

Ep #171: Would You Rather: Family Travel Edition



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: Today's episode is a family edition of the game, "Would You Rather?" Tune in to hear our answers and play along.

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.

Jess: And I'm Jess. Let's Talk Points. Pam is not here today, but in her place, we have Megan, our director of operations. I always forget your title. I'm like, director of something, but it's director of operations. And then Traci, our copy editor, is also here, and we are going to do a little family version of Would You Rather?

So Traci led us in a "Would You Rather" exercise back on episode 127, if you want to check that out. Pam was here for that one. But because Pam is traveling and wasn't able to make it, we thought it would be fun to do a family edition of Would You Rather with me and Alex and Megan, with Traci leading the way. We do not, we have zero idea what Traci is about to ask us. She has been keeping these questions a secret, so I think it's going to be very interesting because we're going to be put on the spot.

Traci: Yes, they do not know what I'm going to ask. So it should be fun, and I'm going to give bonus points. There's not a like winner in this game. We're just going to have fun. But we're going to get...

Alex: Hey, you said points, Traci. That means I want to win. I want the most points.

Megan: Yeah, we need some game show music.

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Traci: So it's a would you rather, so it's really going to be like, would you choose A or would you rather have B? But if someone comes up with like a really creative, insightful C, they could win some bonus points. So I'm just putting that out there. Okay, so are we ready to get started?

Alex: Ready.

Jess: Yes. So it sounds like we have Traci Jennings on this call.

Traci: Yes. Ken Jennings, I'm the biggest Ken Jennings fan in the entire world, so yes, I'm going to be channeling my inner Ken. So are we ready to go?

Jess: Yeah, we are ready.

Traci: Okay. All right. The first would you rather is if you could only keep one of these super family-friendly policies and only be able to use one of them, would you rather keep the Flying Blue 25% award flight discount for kids ages two to 12, or would you rather keep the Hyatt family plan rate discount of 50% off of a second room?

Alex: I am going to go with the 25% off Flying Blue ages for kids ages two to 11. Granted, I only have two that are still in that age range. My other two have aged out, and I do have a 10-year-old, so I'm losing steam on that. But I've never once used the Hyatt family plan.

Traci: Really?

Alex: Yeah, the couple of times I've looked into doing it, it was like, oh, we're not offering it that this property, or you can get, it was like hardly any of a discount, so it wasn't really worth it for me.

Jess: Alex has her own built-in Hyatt family plan because she just brings Pam everywhere.

Alex: Yes, it's called Pam.

Jess: And then she doesn't need to get two rooms. As someone who has used the Hyatt family plan, I still would choose 25% off Flying Blue, and I don't even have, I don't even have any kids left to get the discount. But for the benefit of our

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listeners, I'm going to go with the 25% Flying Blue because it is very difficult to redeem the Hyatt family plan rate. I feel like the properties that allow it, the dates they allow it are pretty limited. And so Flying Blue makes it easy. You can do it on any Flying Blue flight. So that's what I'm going to choose.

Alex: You know, and can I just say I feel like I'll see things of people talking about, oh, here's a secret way to get a discount at Hyatt. And I'm like, it's not as easy as some of these reels and stuff on Instagram make it seem. It's I think it's kind of tough. It's great when it works out. When it works out, it's amazing. And I know you've had it work out for you, Jess. Traci, I think you've had it work out.

Traci: I had some tricky, uh, tricky times trying to get it to work at a specific property in Europe, and they told me that my kids could, were eligible and we could use it, and then they came back when they knew their ages for sure and were like, oh, just kidding. But I got them to honor it, so I don't know, it can be tricky to use.

Megan: Yeah, and I'm in agreement. I'll go with Flying Blue. We use that one actually a lot, and my oldest is 11 right now, so I'm like, we need to get like two more trips in to take advantage for all three of them because it I think the savings actually works out to be even more, especially because you can use it on every single flight that you book through Air France or KLM.

Traci: Even business class. It's nice.

Jess: I have a C. I have a C. I'm ready for my bonus points.

Traci: Yes. I knew you'd be ready to get bonus points.

Jess: We all are in agreement about Flying Blue 25% off, but 25% off Flying Blue or Southwest Companion Pass.

Alex: That's not even a question. I thought that too, and I was like, that's an obvious Companion Pass. So I don't even think that qualifies.

Traci: No, we're for the close calls where you're like, I don't know, it could be either. Yeah, that one's pretty obvious.

Alex: But good try. Good try, but no bonus points.

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Jess: All right, so I don't get any bonus points, Ken, I don't get any bonus points.

