

## Ep #170: Making Points and Miles Work for You!



### Full Episode Transcript

With Your Hosts

**Alex Payne, Jess Field, and Pam Lorg**

## Ep #170: Making Points and Miles Work for You!

Alex: You often hear us talk about flying business class or staying in fancy hotels. Is that what you should aspire to as well? Absolutely not. You do you. In today's episode, we're talking about strategies that might work for you.

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. You know we love the bougie life here at Points Talk Squad. We also love Southwest flights for our families. We love our Companion Pass, Hyatt Place stays for soccer tournaments, and everything in between. Today, we are sharing how you can make points and miles work for you. As Pam always says, you do you. No one-size-fits-all in this hobby. So, Pam, kick it off. Let's hear Pam's.... Pam is going to hype us up. Pam is going to hype us up in today's episode. That's what I'm feeling.

Pam: Yeah. Yeah. I'm doing the you do you business. So first of all, I just want to tell you, everyone that's listening, that you are not doing it wrong if you have never flown business class. So you hear us talk all the time about how we fly, the hotels we stay. So they're great. They work for us. That's what we want to use our points and miles over. We also earn probably a lot more points and miles than any of you are using. We travel many times singly or with, as a couple, with each other in smaller groups, so we don't need as many points.

I mean, obviously, Jess and Alex travel a lot with family, and as they tell me, even though I say I don't travel with family, I do travel with family. My family is just...

Alex: That's our favorite thing.

## Ep #170: Making Points and Miles Work for You!

Pam: Yes. My family is just...

Alex: She says, "I don't have a family."

Pam: I have a family that is old enough to have their own points.

Alex: Yes. Yes, you don't have to pay for us.

Pam: I have a family that I don't have to cover with points and miles. So I just want you to know that there is no cloning required in this hobby.

You don't have to clone us. You don't have to clone someone else from the community. I see lots of times on our Facebook group, someone will say, "I was thinking of doing this," and someone will come on and say, "Oh no, don't do that. That's all wrong. You're not going to get as many cents per point if you do it that way." It just doesn't matter. I make mistakes that someone would say, you paid that much to fly Singapore business class when you could have flown another airline for business class a lot cheaper. I mean, they could get after me, too. So just take it all with a grain of salt. You do you.

The biggest thing is that points and miles actually, really, honestly work for everyone, and there are tons of different strategies that can, that may work for you. And so we're going to talk about all the different strategies you can use, and you can decide what's going to work for you in your situation, with your family, with your lifestyle. One of the strategies that I'm going to talk about that works for me is to always have a stockpile. I mean, I start getting scarcity when my stockpile goes below a certain million amount.

Jess: Certain million.

Pam: Yeah, certain million amount. Yes. My stockpile is really important for me. I want a stockpile so that if anybody calls me and says, "Hey, I'm thinking of going here, do you want to go?" I can I don't have to say, "Oh, I've got to earn those points first." It's like, "Sure, I can go." And as we all know, I tend to do that too much, and I tend to overbook myself a lot.

Alex: But you know what? That's so true, though, Mom, because I've had times where I'm like, oh, it'd be so fun to invite some friends to go on this trip with us.

## Ep #170: Making Points and Miles Work for You!

But they don't have points. So it's like something you have to, if you want to invite people to go with you, you have to really think ahead. Even with our sisters or like your daughters, my sisters. I have to be like, remind them.

Like we were just together recently, my mom and sister and I, and my sister was like, okay, let's go through my credit cards because I need to get a new one because I'm starting to run low. We're like, yeah, you do need a new credit card because we're going to plan a trip, and she's the one that will be flying economy by herself because she doesn't have enough points. And so if you're opening up those cards continually, you'll have that stockpile to work with. So when we invite you on a trip, Kelly, you can come. I'm just kidding. She's probably not going to listen, so it's fine.

Pam: But it is, it's true. It's not like, oh, I think let's plan a trip. Oh, now I got to hurry and earn those points. That's not when you want to think about. I want to be sitting here, and it's been two weeks of snow in Denver and I'm losing my mind, and I can say, I'm going to head down to Cabo for a few days. I'm getting out of here. And I have that ability. That is important to me. That's something that may not be important to anybody else, but that's something that's important to me.

