

Ep #169: Points and Miles for Low Spenders



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

Ep #169: Points and Miles for Low Spenders

Alex: You don't need a big paycheck or a lot of monthly expenses to travel on points. In this episode, we're breaking down how everyday people who don't spend a lot of money can still earn points and miles, rack up free flights or hotels, and turn normal expenses into travel rewards.

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. Sometimes people think they don't make enough money or spend enough money to get into this hobby of points and miles. I know you can see a lot of cards that require a lot of spend, and you can think, "Okay, this isn't for me." We are here today to prove you wrong. We are sharing some strategies to help you meet those minimum spends and earn points and miles for nearly free travel.

All right, so I am going to kick it off. First, you want to use those welcome offers. You're going to be able to earn welcome offers, even if they're not the 200,000-point welcome offers, you can still earn them. So even with low spending, a single credit card welcome offer can cover a round-trip flight for you or multiple hotel nights. So you're going to want to look for cards with low minimum spends. There are cards with \$500 minimum spends, \$1,000, \$2,000. Those are the cards that you are going to want to hone in on if, depending on your spending habits. You can also look for cards with low annual fee, and the two kind of tend to go together. Like a card with a lower minimum spend tends to have no annual fee or a low annual fee. And so that works in your favor.

You're going to want to, some annual fees are also waived the first year. And so, around here, we don't keep all of our cards forever. And so maybe you get a

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card that has the annual fee waived for the first year, and then by the time the second annual fee rolls around, you decide, "Oh, I don't really need this card. I don't need to keep this card anymore," and you cancel it. And so, or you downgrade it. And so then you've earned the welcome offer, and you've paid no annual fee effectively.

Like I said, stick with the low annual fees, the low minimum spends. Time it with months that you already know you're going to spend more. Like, there are some cards, I would say spending \$4,000 in three months is very average for a lot of cards. And maybe just in a regular three-month period, that's not doable for you, but there's one month where like the holidays are coming up or you know you're going to need new tires for your car, or you know that you can pay your six-month or one-year premium for your car insurance and that's going to be a month where you spend a lot. Time those applications with that time of year, or your kids getting braces. Alex has two kids in braces now, right? I have one kid in braces. Y'all, I just straight-up hit a minimum spend just by paying for Molly's braces.

Alex: Yeah.

Jess: And so if you know you have those expenses coming up, time those applications with minimum spends that you normally wouldn't be able to meet with those more expensive times.

Alex: Yeah, and we're going to share some examples towards the end of cards that would be good for those of you that are, you know, those minimum, those high minimum spends are too much, or you're looking for lower annual fees. We're going to give some examples towards the end.

All right, so here are some strategies to help you out with minimum spends. The first thing that we like to suggest is I think there's a lot of people that they think, "I don't have very many expenses." And they're just like, "I'm not going to be able to do this. I have no expenses," or they're very, very low. I think a lot of people would be really surprised, even if you're not spending a lot, there are things that you more than you probably realize that you can put on your credit card.

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So like, just making sure like you're using that credit card for everything. You're not using the debit card. That's a key thing. Put that debit card away, especially. I mean, I think that should be the rule for everybody, but especially if you don't have a lot of expenses, every point is going to matter. So put everything on your credit card and just pay it off every month.

Okay, so here are the things that you can use your credit card for. This is not at all an exhaustive list. This is just a few things: groceries, gas, dining, your streaming, your phone bill, parking, ride share, transit, all of those things, online shopping. We just mentioned braces, holidays, health expenses, car expenses.

There's so many things, and what we recommend doing is just make a list of all of your expenses. See where you could maybe like, "Oh, I didn't realize I can use," I haven't been using for like my YouTube TV subscription. Maybe you've haven't linked your debit card, and you didn't even think, "Oh, I need to switch that to a credit card." So make a list of those things and make sure you're using your credit card for everything that you can.

Another thing, we get this question a lot in our Facebook group. People will say, "Hey, I have this big expense, like I need to pay my kid's tuition, or I need to pay my taxes, or my utility bill is this much, but I have to pay a fee on it. Should I do it?"