Traci: No, Ken says no bonus points for that one, but I like your, I like the way you're thinking, so maybe next time.

Jess: A for effort, Jess. A for effort.

Traci: All right. Here's a scenario, and a lot of these are going to be hypothetical because I know how old all your kids are, but we're going to talk about a wide range of kids' ages. Let's say you're taking a four-hour flight with a toddler who still takes naps. Do you would you rather schedule the flight during nap time and hope they sleep, or would you rather fly before nap time because you don't know if they'll sleep and you're hoping that when you get to your destination, they'll sleep?

Megan: I would not fly during nap time because my kids stopped napping before they were two. So I wouldn't even risk that. I would just go for it, and then they would probably pass out in the car if we had a rental car, like anywhere we went.

Alex: I would not really overthink it, and I would book what's the cheapest, because I mean, toddlers are unpredictable either way. And so I just am booking whatever's most convenient flight times for like as a family. Like, I don't want to get up at 6:00 a.m. I also don't want to arrive at midnight. So whatever makes sense is what I'm going to do for the best flight times.

Jess: It has been a long time since this was a problem for me. I'm going to I'm going to risk it. I'm going to fly during nap time and hope for the best.

Traci: All right.

Jess: That's, that's my answer.

Traci: Cool. All right, you're traveling as a family of four, you have two kids, their age is nine and 12. Do you book two rooms at a hotel where each room is 12,000 points a night? Or do you book a suite with a sofa bed that's 20,000 points a night? So it's 12-year-old sofa bed, nine-year-old sofa bed, one room together, or two rooms cost a little more.

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Alex: I'm booking one room because I know it's not a big difference in points, but like my mind probably just would have been like, oh, let's, I probably wouldn't have really like really looked into the price of the two rooms even. I would just been like, oh, this will work great. We'll get one room, but that's a good idea, though, to get the two rooms. It's a good idea for a little bit more, a little extra space. But I probably just would have done one room.

Megan: Yeah, I would do one room. We have not had good luck getting connecting rooms, and we always have to split up. So, like, we pack a lot of our stuff together. So that is always really annoying if my husband's in one room with like one or two kids, or if I have one or two kids in my room, then we have to like shuffle everybody's like next morning clothes and like get everything all sorted out, and I really don't like that.

Jess: If they could guarantee connecting rooms, I would do two rooms. Otherwise, I'm doing one.

Traci: All right. I would be team two rooms too, and I don't care if they're connecting. It can be down the hall for all I care.

Jess: Well, my thing is like 4,000 points for another bathroom is a yes for me.

Alex: Yeah, it's nice.

Jess: Only if they can guarantee connecting, though.

Traci: Yes. Good point. And I know Hilton has the guarantee for connecting rooms, but they're also not going to offer rooms with 12,000 points.

Jess: No, they're not. And I think it depends on how long your the trip was too. Like, is this just a few nights or is this a week? If it's a week, I'm going to splurge for the two rooms.

Jess: Yeah. Just having more space is nice, and the bathrooms.

Traci: Yeah. Okay. Let's say you're flying from the East Coast to Hawaii and you're traveling with kids. Would you rather have one long nonstop flight, and it's going to be long, or would you rather have two shorter flights and a three-hour

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layover where there's lounge access and a playground in the airport? But it's going to take you all day to get there.

Jess: Well, who am I traveling with? What are my, with my current family or with some hypothetical ages?

Traci: You choose.

Jess: If I'm traveling with young kids, I'm taking the three-hour layover. But if I'm, you know, with my kids at their ages now, they could totally handle a non-stop flight. But I mean, yeah, three hours with lounge access, get around, get some energy out. I think that's the way I would go.

Alex: How long is that flight from the East Coast to Hawaii? Megan?

Megan: We had multiple layovers. Yeah. But I would guess it's probably 12 hours, 10 hours.

Jess: It's eight hours from Houston.

Megan: Yeah, so add two or three from New York and Newark.

Alex: Dang. That is long.

Megan: I mean, we're literally flying in economy next week for 13 hours to Doha.

Jess: I feel like the time change to Hawaii is particularly rough, though.

Traci: It is.

Alex: Oh, I totally agree.

Jess: I feel like going that way is so much harder

Traci: From Newark to Honolulu. It's 11 hours and 20 minutes.

Jess: Yeah, I'm taking a three-hour layover.

Traci: It's shorter to fly to Europe than it is to fly to Hawaii from the East Coast.