We also like, I have a granddaughter getting married, and she... it is crazy. I have to go to three different states to hit all her events. So I just got back from Salt Lake City for a shower. Then, in about a month, she's getting married in California, and I have to go to that. And then she has another event in Boston. So I have to go to three cities. Now, if I was using my own dime, if I wasn't using points and miles for not only the flights but for these hotel stays, it would be a buttload of money, and I'd be really, you know, having a lot of anxiety over that. But it's like, oh, okay, I can go, no problem. I remember when we were young, and we had small children, and I was a stay-at-home mom.

So we were living on my husband's salary, and there were a couple times when I had grandparents that were dying, and I had to decide, do I go see them where they're still alive and say goodbye, or do I go to the funeral? That's a horrible decision to have to make. So I missed a grandmother's funeral because I just we just really couldn't afford it. And that has hurt my heart forever.

## Ep #170: Making Points and Miles Work for You!

So to me, having a stockpile for those things that you really that come up that you don't plan on emergencies, you want to go to a funeral, you've got someone who's sick who needs your help. You know, I have a grandchild who's sick, I need to go over to London at the last second to go support my daughter. Those type of things are really important to me, and that's part of being a family. And so having that stockpile makes it an easy yes. I don't even have to think about it.

So that stockpile is really important to me. So what that means, my strategy means that I am regularly applying for welcome offers so that I can earn more than I burn. We also know I travel a lot, so I am burning. So, but I can keep a very healthy stockpile because I get towards, I'm meeting a minimum, almost met a minimum spend on a card. I'm looking to see what's the next card I'm going to apply for next. I don't have it written out what I'm applying for this month. I go one card, one card, one card, but there's definitely planning, and the planning is to keep that stockpile very flush. And so that's one that works for me. That's a strategy that's important to me. Alex, what's one for you?

Alex: Okay, so this was a strategy that I started with, and that was planning one vacation out at a time. So planning the vacation, for example, maybe you want to take one vacation a year with your family. And so you are going to open that card that gets you that trip. So you're very intentional about the cards that you open. You're not just opening cards willy-nilly. This is, let me just say this is not my mom's strategy.

Pam: And it has never been from day one.

Alex: Yes. This was my day one strategy. It was like, okay, I want to go here. What cards do I need to get to make that trip happen? I think this is a very a good strategy for someone who's just starting out, and I what I like about it is everything has a purpose, and you are very easy, it's very clear to see that this works. That, okay, I did the I do X, Y, and Z, and this happened. And so if you're someone who likes to be pretty organized and a lot of structure, this might be a good thing for you.

So you might want to just start with one card, like the Chase Sapphire Preferred®. You're going to put your spending on that, you're going to earn those points. That's a really great one. Like if you're thinking, "Hey, I'm going to take

## Ep #170: Making Points and Miles Work for You!

my family, and we're going to go stay at a Hyatt hotel. Maybe we're going to go to Huntington Beach, and that's going to be our first family vacation. We're going to stay at the Hyatt Regency Huntington Beach. Maybe we're going to go to Disneyland for a day or two and we're going to do a beach trip."

And then you're thinking, okay, so maybe I'm going to get the Chase Sapphire Preferred for my hotel stay, and then Venture X to go towards my Disneyland tickets. And then we're going to get Southwest cards for our flights. And that would be your game plan, and then you would get those cards, earn those points, book your trip, you're good to go. So that is one strategy I think works really well for a lot of people. Okay, Jess, what's what's what's another strategy?

Pam: But this is kind of a funny one because this does fit with you, but you've worked past this.

Jess: The first part. The first part fits with me.

Pam: Yes, yes, right. The first part, yes.

Jess: Okay, so the strategy is, I hate flying; I am a road trip type of person. I do hate flying, but I'm also not a road trip type of person. So I just have to work through my fears. But if this is you, obviously, you aren't going to need really any co-branded airline cards. You're going to want to focus either on flexible points that you can use for hotels or hotel co-branded cards. There are a lot of really great hotel cards that could make sense for this situation. Like, there's that Marriott offer that comes out every once in a while with five free nights. You know, and like usually there is a cap on them. I think what's 50,000 or 60,000 point cap.

But typically, if you're going on a road trip and you're staying at like hotels along the route, you're not going to have a problem redeeming those certificates. You know, it's not like you're trying to stay at a Park Hyatt in the middle of nowhere. You know? And so...

Pam: You're not going to find a Park Hyatt in the middle of nowhere.

