like, phew, we didn't get arrested. I guess we can try this again.

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Jess: Yeah, and then he was like, he was like, just open whatever cards you want for me. Like, I don't, you don't even have to ask me beforehand. So he completely trusted me after that trip. And then, so that was our first like couple's trip.

And then our first big family trip was in August 2017. All six of us flew from Chicago to Edinburgh, Scotland, and then we flew from London back to Houston. We flew United economy, and it was 60,000 miles round-trip for each of us. We used points at the Crowne Plaza Edinburgh, and then we stayed at a VRBO in London.

But I distinctly remember we were boarding that flight from Chicago to Edinburgh, and like, you know, there's six of us in a line, and the guy behind me said, the guy behind me tapped me on the shoulder, and he was like, "Wow, you must have spent a fortune on this flight." And I was like, "Oh no, just \$5.60 each." And I like smirked and then like turned around and kept walking. So he was probably so confused, and like, what is going on? What kind of magic did she do?

I also want to point out that yes, we flew economy. I did not, I opened my first card in 2015. I did not fly business class until 2022. And so, like, don't feel like that has to be your goal or you're not doing it right if you fly economy. Like that's never our messaging. I did this for 7 years before I flew business class. And now it is very hard to go back.

Alex: Yeah, be warned. Be warned. She flies it all the time now.

Jess: When you're just getting started, and you're building up your stash of points, and you have a family of six, business class is not going to be possible, you know? Or it's going to be hard. You're going to have to open a lot of cards. So just be prepared for that.

But yeah, so those are our first few trips. I just remember being on the plane, like, I can't believe I'm taking my family of six to Europe. Like, this is crazy, you know? And now we do those things all the time.

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Pam: You know what? I just got to say that getting into this hobby was one of the very best decisions I made. I know each of you agree. And I would never have believed it if you told me that all of this was possible 10 years ago. I cannot believe the places we've gone, the different experiences we've had, the memories we've created with each other, with our families. It blows my mind.

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