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Alex: Yeah, that's crazy. I'm going with Jess on this one. I'm taking the layover as well. I mean, I would really love it if it was more like a two-hour layover and because call me crazy, but I'm also not letting my kids go on the playground because I am a... we had a stint in my life when I had kids that were in like preschool age where we would be like, oh, let's go to Chick-fil-A and then go play in the playground. And we got sick a lot when my kids were little. So I just have this thing in my mind with playgrounds and indoor spaces, associating it with getting sick. So I'm always like, nope, we're not going there. We're not getting sick before we go to Hawaii. But we would we'd be at the lounge.

Traci: The coolest airport play area we've ever encountered was in Heathrow. They had this really cool play area that had like padded wall around it, and they had like a person checking the kids in and like making sure that the guardian knew who was with each. Yeah. And they got like a special vest so that they could identify, like no one escaped, and it was so well run. I was like, that is.

Alex: That's really cool. 'Cause when I'm imagining is like the one at Houston Hobby. You know, Jess, have you seen those little playgrounds where they have like little, like I'm like, we're not...

Jess: I don't go in those, I don't go into those either, and I don't go to the ones at the mall either. I don't.

Alex: Yes, we don't do those.

Jess: I agree with you. I'm a germaphobe.

Traci: Germaphobe.

Megan: So I'm going to have to disagree. I am like the short-term pain for the long-term gain. I'm taking the direct flight. For us, we probably have to like go to Newark or JFK or even Chicago and then take a direct flight. So we're going to have a layover anyways. But no, I'd rather just get it over with.

Traci: All right, I'm with Megan on this one. Okay. You're flying overseas, you're on a plane where the seating arrangement is three seats, four seats in the middle, and then three seats on the other side. You have a family of five. Are you picking having three people on one row in the on one side and then two in

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the section in the middle with the four seats? Or are you picking three on one side and then like two right in front of them or right behind them or something? Or here's where you could also have a C if you have a better idea.

Alex: Well, hold on, how many people total?

Traci: Five. Two adults, three kids.

Alex: Hey, can I give a quick C to the last question? We're actually, I was, we're going to fly to the like LA and stay the night and then go the next morning. We're going to break it up overnight.

Jess: I've done that before.

Alex: Okay, but back to this question at hand. Um, someone else answer first. I got to think about this.

Jess: Megan, you go first.

Megan: Alright, what we normally do is we do.

Alex: 'Cause you do have five.

Megan: Yeah, we normally do three in the front and then two behind. And then like I'll sit with the twins, and then my husband will take my oldest, and then they hope that they get an extra seat. But we have been in a 2-4-2, and I've taken all four middle with me and the girls, and then put Tim across the aisle with a stranger because my kids, I mean, I don't blame them, they don't want to sit next to the stranger. So if each of us can get an aisle seat and my husband sit next to the stranger, that's like the best opportunity.

Traci: Do you want to sit next to the stranger too, or like do you do you get like jealous that he gets...?

Megan: I usually take two kids, so I don't have to sit next to a stranger 'cause I hate bothering people, and I get up to go to the bathroom a bunch, so.

Megan: I feel like there's like a cultural thing where, like, usually you see the mom sitting with all the kids and the dad's off, like in la la land, doing whatever

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he wants to do, and the mom's like frantic and frenzy taking care of them all. But like, if you don't want to sit next to a stranger, I would prefer sitting with the kids, you know? Like it, I guess it all depends.

Traci: So I don't blame them.

Megan: Yeah, and I'm six-foot tall. So I take up their leg room. Like, I stretch across their seats because their feet don't touch the floor yet. So that also is the benefit.

Alex: Yeah, that's nice.

Jess: I don't feel strongly either way, but I would probably do a row of three and then two just because then, like, no one has to bother anyone not in their family to have aisle access. And so it's like a whole row of three, like, you know, anyone who needs to get out, and then the two, you know, if the person in the second seat needs to get out, they just bother the person next to them on the aisle. So that's probably what I would do, but I don't feel strongly either way. I could if we had the other configuration, like that would be okay too.

Traci Okay.

Alex: Yeah, I agree with Jess on that one, too. It's really nice having six, you guys. It's perfect. It's an even number. We don't have to sit by any strangers. We don't have to bother anyone but ourselves.

Jess: Megan, you need one more.

Megan: And we just picked our flights for our next trip, and Tim was like, we really should have had that fourth kid. I'm like, too late. No going back now.

Alex: Well, that's the thing. I'm like, oh, four was great. We can't have any more because we got the perfect amount of people to sit by on a flight.