Listen, there's no yes or no. Obviously, you should do it. Obviously, you should not do it. It really comes down to you. So what we kind of like to do with amongst ourselves here is we're willing to pay the fee if we're earning a welcome offer because that welcome offer is going to be worth significantly more in most cases than the fee you're going to pay.

Now, sometimes, like I pay a fee on my water bill, and I think it's three dollars, the fee each month. And I'm like, to me, that's worth it because it's just convenient and it's easy. They send me a text each month that's like, "Do you agree, here's your bill, write, pay." Like I just respond, "Pay" and "Yes," and then it charges me. And it's just easy. And so I do it, and it's maybe it's even like two dollars. I don't even know what it is, but it's very, very minimal.

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Now, if the fee is a percentage and it's like 3% of \$10,000, now you might be like, "I don't know if I want to pay a fee that high to earn these points." So that's where there's no like black and white yes and no answer to if you should pay a fee to use your credit card on a purchase. You have to figure out, is it worth it for me?

Another thing is, can I hit this minimum spend without paying the fee? And if you can, then you probably don't need to be paying extra money to earn a welcome offer. Like, in the best case scenario is you're not going to have to pay a fee and you can just hit your minimum spend elsewhere. But if you can't, then that can be a helpful thing to do. Like for myself, actually for all three of us, we will pay a fee to pay our estimated taxes because we're trying to hit a welcome offer that is outside of our normal spending habits. Like a very high welcome offer that we can't do on our normal spending, so it makes sense.

I think another thing to keep in mind with this is, for example, if you're paying your estimated taxes, you can usually that fee is about like, depending on who you're doing it through, it can be like 1.85%. If I'm using a card that's a 2% back card, like a Venture card, I'm going to come out ahead. So that's something to kind of keep in mind too, but just want to make that clear because there's lots of questions. You just decide for yourself. We can't tell you if you should do it or not. You decide, is this worth it for me? Do I need to do this? Is this the only way I can hit the minimum spend and then kind of go from there.

Now, another thing that you can do to help you earn more points is using shopping portals. So this is going to be really big, really important for you to easily earn more points, and this doesn't require you to spend a lot of money. You're just using a shopping portal for the things you have to buy anyway, that you were already planning on buying.

So some of the portals, you know, airlines have shopping portals, each, you know, like United has one, American, Southwest. There's bank portals like Chase has one, Capital One has one. We all really like Rakuten because it's simple and it's, it's flexible points. We can transfer those to build or American Express points.

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So that's something that you want to be taking advantage of is making sure, I just have it set up on my computer where I installed a plugin for Rakuten. So whenever I'm shopping online, if I go to oldnavy.com and I need to buy my kids some new church pants or something, I know I'm going to get my points on that purchase. And what's nice is you're going to earn points when you use your credit card just like normal, and then you get the extra points from Rakuten.

So, and it doesn't matter what card you use. You can use any card you want. So that's a good one. We'll put a link in the show notes where you can learn more about Rakuten. We have a blog post about it, and we have a referral link that will kind of set you up with some earning some points from the get-go on your first purchase. But that's going to be a big thing. I think it's when you're, when you're thinking you're not going to be able to earn a lot of points because you're a low spender, that's when you need to take advantage of these little extras everywhere that you can to really, you know, get that pile of points built up. All right, my mom's going to share some more tips.

Pam: Well, I think too, I think it's important to know that we have so many people in our community that have low spending. They tell us all the time. Maybe they are a single head of family and they've got a few children, but yet, and that is getting into this is what's enabled them to be able to travel.

And we've been on trips, and we've run into people who say, "Yes, I'm a teacher, my husband's a teacher. We don't make a lot of money, we don't spend a lot of money. We would never have been here in Hawaii if we hadn't started using credit card points and miles." And so I think it's important that you realize that yes, this is possible. These, we have people that are doing this, they come up to us all the time. You don't have to be having, you know, a lot of spend to be able to make this happen.

And one of the things that you can do that a lot of people have told us that they do is enlist the help of other people. And so that could be a parent. You know, your parent, you may have parents that say, "I'm not really interested in traveling anymore. They're home bodies." I don't, it's not me, but it's other parents. You know, and they say, "I just want to be home." You can see, but, "I love traveling.