Jess: So you can get away, I feel like you, I feel like your points go so far on these hotel cards because the hotels that are along, you know, road trip routes

## Ep #170: Making Points and Miles Work for You!

tend to be like more budget-friendly. And so you're going to want to focus on hotel cards or you know, Chase is our favorite points and they transfer to Hyatt. I do feel like it's a little bit harder to find Hyatts along road trips. They have the they have one of the smaller footprints, like Marriott and Hilton and IHG, you're going to have way more options with those.

I think IHG is a great option for road trip people because you can stay at a Holiday Inn Express, you can, your whole family can fit in a room. You can get your free breakfast. Same with like Staybridge Suites, that's another IHG brand that is really great for fitting families in one room and getting your free breakfast. So, yeah, I think you're really just going to want to concentrate on hotel co-branded cards or earning flexible points to then transfer those points out to hotels. And I think Chase is a great option for that for Hyatt or IHG or Marriott, and then Amex transfers 1 to 2 to Hilton. So Amex is a great option for Hilton hotels.

Pam: Okay, so here is a strategy that we hear sometimes, but I think it's a strategy that sometimes changes. So this may be your strategy when you're going in.

Alex: This was Jess when you started, right, Jess?

Jess: This was me. Yeah. This was me. And going back, Pam, actually going back to your very first point of the entire episode about like you, if you're not flying business class, you're not doing it wrong. I just want to remind people that I opened my very first no annual fee travel rewards card in 2015, and I didn't fly business class till 2022. So yeah, I've now gone over to the dark side. And it's very hard to go back. But there were seven years there where I was exclusively flying economy, and I got it for nearly free, and it was great.

Pam: Yeah. Okay, so this strategy is, I want to save on travel, but I don't want to pay an annual fee ever, or you only want to pay a really low annual fee. First of all, I would say that we did a podcast last week about how you can use this points and miles hobby for low spenders. Most likely, you may be in that category. And it talks about some no annual fee cards. It talks about cards where the annual fee is waived the first year. So I would encourage people to go

## Ep #170: Making Points and Miles Work for You!

back and listen to that. There are quite a few cards, it's surprising, with low or no annual fees.

You just have to know that a higher annual fee equals a higher welcome offer. So you may have to open more of those cards that don't have an annual fee or have a low annual fee to get enough points and miles for what you want to do. And you also need to know that you're probably not going to plan some of the fanciest of trips or go really, really far, take a whole family, and have it paid for if that's your plan. If it's just you, that's going to work good. It's going to work fine with, you know, a couple of people. But you just have to know that it's just not going to be, it's going to be a little bit different.

I would venture to say that most people, after they do a couple of those type of trips and they've had some of those cards, that they will change their strategy. As they get used to the good life and see what points and miles can do for you, you start feeling like, "No, I can make annual fees work. I can use the credits or the benefits to offset that annual fee. I am going for that 100,000 point offer or miles offer, and it's going to take me so much further." So yes, you can do this. This can be your strategy, but I'm 90% sure you're going to change that strategy after your first trip.

Alex: Next one. I want to follow my children's sports teams. So I think this is very similar to "I want to be a road tripper." You're going to be getting hotel cards. You're not looking for fancy hotel stays. You know, I do a mix of this. You're going to focus on like hotel cards and keeping your hotel cards. Maybe you might have some annual fees from the hotel cards, but your hotel card comes with an annual free night certificate, and so you're able to use that free night certificate every year when you go to your kids' games. So you're getting a steeply discounted state. For example, most of these annual fees are what? \$95, \$99. You can use it at a hotel stay that costs double, if not more than that.

So that can be really good. Like Jess mentioned, those offers where you get the five free nights from, you know, Marriott offers them, Hyatt has offered them occasionally, those could be really great for you as well. Another one is Southwest points if you're traveling flying for your kids' sports. This can be a game-changer.

## Ep #170: Making Points and Miles Work for You!

I know my sister, Kelly has really taken advantage of this because her some of her kids are on basketball teams where they're traveling out of state during the summer for tournaments. And they she has said multiple times like, "Oh, I got to get my Companion Pass again because like," she does a pretty good job of keeping it. Keeping it up. She finds friends to refer her cards to or refer to Southwest cards. So she can keep her Companion Pass because it is so crucial because otherwise she's not going to be able to make it to her kids' games.