Jess: I was joking with a friend recently. She has four kids, and she was like, some days I want another one. I was like, you won't even be able to fit in a Hyatt Place if you have another one. And she was like, oh, that's true. I can't. I can't have another one.

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Traci: The Hyatt Place family planning rule. I'm like, and we fit all six in one room. No, we're good. Okay. All right, so let's imagine you have kids. I don't know you can have however many kids you want in this scenario. They're all between the ages of four and 12, okay? Do you use roller bags or do they use backpacks? And I know where Megan's going to fall on this.

Jess: I was about to say we know where Megan stands on this.

Traci: This is where we were, too, when the kids were that age. Um, definitely team backpacks. Am I right, Megan?

Megan: Yeah, yeah. We only take roller bags if we're going to have a rental car or we're going to be like somewhere in the same place for like a week. Like if we were going to go on a cruise, like we would, we'd take our roller bags. But anything where there's multiple moves or public transportation, we're taking backpacks.

Jess: I think for like a four-year-old, a roller bag is going to be too difficult unless you get the like kid-sized ones, but then they barely fit anything. I don't know. I'm team... especially, well, where are we going in this scenario? If we're going to Europe, if we're going anywhere with like cobblestone, I'm going to be backpack. If we're going to like Hawaii, then maybe roller bag.

Alex: So we are like a mix of both. Noah has a little Trunki suitcase. He's actually getting too big for it, which is kind of sad because it's a little tiger. You've maybe have seen it on our like in any stories or reels, but he can sit on it, and then it has a little thing, and we just pull him through the airport. And it actually fits all of his stuff, like in he like when he is in like diapers, we could fit some, not a lot, but like our pull-ups, sweatshirt, a pair of shoes, his little packing cube. So I do that because the thing is, at least for my kids, when they're that little, they're handing me their backpack to hold. But Megan's kids were trained much better. Much better than mine were.

Megan: They don't have an option.

Jess: Megan's kids are trained much better than Molly also. So, yeah.

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Traci: I feel like Megan's kids and my kids are like, like this, you know, like they're going.

Alex: Well, you guys are just like way organized, and I'm just like, we get there.

Megan: Maybe it's just a twin mom thing. Like, we just didn't have the option.

Alex: Maybe.

Traci: You have to just lay down the law, and they have to comply. That's how it goes.

Jess: Y'all are the drill sergeant parents and Alex and I are like just lazy and we don't, there's a lot of hills we don't die on. And apparently that's one of them.

Alex: So, like my kids take a backpack, but it's that's like for the flight. It's got their iPad, it's got their headphones, it's got their snacks. They are in charge of that. We will carry Noah's because he'll be like, I'm tired. And he is just turned five. But my, and then we will put in roller bags, our actual stuff. So each kid gets a packing cube, we stuff it in the roller bag, but we're carrying them on.

So I think between the six of us, we usually, we can fit in three carry-on suitcases.

Traci: That's really good.

Alex: And then, yeah, it's pretty good. And then we have backpacks, but there's no clothes in their backpacks. But there have been times where I feel like there have been times where we did stick their clothes, their packing cube in their backpack. The hard thing with my boys is it's like, they want to bring their Crocs, but then they also want to bring like Nikes or something that are a little more sturdy if they're going to be doing sports or activities or hiking or things like that. And so the shoes are the thing that get us. I'm sure Megan's got a plan. They bring one pair of shoes.

Jess: Megan's like, you're only allowed one pair.

Megan: They wear their sneakers, and we pack sandals. That's it.

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Alex: Yeah, that's the thing, though. My kids, their sandals are their Crocs, and Crocs are not as tiny as that.

Traci: You could maybe dangle the Crocs off the backpack or something like with a carabiner, I don't know.

Alex: Anyway, yeah, it works though. We make it work.

Traci: Yeah. It's tricky packing for that many people and having to take all the different scenarios into account of what could happen along the way. So it's a challenge. Whatever you can do to get there is good.

Okay, switching gears, imagine you have a newborn. You're getting ready to figure out what you're going to do long-term for the newborn. Do you want a new card to come out? Let's say there's a new card product that comes out. Would you rather...

Alex: Yes, I want a new card to come out.

Traci: Yes, because you need to be earning more points now that you got a new baby.

Jess: I don't want a newborn, though. Can I have the card and no newborn?

Traci: We'll just have someone else take care of the newborn and give it back when it's interesting. Okay, new card comes out. Would you rather that the card earns 3X on daycare expenses or 3X on Gift of College savings?

Alex: I'm going to say Gift of College savings...