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I'd love our family to take some trips. Do you mind helping us?" You know, most parents want to help their kids.

And so you can just ask them if they're making a big purchase, they're buying a new car, they're going on a trip, they don't want to use points and miles, they don't want to be have that in their headspace. "But do you mind using my card to pay for this, and then you can Venmo me the money, and I'll pay off your card." I mean my card. And so that, so many people have talked to us and said, "Yeah, they've gotten their parents in this hobby, but then their parents are like, 'This is too much for me to do.'" Although I'm one who will say it's very easy.

But they really just aren't interested in traveling anymore, but they help their children so that they can travel and so that their grandchildren can travel. So if you know your, you know, maybe your parents are willing to help you out constantly. You know, put all their expenses on a card, on your card, and then let you Venmo them the money, or maybe it's just with big purchases. Whatever it is that helps.

Maybe you have a sibling who says, "Yeah, I'm not, I'm not interested in doing that," but you know that they're making a big purchase, they're putting tires on a truck that they have, and you can say, "Hey, do you mind me paying for that with my card and then I Venmo you." I mean, it really isn't that much harder for them, but can make a big difference in your points and miles balances.

I know that Alex's husband, Mitch, is a soccer coach, and he has to buy stuff or he has to pay for soccer tournaments. And so he always uses his card to pay for those things, and then the adults, the parents, just pay him back. They Venmo him. That's great. Maybe you have to, you're paying for a group gift. Maybe you're all going in, your whole family is going in on a gift for your parents or for a sibling. So you can say, "Hey, I'll be the one, I'll be glad to pay for that, and you can all Venmo me." So get in that mindset of being that person that says, "Oh, I'll be in charge. I'll order that. You can all Venmo me."

Maybe you're making travel arrangements for a group. Maybe your siblings are all going to go on a trip. They're not into points and miles. And so they're going to be paying cash. And you can say, "Hey, let me use my credit card. I'll just

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make it easy for all of you. I'll pay for everything, and everybody can Venmo me." That works great.

If you're at dinner with people, you say, "Hey, let me pick this up, and you can Venmo me."

Jess: Put it on a shirt. "Venmo me."

Pam: Yes, Venmo me. Venmo me. Yes.

Jess: With your little QR code on the shirt.

Pam: Exactly. So you can really get other people to help you make your points and miles dreams come true.

The other thing I think that you need to do is kind of get in this mindset that what everybody else is doing might not be what you're able to do. Yes, you can go to Hawaii, but yes, instead of somebody who has a lot of minimum spend they can meet, they have, they spend a lot of money. They're maybe a player one, a player two. They're it might take them a year to get to Hawaii. And just say, "Hey, it might take us a little longer, but we are going to go to Hawaii, but it might take us two years instead of a year, or maybe we're just going to plan to go this year to California. We're going to go to Disneyland. We're going to try this out, see how this works."

I guarantee you're going to see that it works for you, and then you'll be ready to take a bigger vacation and open up more cards. So just go at a slower speed, be flexible. Maybe it's going to mean that you're not going to cover everything on a vacation. Maybe not your flights, your hotel, your rental car, your excursions, all that stuff. But even just covering your flight or just covering your hotel, I mean, how amazing would that be if you're not doing any of that right now.

So just have, you know, proper expectations. You can do it. I promise you can. We've seen so many people. I would venture that half of our community is probably in the low spender, at least, category. I don't think most of the people that we talk to just have all this money that they're spending.

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Alex: Well, if people have all the money, they're like, "I don't need points and miles, you know?" They're like, "I can just pay for my trips."

Pam: Exactly. Exactly. So, so I mean, this is tailor-made for those of you that feel like you don't make enough money to meet minimum spend. It's this is tailor-made. I guarantee you write those things out. You will be so shocked at what you actually spend on and what you can put on a credit card. Okay, so we're going to go over some of the best credit cards that we think would be great for low spenders. These are some cards you might want to consider.