So this can be a really, really powerful tool, the Southwest Companion Pass, if you're having to fly out of state, you know, and your kids are in that higher level of sports, it can be really, really helpful. So and if that's all you're doing, you know, some people, that's literally that's the thing that gets me is I go to my kids' tournaments and these other families, maybe they're getting an Airbnb and they're getting a good deal or a not good, but like, they're still probably paying at least \$1500 for the for, you know, the weekend or however long it is. Like, they're still paying a significant amount of money. I would venture to guess, I don't know, they're probably \$300 a night to get a decent one that fits your family.

So I just don't know how these families all do it weekend after weekend and afford it. And I'm just like, you just literally got a hotel card. You don't have to do, you don't have to go all in on this hobby. You don't have to be opening up credit cards and flying on points and going to Europe and this and that. Like, you can literally just get some stays at Hyatt Place or Spring Hill Suites or Holiday Inn Express and not pay for your kids' sports. Like, I think that would be incredible as a parent who's traveling with kids' sports to only do this. That's all you do, is you get your kids' sports paid for, and then you can be like, "Okay, we're not stressed out about going on these tournaments." I literally don't know how people do it, but they do. They really sacrifice for their kids. That's it. The parents just make these sacrifices.

Pam: It has made no sense to me. I think of all of you kids when you were the age that these kids are playing in, that your kids are playing. I'm going, if we were traveling every other weekend somewhere, and staying... there is no way. I would have so much money on my credit card that I couldn't pay off or had difficulty.

## Ep #170: Making Points and Miles Work for You!

Jess: I was going to say, not in a good way.

Pam: Not in a good not in a good way. You know? So I don't get how people see you, know that you do points and miles, and aren't just like lining up begging you, "Show me, show me, show me your ways," because I can't even imagine spending that kind of money to follow your kids around for their sports. It's just it blows my mind because I see thousands at these tournaments that I've gone to with your kids of people, and I'm just going, "Oh, that is so much money." I mean, you're talking about getting there, you're talking about the hotel, you're talking about all the food. If you could get rid of that hotel stay or Airbnb stay, you know, it would lighten things up a lot. It just it blows my mind.

Alex: Yeah, youth sports in general is just a crazy business.

Pam: It is a crazy business. Someone's making really good money there.

Jess: All right, the next one is, I am bougie to the max. And I'm laughing because Pam put this outline together, and in parentheses, she said, "And I want to go to Taylor Swift and Harry Styles concerts." And so she's...

Pam: And tell them what you did this morning.

Jess: This morning, I booked Harry Styles tickets for London, and we are going with points and miles, obviously. I'm not paying cash to fly to London in the summer. We are using points and miles to get there and get home, and for our hotel in London. And so, would not be possible without points and miles. But I will say if you are bougie to the max, you are going to want to rack up as many flexible points as possible. I think that just, you know, really concentrate... and this is what all three of us do. I think for the most part, even though I don't know that I would say I'm bougie to the max. Pam is definitely bougie to the max. I'm like one step below her, probably. But...

Pam: But that's still pretty bougie.

Jess: Yeah. But I think, you know, I think really just concentrating on Chase Ultimate Rewards®, Citi ThankYou® Points, Capital One Venture Miles, and Amex Membership Rewards®, that's going to go a really long way because a lot of times, especially, you know, we love being bougie with our Hyatts. So

## Ep #170: Making Points and Miles Work for You!

obviously, you're going to want Chase points or Bilt points for that. But flights, I mean, we just, like Pam said, we kind of have a stockpile of all the flexible currencies and then, you know, when we're ready to book our flights, we just see what works with the route that we're going on and the availability. And so I think flexible points are going to be hugely important for a very bougie strategy.

Pam: Okay, next strategy is called the Pam strategy, and it's, and it's, I am Type A, give it all to me. This was exactly what I did. I got into this hobby, thanks to Alex, and I was like, "Oh my goodness, I'm going to open up this card and this card and that card." I had no plans. Zero plans.

Alex: There was no 5/24 either.

Pam: When we started. Right. There wasn't any 5/24, so I'm actually really glad I did that because I got a lot of cards that I would have had to wait for. I just hit it hard. I was applying right and left. Everything was going on my credit card. I didn't think about any rules, nothing.

Alex: My favorite is she would, she'd apply for these cards, and I'd be like, "What even is that?" She's like, this is our first year in the hobby, maybe second, and she's applying for the Avianca card. And I'm like, "What? An Avianca? What is this?" She was like, "Oh, it's a great bonus." And she used it.