Jess: 'Cause I'm not going to put, I mean... Yeah, but Gift of College, you're going to put two thousand dollars a month in Gift of College.

Jess: Well, my kids didn't go to daycare, and so that didn't that doesn't apply to me.

Traci: In this scenario, imagine they did.

Jess: In this scenario, they do.

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Alex: Oh, well, in this, in this situation, then yeah, daycare.

Megan: Yeah, I think daycare has the bigger earnings, but you got to make sure they take a card. Some of them don't.

Alex: Yeah. Or it's like I my five-year-old has a babysitter that comes once a week for a few hours so I can get work done. I can't pay her with a credit card.

Traci: Well, she just needs to get classified as a daycare facility.

Jess: Alex, in the example...

Alex: Hey, if she worked more than three hours a week, that might be worth it.

Traci: It's a category. It's a category bonus. So like whoever's classified as a daycare.

Alex: Yeah.

Traci: I don't know. All right.

Jess: I would, that was easy for me. Daycare for sure.

Traci: Or maybe it would be great if they would make it so that you could do daycare when the kid is young and then switch it to Gift of College the older that they get.

Jess: Yeah, can it be like, can it be like Bilt where every year you have to select which category you want, and then you can use your Bilt cash to...

Alex: No, don't make it like Bilt. Don't make it like Bilt.

Jess: ...to pay for diapers for the daycare?

Alex: Yeah, if we could just give me 3X at Target, we'd be good.

Traci: All right. Imagine your home airport is DFW. Which credit card do you get for your family for lounge access? Do you get the Venture X or do you get the Amex Platinum? And here I think there's room for an option C also.

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Alex: Um, okay, this is an interesting one. I'm actually probably do an option C. And Jess is probably thinking the same thing. I'd get an Admirals Club® pass because if I'm in AA, it's an AA hub, we're going to be flying a lot of American, and then I can bring my whole family into the lounge with that.

Jess: I mean, I was going to say Citi Strata EliteSM, is that what you is that what you mean by an Admirals Club pass?

Alex: No, I mean like I'd get the AA like their high annual fee card.

Jess: Okay.

Alex: Because then you it gets the card holder, a guest, and all and all dependents, unless they've changed it. I'm not an expert on AA Admirals Club lounges, but if they still allow dependents with the card, I would do that because then we don't have like a number, it's not like just four passes. We can go every single time we go to the airport. So I would do that.

Jess: What, how many kids do we have in this scenario? Do we?

Traci: Let's just say two.

Jess: I don't think the Centurion® makes sense for a family unless you want to pay thirty dollars a pop for your kids every time you go. I would either say the Venture X and just bring, just go enjoy some quiet time by myself, and bring my family some snacks from the grab-and-go section after I'm done enjoying the lounge in peace. That's actually sounding really nice to me. Or the Citi Strata Elite and get the four Admirals Club passes, and then, you know, you get the dependents in. So I guess it depends on how much I'm visiting the lounge with my kids. For me, like four passes would be a good amount for a year, but that's what I'm thinking.

Megan: Yeah, I would even consider doing the Capital One and adding an authorized user and then, well, my husband and I each would have it, and then maybe adding like my oldest as an authorized user and paying whatever we needed for the other two 'cause what is it, \$25 for a kid under 18?

Alex: Yeah. Yeah.

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Megan: I don't have a lounge at my home airport, so I don't know what that's like.

Traci: We need to get you one. There should be an Escape Lounge.

Megan: This one's are a real stretch for me.

Jess: Yeah. It sounds like we're all in agreement, though, that we would not get an Amex Platinum in this for lounge access purposes.

Traci: Yeah. Correct. We have the Amex® Platinum because we don't have a Venture, a Capital One lounge in Seattle, but we do pay the 30 bucks a pop for kids under 18 just because, like we would be spending that in an airport anyway, and then it's more convenient, but yeah, it all depends on.

Alex: You know, if they had a Sapphire lounge, then that'd be a good situation because then you'd be like, okay, me and my husband would have the Reserve and then we could get each get two kids in and we'd be solid.

Megan: Yeah, that's exactly what our plan is right now.

Jess: I think the Sapphire Reserve® is the best card for family lounge access if you have a, if you're lucky enough to have a Sapphire lounge in your airport.

Alex: We did an episode about family lounge access and I was talking about how there's like not really family-friendly food. Well, we went to the Sapphire lounge at LaGuardia, my mom and I, and they have like you can order at your table and they had chicken fingers for kids. I was like, I mean, they only had the everything else, I will say, everything else was very like even a little fancy for my taste, some of it, but chicken fingers. I liked it. They were catering to the kids.