Jess: All right, so as far as best cards for low spenders, this is actually not a combo that I typically would have recommended that long ago, but American Airlines is now a transfer party of Citi, and I know that is a very popular airline amongst a lot of you. And so now I'm going to talk about a combo of cards that I think would actually be really great for low spenders.

So the first one is the Citi Custom Cash®. That is a straight cash back card, but as I'm going to talk about, if you have one of the more premium Citi cards, then you can really like ramp up the earning power and the value of those points. And so with the Citi Custom Cash, you're going to get \$200 cash back after spending \$1,500 in six months. That's the standard offer. \$1,500 in six months, I feel like is really doable for most people, even if they are low spenders. You know, we're talking less than \$300 a month that you're having to put on this card to meet this welcome offer. And so there's also no annual fee on this card.

And so then, in addition to that, with this card, you earn 5% cash back on your top eligible spend category each billing cycle up to \$500 spent. The really nice thing about this is there's a long list of categories, but some of them are restaurants, gas stations, grocery stores, and home improvement stores. Restaurants, gas station, and grocery stores, I feel like, are probably the top three spend categories for most people. And so if you spend a ton of money at the grocery store, or not a ton, this is for low spenders, but if you spend a majority of your disposable income at the grocery store, this could be a great card because you're going to earn 5% cash back up to \$500 every billing cycle. And so that's really great.

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This is also a really popular card that people apply for when they are about to do home renovations, because one of the categories is home improvement stores. And so if you are going to be doing home renovations and going to home improvement stores a lot, you know, it's a, it's a popular card for that.

Now that is great on its own, but then if you were to pair it with a card like the Citi Strata Premier®, the standard offer on this one is 60,000 points after spending \$4,000 in the first three months from account opening. I know that \$4,000 in three months is a little bit more than what we've discussed. I think this would be a great card for you to save for one of those times when you know you're going to be spending a little bit more money, like before you pay your car insurance for the next six months or before you pay for holiday gifts or something like that.

So if you can do \$4,000 in three months at some point in your year, I think this would be a great card to pair with the Citi Custom Cash. This one has a \$95 annual fee. I think this card has some of the best spend categories out of any card on the market. You're going to get 3x, 3x points per dollar spent on flights, hotels, restaurants, grocery stores, gas, and EV charging. And so, I don't really spend much outside of those categories. I mean, I guess online shopping, if that were a thing, but these are, I feel like most people's travel, groceries, gas, restaurants, that is what most people are spending their money on.

And so to be able to combine 5% cash back at one of those, you know, at restaurants with or at grocery stores with 3x all the time on travel, restaurants, EV charging, gas, you've got a power combo there between those cards. And because you have that Citi Strata Premier, you have the ability to transfer your points from your custom cash to the Strata Premier and then out to partners like American Airlines and several, I think over a dozen others. That's just one of the more popular options now.

And so, I think this is a great duo of cards for low spenders. The custom cash has no annual fee, Strata Premier has \$95. So for \$95 a year, you're unlocking all of this potential with this cash back and with your points.

Alex: All right. So I love that one, Jess. I love how the cards like fit together for like a for a plan. My examples are just kind of random. They don't really fit

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together like yours do. But nonetheless, here they are. So, first one I would recommend, you know, to consider for someone who's a low spender would be the IHG Traveler card. This will earn you points for IHG hotel stays. This card has no annual fee. What I like so much about this card is you'll get the fourth night free on award stay. So if you have enough points, maybe for just three nights, you'll get the fourth night for free. The minimum spend on this card is \$2,000. So I feel like that's pretty doable for most people on the lower end. So that's a good option to consider if you're wanting to kind of stay away from annual fees.

Another option is the Southwest® Plus card. The standard offer on this card is 50,000 points, and you only have to spend \$1,000 in three months. That is really good. 50,000 Southwest points can go pretty far. That can get you a round-trip flight to Hawaii. So nothing to sneeze at with a welcome offer of 50,000 points. There is an annual fee of \$95, but if you're able to use those points for a flight to Hawaii, I'd say that's a pretty good deal of paying \$95 to get yourself somewhere really great like that. Or if you just want to go, you could get more domestic, like, not... Hawaii is domestic, but you know what I mean, like...?