Pam: Yeah. I definitely was very type A getting into this. I'd say I haven't changed a whole lot in that.

Alex: No.

Pam: So with this strategy, you apply for every card you can, as much as you can, without a plan. You make a plan later. And you know what? It's all worked out for me. I have got miles in all kinds of different airlines. I've got points in some really odd things. And I just keep track of them. Most don't expire. If they do, I buy a few points so that I keep it open longer. I have found ways to use some of these very odd miles that I applied for, and it's all worked out. I haven't lost any miles yet, so you know. The big thing, the biggest problem with this is that they can, you take the risk of points or miles going through a devaluation, and we've seen that.

## Ep #170: Making Points and Miles Work for You!

So luckily, I used up most of my Hilton points before they just did their major devaluation. But you know what? I still have some, and it's like, okay, it's not going to go as far as I wanted them to go, but you know what? I've gone all in, so I've got lots of other points, so I just don't get, you know, too crazy with that.

And with this kind of a plan, is once you get close to meeting a minimum spend, you're always looking for the next card. And so, I would say that even though you guys may not think that you are this person, you pretty much do this too, and that's why all of us have healthy stockpiles, is that we don't spend a lot of time during the year not working on a minimum spend. And so that's crucial if this is what you want to do.

And I crack up because sometimes I'll talk to people in our community, and they will, I can talk to them, and they'll tell me what their plans are, what they're doing. I go, "Oh yeah, she's like me. She's my girl." You know, that's my type of person. So there's a few of us out there that are, you know, are OCD about whatever we're going into, and OCD is good in this hobby. Okay, Alex.

Alex: All right, the next one is I want my miles and points to last for years, and I'm not interested in bougie at all. So if this is you, you are focusing on economy flights. You have no interest in business class. You're just flying economy all the time. You're probably going to be having a Southwest Companion Pass. You're probably flying Southwest a lot. You're using award flight search engines and transfer bonuses to find the cheapest flights, to book at the best times. You're probably wanting to travel off peak and, or if you're not, you're getting those email alerts that are like, "Hey," from Thrifty Traveler that are telling you, "Okay, here's a good flight." So you can stretch your points even further. You're probably wanting to stay at Hyatt Place or Hyatt House, where you can fit, especially Hyatt Place, where you can get six people in a room if you have a bigger family, Spring Hill Suites, things like that.

You're it's all about practicality for you. It is like, "Hey, it is the trip is not the hotel. It is the destination." And so it doesn't matter where you stay. You're looking for the cheapest place so you can just get to that destination and explore that country or that city. So, yeah, this, I would say, like, I want my points to last, but at what cost? You know what I mean? Like, I... all three of us, we are not the, it

## Ep #170: Making Points and Miles Work for You!

is not the destination. It doesn't matter where we stay. It's about the destination. We're like, "No, it matters the hotel we're in." The hotel is part of the destination and the whole experience. So...

Pam: And so is the flight most of the time, at least for me.

Alex: I don't care as much about the flight. If like, I'm just like, that's a short part. I want a nice hotel. But yeah, anyway, so those are those are there's way more than we even could cover. So if you're like, I don't really fit in any of these, that is totally okay. If you're like, "Man, I fit in a lot of these," well, then you're probably like me.

Pam: Yeah. So we all know who I am. I am the person who is going hard at it. I want all the miles and points. I want the stockpile. I want the bougie travel. I want the bougie hotel, the bougie flight. I want it all, but it's easy because I'm in a different, you know, time in my life. It's usually just me that I have to cover, and once in a while, my husband, too. So what resonates most with you? Is there or do you think there's another type of traveler that you are? So Alex and Jess, what type of traveler are you guys?

Alex: All right, so I definitely think I am a mix of a bunch of these. I want to take family vacations, and so I'm sometimes it's like, oh, well, now I have such a big stockpile, I don't really have to do that anymore, of like, "Which card do I need to get for this?" But there's still times where it's like, "Oh, I want to go here or take this flight, maybe I should get that co-branded card, or maybe that would be a good option." You know? So that still comes into consideration a little bit.

I like a bougie trip. I like a business class flight. I like staying in a fancy hotel. The hotel is very important to me, but at the same time, like I'm totally fine staying at a Hyatt Place. My thing is, if we're going on a road trip, if we're going to a kids' sports tournament, if I need an airport hotel, I'm great with Hyatt Place. You know, if I was going on a National Parks trip, I'd be great with a Hyatt Place.