Jess: That's my problem with the Centurion lounge is I will pay thirty dollars to get Molly in, and then she'll eat a cookie, and she won't eat the food that they have at the buffet. And so then I'm still buying her something out in the terminal.

Traci: When they get to be teenagers, they will probably eat more. Like my kids actually get their money's worth at the Centurion lounge. I don't have to worry about that.

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Alex: Yeah, they're a little more mature.

Jess: Oh my gosh. Send me those, send me those vibes.

Megan: Yeah, our strategy right now is we go to like Jersey Mike's or something on the way to the airport, and everybody eats a sub before we go in, and then we don't need to eat anything at the home airport.

Jess: That's a smart, smart.

Alex: Yeah.

Traci: Okay. New query. You're flying to Australia with kids. You can either spend all the points and all the time and fly business class on Singapore, connecting in Singapore and then connecting again to Australia. So you're using a lot of points, a lot of time, but it's going to be nice. Or you could use fewer points, take less time, and you could fly economy nonstop from the US to Australia on United. So one shot and it's done, or nicer experience, costs a lot more, maybe you get to see Singapore during your layover.

Alex: I have a C, but I will let the others share first if they want to share first.

Megan: I'm taking the economy and going, we flew home from Melbourne to LAX like nonstop on United, and it was like 40,000 points. And I feel like Singapore business class is going to be like what, 140,000 at least each person. So that's where I would go.

Traci: But what if you had Alex's mile stash and it was like nothing to you?

Megan: I mean, if I had that, I would be booking a lot more business class for my family.

Alex: Hey, I'm not even going to do it. And I have the mile stash.

Megan: I mean, that's how you stay points rich.

Alex: Yeah.

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Jess: I'm not paying 140,000 just to fly Singapore business class. I'm going to do C and do what I did and spend 60,000 AA miles and fly business class from the US to Tokyo. Oh no, we're not going to Tokyo. We're going to Australia.

Alex: Yeah, so that's the hard part. It's hard to find availability in business class.

Traci: Yeah, yeah, yeah. That's why we're like Singapore, because they have availability.

Jess: I guess I'm doing economy on United because I will not pay 140,000 miles a person.

Traci: Megan's flown economy from Australia. I've flown economy from Australia. Who have y'all?

Alex: No, I haven't been to Australia.

Jess: No, but I'm willing to try.

Traci: It was rough. It was so rough. It was 17 hours. We flew Qantas from 17 hours.

Alex: 17 hours?!

Jess: Oh, it's 17 hours. Megan, how long was your flight?

Traci: It was Sydney to Dallas on Qantas in economy, and I wanted to die. Like it was, it just wouldn't stop. I think Henry watched all the Harry Potter movies. Like all of them.

Alex: It wouldn't stop.

Megan: Yeah, that's where Scooby-Doo obsession came from.

Alex: How old were your kids?

Megan: They were eight when we did it.

Alex: Jess, how long was your flight?

Jess: I don't know. I was asleep the whole time in my lie-flat seat.

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Megan: With no kids bothering you.

Alex: Okay, Megan, what was your route? Did you guys go to like Hawaii?

Megan: Yeah, we went to Hawaii first. So we flew United from East Coast to Hawaii and then we went Qantas from Hawaii to Sydney and then we flew United from Melbourne back to LAX.

Alex: How long were your flights from Hawaii?

Megan: Like 10 hours. We flew Qantas and they gave us popsicles and full-sized Kit Kat bars and they had some of the best treats we've ever had on a flight in the economy seat.

Alex: That is nice. How long was it from Sydney to LAX?

Megan: I think it's 14.

Jess: It's 15 hours. I just googled it.

Alex: You guys, that makes me want to vomit.

Jess: I know. I'm changing. I don't know if I'm changing. Oh. I mean, I might like book economy and then can I pay cash to at least upgrade to premium economy?

Alex: That's what I would. That's what I was going to say. That was my C. Was we're going to book United and then we're going to pay cash. Do you know what, here's my other option. We're not going to Australia. If those are our two options, we're going to go somewhere else. We're going to wait for an alert service like we're going to wait for an alert from Thrifty Traveler and go when it makes sense to go.

Jess: I do think if you could have a stopover in Singapore. Here's, 'cause here's my thought, okay? 15 hours. You're talking about 15 hours. You know, we always say like if we were to get like 60 to 70,000 miles to Europe, that in business class, that like that's a good deal, right? Okay, well, that's like an eight or nine-hour flight. So if you're saying like it's 140,000 miles, but it's twice the length of a flight to Europe, then like maybe 140,000 isn't so outrageous.