Jess: Continental US domestic.

Alex: Yeah. Continental US domestic. Yes. You can get even more if you wanted to do that. Like I've had times where I flown my family of six for like that same price to California. So like my mom was saying, maybe Hawaii's not the right option the first year. It's going to take you longer, but with that welcome offer with the right dates, the right time, you can get a family on vacation with Southwest. So I think that's a pretty good option for a lot of families, a lot of people.

Another one, I know my mom's going to mention a good partner for this card in a bit in her section, but the Freedom FlexSM is a really good option. It's 20,000 points after you spend \$500 in the first three months. It works similar to the Custom Cash that Jess mentioned where there's five, you earn 5x on rotating categories. The categories sometimes they're really great. Sometimes it'll be grocery stores and gas stations. Sometimes they're kind of random and they're not as exciting. I think sometimes, one time, what was it? Like Norwegian Cruise

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Line. I don't know anybody who's really, it's not as helpful for the masses when it's Norwegian Cruise Lines. But a lot of times they are really good.

So that would be a good card with no annual fee. I forgot to mention that. No annual fee. And so that's a good one to earn some points on as well. My mom's going to mention the card that you would partner with that, but we all have and love that card.

Another card that I think is a really, really solid option. I actually really love this one and I kind of think it doesn't get enough attention to be honest, is the UnitedSM Explorer card. So the standard offer on this card, I believe it's 60,000 points, but don't quote me on that. I think that's what it is. The spend is usually \$3,000 in three months. So that is a little bit higher than some of these other cards we're talking about.

What's really cool about this card, though, is the annual fee is waived the first year. It comes with a credit for either, you know, TSA PreCheck® or Global Entry. We like to try to do Global Entry if you can, because then you'll get TSA PreCheck too. Once you get it, that's good for five years, plus you get two United Club passes. So you're paying nothing that first year and you're getting a big chunk of points, TSA PreCheck, two United club passes. I think that's really awesome to pay zero dollars, and you're like coming out way, way ahead on this one.

Jess: I think especially, I think for the United Explorer though, like if you live in a United hub, I think this card is a no-brainer because or a United card, but this is, I think this is the best one if you're looking for low spend and no low annual, no or low annual fee. But United has really upped their game as far as like the amount of miles that are required for a flight if you're a cardholder. And you save so many miles if you're a cardholder. Like I've been seeing 50% off, 60% off award redemptions for cardholders. And so I think especially if you're in a United hub like I'm in Houston, Pam's in Denver, we are both in United hubs. We will always have a United card in our wallets for that reason.

Alex: Yeah, I totally agree with you. Now the annual fee is \$150 after the first year. So the first year it's zero. And for someone like me who's not in a United hub, I don't really need to keep a United card, you know? And so the second

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year, I would downgrade to the United GatewaySM card, and that card has no annual fee. So that I think is a really great option for a lot of people. Obviously, with all these airline cards, you're going to get free checked bags, all of that as well, which is a nice little perk. But I think the United Explorer card is sometimes one people sleep on. I think the zero, the zero-dollar introductory first year is so, so good. So that's a good one to consider as well. So that's it for me. Which ones do you have, Mom?

Pam: Well, for me, I was kind of thinking of wanting to do something that would get somebody a flight and someone a hotel somewhere. So that's kind of where I went. So my first thing was, you know, this the first card that I would get would be the Chase Sapphire Preferred[®]. It has, it's a \$95 annual fee. It does have some credits that will bring that down really to nothing. It is a \$4,000 minimum spend.

Alex: It's a five.

Pam: \$5,000 minimum spend. Okay.

Alex: But that's one you're going to have to time it. You know, you just going to have to time it.

Pam: That's when you're going to have to time it right. Yes. in three months. So that does make it a little trickier, but I would say most people, you know, if they time it right can do that. What I love about this is that our favorite type of rewards are Ultimate Rewards[®]. That's what you earn from that. So versatile, transfer to great domestic partners. We love it for Hyatt. Hyatt is honestly the cheapest place you can stay that you can stay with your family. You're going to be able to stay, you know, with a family of even six people at a Hyatt place for like 6,000.