If we're going to Hawaii, I'm not staying in a Hyatt Place. If I'm going to Mexico, you know, it's like more of those beachy destinations, if I'm not spending much time in a hotel. Like if I was going to Europe and there was a really good Hyatt Place somewhere, I could be fine staying in that Hyatt Place if I'm out and about

## Ep #170: Making Points and Miles Work for You!

and doing stuff. Now, if there's a Thompson or Park Hyatt down the street, probably going to choose that instead.

But I know there's some nice ones. I think, like, Jess, you stayed in one in Amsterdam. I mean, I know it was like for airport convenience, and you wouldn't, it's not in a great location, but there are some nice Hyatt Places.

Jess: The Hyatt Places in Europe do it different. They are, they are very nice.

Alex: Yeah, or like the one in Japan, you said the Hyatt House, like that was so nice. And you stayed at the Hyatt Place, too, didn't you?

Jess: Yep.

Alex: Yeah, so there's some, there's sometimes where it's like that just makes sense, and you can find some really good ones. So I'm all about that. I'm all about, you know, following my kids sports. I also want to make my points last, so I'm not, like, if my full family's going on a trip, I'm trying to find the cheapest flights we can get. I'm not booking business class for all six of us because that would take too many points. I want to do it someday, it just hasn't happened yet.

So I'm looking for transfer bonuses when we're going to Europe. I got really lucky that I was able to book flights on Virgin Atlantic going to Europe, and then we're flying Delta home, booked through Virgin Atlantic, and was able to take advantage of transfer bonuses, finding really good deals. That's important to me when we're flying as a family of six on a big trip, like somewhere to Europe. So I'm a mix of it all. What about you, Jess?

Jess: I am sort of a mix of you and Pam, I feel like.

Alex: Yeah.

Jess: I am when it comes to hotels, I am YOLO, and I'm like, if I can get this luxury hotel stay for \$0, I am 100% doing that. Like you said, Alex, the hotel, in most instances, for me, is part of the experience. It is part of my vacation. I want to be able to, like, put on my robe and have my coffee in the morning and like feel like I am on vacation the entire time, not just when I'm outside of my hotel room. You know? And so, the thing for me is like with hotels, it's easier for me to

## Ep #170: Making Points and Miles Work for You!

splurge because with Hyatt, even the highest category is 40,000 points a night. You know? And so it's like for business class, I'm not spending 200,000, 100,000 points on a business class flight. But like 40,000 points for a \$3,000 a night hotel room, yeah, I'll splurge on that. You know?

And so, yeah, I am, I'm a nice hotel is much more important to me than flying business class. I'm especially coming home from Europe, I'm totally cool flying economy if it's a daytime flight. I just don't sleep well on planes. And so it's like if I'm not if I don't have a bed in the sky, I'm not sleeping, and I'm arriving to my destination very grumpy. And so I will prioritize a business class flight for an overnight flight. Coming home, I'm totally good in economy. And I've actually been like kind of just doing a lot more premium economy to where it's not full on business class, super expensive, but it's like a little bit step up from economy. And I find that to be a really nice middle ground if I can find a good deal on premium economy. And then my best hack is having older kids who I can put in economy or premium economy while I'm in business class.

Alex: Yeah. When can I do that? At what age?

Jess: I know, you're like, "What age can I do that?" Um, yeah, so that's really nice. I mean, obviously I try, I try to get business class for everyone, but you know, sometimes if there's only two seats available, I'm like, "Sorry, guys. I'm the one who put in all the work for these points. So I will be the one taking advantage of the business class seat."

Pam: Well, we hope that this helps you see that you can make points and miles work for you. You do you and don't apologize for it. You may be that one type of traveler right now, but it may morph into another type of traveler down the road. We hope that you enjoyed this episode of the podcast.

Please share it with a friend and leave us a review so that more people can find it. And if you want even more Squad content, sign up for the Points Talk® Premium, our premium podcast.

Thanks so much for listening to *Points Talk*®. Make sure to hit the subscribe or follow button from wherever you're listening so you never miss an episode. Wanna start jet setting even faster? Follow the links in the show notes to learn

## **Ep #170: Making Points and Miles Work for You!**

about everything we discussed in today's episode. And to stay connected and follow along, follow us on Instagram @PointsTalkSquad. We can't wait to see where in the world points and miles take you.