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Alex: It isn't, but I'm also not paying 60 or 70,000 for my family to fly business class to Europe because there's six of us. That's the thing. There's six of us. That would take me like almost a million points to go do that. And that's just one way. Like no.

Traci: It's a lot.

Jess: So we're just waiting for a Thrifty Traveler alert.

Alex: Waiting for an alert, or I'm not going to Europe with my kids, or not Europe, Australia with my kids. Like, I think there are some things where we can be like, you know what, yeah, we'll do family trips. In other things, we can do that like me and your dad will do that. You guys can go to Australia when you earn your own points to take yourselves there.

Jess: When you can contribute to our household fund. Yeah.

Alex: Yeah. Or I'm... Mitch, or we're going when they're older and Mitch and I are sitting in business, and they're in economy. That's the other option.

Megan: Yeah, I do think the Singapore premium economy flights are a reasonable deal. We're flying that this year to Europe from JFK and then back into Newark, and that was like 80,000 Saver points. So that was a lot more reasonable than the business class, so that's what we're planning on doing.

Alex: Much more reasonable. And I can do Singapore premium economy. Like we did that to Singapore, and it was great.

Jess: We did that to Singapore, and it was fine.

Alex: Yeah, I could totally do that. All right, Australia's back on the table.

Jess: Megan gets points for C, and I'm doing Singapore premium economy, and I'm going to meet in the middle.

Alex: Yeah, thanks, Megan. You brought Australia back on the table for my family.

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Traci: Okay. All right. New scenario. You have a young kid and you want to get their credit history established, and so you're going to make them an authorized user on a card, but you want to make sure it's a card that you're like very, very, very unlikely to ever close, right? You want 'cause you want to keep it to have, you know, age. Um, which card would you make your kid an authorized user on? And your kid is under 13, so it can't be an Amex. So your choices are either the Venture family, so Venture or Venture X, or Chase Sapphire Preferred® or Chase Sapphire Reserve®. Would you rather make them an authorized user on the Venture or Sapphire?

Alex: Well, can I give a C? Because I'll tell you what I actually did.

Traci: Yeah.

Alex: My kids are authorized users on my Freedom Unlimited®. So they're, I know, like I'm getting good value. They're getting 1.5X on their purchases, which they don't use a lot except when they log in to uh buy games on Clash Royale and Brawl Stars, which I do not know about until I log into my bank account. I'm like, oh, there's a lot of \$10 purchases there. Oh, there's a \$40 purchase.

Traci: Do they go through a portal? Like, are they...?

Alex: Right, no. So they'll be, this was actually this morning when I noticed I had all these charges, and sometimes they ask, but they're supposed, I'm supposed to know every single time, so I can take it out of their allowance. So there will be some conversations when they get home from school today.

Jess: Uh oh, drill sergeant Alex is coming out on the kids today. I would say I am more likely to try and close and reopen a Chase card, just because Capital One is so finicky with approvals, that closing and reopening the Venture X does give me pause. So I'm going to go with adding them as an authorized user on a Venture family card between those two.

Megan: Yeah, I haven't done this yet with my kids, but I would probably do a Sapphire Preferred that will be downgraded to a Freedom, and then just hold that card.

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Traci: These are all good choices. All right. Let's say you're traveling alone on an overnight flight with a four-year-old. So you're the only parent in the in the mix. This is going to have an A, B, or C. Would you rather fly in economy, premium economy, or business class? So the advantages to economy would be like you're right next to each other, right? And you can put the armrest up, they can like lay on you or whatever. Premium economy, they might have those hard armrests and you can't like lay across. And then business class, you'd have way more room, but they can't see you maybe because of how their seats are.

Alex: I'm doing business class, 100%. If it's just me and a kid, I'm like, I deserve this for flying alone with you. We're doing business class. And I would hope, I don't, 'cause some airlines are weird, right? Like you can't take the middle seats.

Traci: Right. Like Air France.

Alex: Yeah, like you can't, so I don't know, I'd make it work. I feel like I'm speaking on behalf of my now five-year-old, but when he was four, he would have been fine not seeing me because he's flown enough to understand the drill, like this is how this works. So.

Jess: Yeah, my answer is going to depend on how well-behaved the four-year-old is because my child, you know, causing scenes on airplanes stresses me out and like I cannot relax. And so if like the four-year-old was having tantrums or like freaking out because they couldn't see me in business class, then like that would be an absolute no. I would probably do premium economy in that scenario. So yeah, just depends on how, if it was Noah, if I were taking Noah, I guess I'd be flying business class.