Alex: It starts at 3,500.

Pam: But, yeah. Yeah. I see a lot of 8,000, you know, for the ones that I'm willing to stay at, but you know, but there's some, there's some, you know, just such a good card for hotels and for family. So that is, you know, my number one for people who have a low spend. I will say that for people who have a higher spend, I have gotten so that I the Chase Sapphire Reserve[®] is my more favorite

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card now. Never was before, but they did a refresh. But that does have a high annual fee, and for the masses,

Alex: The Sapphire Reserve is much more, yes. Not much more. The Sapphire Preferred is much more logical choice if you're just starting out and you don't want to.

Pam: Definitely, absolutely. It's always, it's always been our most preferred for beginners and people just starting out.

Alex: The Preferred is the most preferred.

Jess: Yes. You'll also see a trend though with the more minimum spend that's required, the higher the welcome offer is going to be. And so, like for the Sapphire Preferred, yes, it's \$5,000 in three months, but you're also going to earn 75,000 Chase Ultimate Rewards. That's the standard offer on that card. And so 75, you know, Pam just said, "Oh, I see a lot of Hyatt hotels for 5,000, 8,000 points a night, Hyatt House." Okay, 75,000 points. Like you just got 10 nights at a Hyatt hotel for your family, you know? And so

Pam: Yeah. Amazing. I mean, that's easy two vacations.

Jess: Yeah.

Pam: So that's amazing. And then the other thing that I think is getting a co-branded airline card from your airport. So, like for Jess and I, the United Explorer is the one that makes sense. For Alex, she lives in a Delta hub. So a Delta card, co-branded card, when there's an increased offer. I mean, it's even better if you can time it when they are offering a better-than-standard offer. I wouldn't hold off on that for forever because you're not earning points for that time, but if you happen to time it right, it's great.

Alex: Well, and I just opened a Delta Gold business card for my husband, and the minimum spend, I don't remember the amount was. I want to say it was like \$3,000 or \$4,000.

Jess: \$4,000 because I got the same card.

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Alex: Yeah, but it's six months. We have six months to hit the minimum spend. So that's the other thing to look at, too, is three months is the most common, but you will sometimes see six months. So make sure you look at that, and if it's like, "Oh, it's \$4,000, but I have six months to do it," that makes it a little bit more doable. And like Jess was mentioning,

Jess: And waived annual fee for the first year.

Alex: Yes. Waived annual fee for the first year.

Pam: That's huge.

Alex: And the nice thing, too, is like the United card gives you a discount on award flights for card members for certain flights. With Delta flights, card members get 15% off all award flights. So that's an automatic thing. You just have to pay with your Delta card for the flight. But that's a really nice discount. I mean, we know Delta sometimes charges more for their award flights, but getting that 15% off, like if you're like me in a Delta hub, getting one of those Delta cards is a really great thing.

One thing to keep in mind, there is a rule, a family rule with the Delta personal cards. So if you're wanting to get a Delta personal card, you want to start with the Delta Gold card, and then you can work your way up. But also, the Delta Gold card is the more entry-level card. So it's going to have the no annual fee the first year. It's going to have a lower minimum spend than the other Delta cards anyway. So if you're looking for a Delta card, we recommend the Delta Gold card.

Jess: I also think it's funny that so the Delta cards are issued by American Express®, and those are the only American Express cards that we've mentioned, because I feel like in general, American Express has the highest annual fees and the highest minimum spends. And so not super friendly for low spenders, other than their co-branded cards, somewhat of them.

Alex: Yep, agreed.

Pam: I agree. Okay, so groceries, gas, phone bills, rent, even a five-dollar coffee at Starbucks for Jess here and there.

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Alex: Here and there. Three times a day.

Pam: adds up. Every day. Here and there, every day. But it all adds up when you know the right moves. If you've ever thought that points were only for big spenders, we hope that you now have a simple game plan to start traveling more without spending more. If you enjoyed this podcast, please share it with a friend.

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