Alex: What about Molly when she was four?

Jess: I don't know. We waited until she was like eight to fly in business class with her 'cause I knew by then, like she could sit by herself, she could do her own meal, she could watch TV, and like it wouldn't, she didn't need me very much. Because I was always, like she was, she's always been really great on planes, but I was, it always had in the back of my mind, like if she freaks out, I don't want to disturb all the other passengers who are in business class. So we waited

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until she was eight, but if she were just, if I could guarantee she'd be really well-behaved, then I'd probably do business class.

Megan: Yeah, in my mind, I'm like, one kid, I'm spending all my points. And go do business class.

Traci: Splurge opportunity.

Megan: I know. But I feel like my oldest, she would, like, honestly, none of my kids would have been a problem at all. In reality, we probably still would be flying economy or maybe premium economy. I 'cause I would if I had a husband and kids at home, I would feel guilty flying business class on that one-on-one trip if I couldn't do it for everybody. So I would probably keep it to economy or premium economy.

Traci: Yeah, I'd probably do the same thing. All right, I think we have time for one more question. So this is going to be our last question for everyone. And these, this, there's no option C. These are the two choices. First overseas trip with kids, you're picking the destination. Are you going to Paris or are you going to Tokyo for their very first overseas trip? Which one do you think would be better with kids going abroad for the first time?

Alex: I'm going to Paris because that seems less overwhelming. It's a shorter flight. I have been to Paris. I would know what to expect. So that's what I would choose.

Megan: Yeah, I mean, our kids' first trip overseas was Paris, and I think I had already been a couple of times, and so same thing as Alex, like it was familiar, I knew kind of how to get around, I knew where we were going. That made it easier.

Jess: I'm going to be three for three, and it's also going to be Paris because I, I mean, I like Tokyo more, but for a first trip internationally with the kid, I found, I feel like I'm decently well-traveled and I found Tokyo's public transportation system to be overwhelming at first before I got used to it. And so.

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Traci: But what if you had been there before? The kid, like, so you had the 'cause if we're saying you've been to Paris before and you have the background knowledge of how to get around, what if you've been to Tokyo?

Jess: Okay. The kid hasn't. Okay. All right, then I, then I'm switching my answer to Tokyo. I'll go to Tokyo.

Traci: All right. I mean, I like both, but like I think Tokyo for kids with all the Pokémon stuff and the Nintendo stuff and like all the cute things that are everywhere. I just Tokyo seems really fun.

Megan: Yeah, the only thing I'm thinking is like our first trip, I had two three-year-olds and a five-year-old, and we had a double stroller and a toddler backpack, and I'm like, I'm not lugging that around the world.

Traci: Yeah. Paris was like a nonstop flight from Newark and seven hours.

Jess: Suck it up, Megan, carry them on your back.

Traci: I just, I feel like Tokyo, like Japan, is so family-friendly and like how they still have...

Jess: Japan is super family-friendly.

Megan: I totally agree, yeah.

Traci: Yeah,

Jess: I mean, they're both, they're both family-friendly destinations. I just....

Megan: I just think France is less intimidating, as like a first trip.

Traci: I agree.

Jess: Okay, so Traci, so we're going... So what, you would choose Paris too, or you would choose Tokyo?

Traci: Well, no, I mean, I think it's less intimidating, but I'm okay with them being intimidated. Like if I know, if I know how to get around and I can like reassure

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them, I don't see the problem. Like I think they would they would have enough fun with all the Pokémon stuff and all of the fun, cute things and the food...

Jess: The food. The cotton candy and the...

Traci: And yeah, you know, the tonkatsu pork, like they would eat that, you know, like there's so much fun stuff to do in Japan, so and it's it's very family-friendly, so I would pick Tokyo. They're both good. You can't pick a wrong answer in that one. So, yeah. I think you guys did really well. And I don't think anyone really had, I think you all earned some bonus points.

Alex: Thanks, Traci.

Jess: So there's not one clear winner.

Traci: Not one clear winner. I think we're all winners.

Jess: All right..

Alex: We're all winners. I think you win, Traci. Those were great questions.

Jess: Yeah, thank you, Traci.

Traci: You're welcome. It was fun.

Alex: Yeah, thanks so much, Traci, for coming on and asking us all those questions. If you enjoyed this episode, please share it with your family and friends and we will catch you next time.

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