

Ep #192: Everything You Need to Know About Avios Points with Devon Gimbel



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: The world of points and miles is full of unfamiliar airline names, confusing loyalty programs, and terms you've maybe never heard before. One of those is Avios. Today, we're simplifying everything you need to know about this powerful airline currency and showing you how it can unlock some incredible travel.

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. We are thrilled to have Devon from Point Me to First Class joining us again. She was previously on episode 112, all about why you're not as bad at points as you think you are. If you have not listened to that episode, you got to tune in, one of my favorites. Today, she's giving us an Avios 101 masterclass, whether you're brand new to points or you've been collecting them for a while. You'll learn what Avios are, how to earn them with transferable points, and some of the best ways to redeem them for amazing flights.

Alex: All right, well, I am super excited you're here, Devon, because do you know I am sitting on a lot of Avios right now, and I'm wondering, what should I do with these? Because my husband and I were supposed to go to the Maldives, and then our flights on Qatar Airways got canceled. And so we're sitting on a big chunk. So I'm really excited about this episode, if only for selfish purposes, so you can help me know like, okay, here's some ways I can use these points, besides just using them on Qatar.

So, for someone brand new to points and miles, can you tell us exactly what Avios are?

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Devon: Yeah, and I love this. Let's start at the beginning, and then let's build from there because I think that Avios are a really unique aspect of points and miles. There are so many fun elements that they add into the options that we can have as points enthusiasts.

So, put very simply, Avios is just the name of the points currency that's used by a group of airlines that are mostly situated in the Oneworld Alliance. So folks may be familiar with one or more of these airlines, things like British Airways, Qatar, Iberia, Finnair, Aer Lingus. These airlines are in kind of like a sub group within an airline alliance, and so they have collectively decided that they are going to share this one common points currency called Avios.

They also have what people would be familiar with from an airline alliance partnership anyway, where you can book one of these flights through another one of the airlines. But this partnership goes beyond a typical alliance. It allows you to do more things and it actually allows us to break some of the rules that we hold as kind of foundational to points and miles. And so I think that's one of the reasons why kind of understanding what Avios are, how they work among these specific airlines can be really, really helpful for those of us in points and miles.

Jess: So we know a lot of people in the points world get really excited about Avios. So why do you think people in the points world get so excited about Avios? What makes them different from other airline miles?

Devon: Yeah, that's such a great question, and there's a couple of things. So let's hit on those big things that get people so excited, and then we can talk more about details of any one of them.

So I kind of alluded to this, but I think one of the reasons that so many of us get excited about Avios and what makes them different is that they do break this kind of cardinal rule of points travel. So, I know you all, when you're teaching folks, when I'm teaching folks, one of the things that we tell people kind of in the beginning when we're setting the foundation for just how does this whole system work, right?

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And we're talking about things like transferable points. We love the Chase points, Amex®, Citi, Capital One, Bilt. One of the reasons we love them is because they are flexible and transferable, right? That we have this whole menu based on the specific points currency that you have of airlines and hotels and we can move that specific points currency to any of those transfer partners and that gives us so much options and that's amazing. And then we always follow that up by saying, but you don't want to transfer, say your Chase points or your Amex points out of your credit card and into a specific transfer partner account until you know you're ready to use them.

Because, right? Because this is a one-way street. You can move points out of a flexible currency and into a specific transfer partner account, but you cannot change your mind and transfer them back. And so we have to be deliberate about making these decisions. When is the right time for us to move our transferable points into a transfer partner account.

We always tell people, once you move, let's say you move Chase points to Air Canada Aeroplan. That's wonderful. You can book any flight that you can find through Air Canada Aeroplan, but what can't you do? You cannot move your Aeroplan points or miles over to say Singapore Airlines, right? You can't move those points or miles to a totally different airline account.

And what I love about Avios is that's actually not true with them. Because as I mentioned, these main airlines that all share Avios, BA, Qatar, Finnair, Iberia, and Aer Lingus, they actually do let you shift your points or miles, your Avios, from one of those airline accounts into another one. So it creates almost like this daisy chain effect if you think about it, where all of those airlines are actually attached to each other.

And the reason that this is amazing is because especially in the beginning, or if you're someone who values simplified approaches to points and miles, maybe you don't have access to five or six transferable points currencies. Maybe you're really focused on one transferable points currency, but no one transferable points currency can have all of these airlines as transfer partners. The fact that they share Avios allows us to get around this.

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So let me just give one example for this. Let's say that you're starting in the Capital One ecosystem and you're really focused on earning Capital One miles. Well, Capital One can transfer to British Airways, it can transfer to Finnair, it can transfer to Qatar, but let's say you actually want to book a flight directly through Iberia, you cannot move your Capital One miles into Iberia, but you can move them to British Airways and then you can shift them from your BA account to your Iberia account.

And so in this way, I actually think Avios is the one program where essentially, as long as you have one transferable points currency, you have access to all of the Avios programs, and that is exceptionally unique. And I think that is the number one thing that gets people so excited about points and miles, is that it's this kind of like secret way to dramatically expand the transfer partners that you can have access to.

Jess: Well, and I think for Alex in particular, that was like that did take the sting a little bit out of her Qatar flights getting canceled.

Alex: Oh, 100%.

Jess: She was like, okay, I now have these miles stuck with Qatar, but they're not really stuck with Qatar if I decide I want to use them for British Airways or for Iberia. She has options versus, if a Singapore Airlines flight got canceled and they were just stuck in Singapore.

Devon: Yeah, and I think that is such a great point. And also, it's worth mentioning that the difference among the Avios programs, too, not just, oh, wow, this is a very rare example where you can actually move points and miles out of a specific airline program and into a second or third or fourth or fifth airline loyalty program, but you can do that back and forth and back and forth. And I think that is also really great.

So you are not limited to just a one-time option. You know, British Airways doesn't say you can move your BA Avios into Qatar, but once and once you've moved them into Qatar, then they're stuck. You can just kind of endlessly shift

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your Avios between these different programs. So again, it's just more flexibility, more optionality.

And we haven't even gotten to the part where we talk about the actual value of Avios and how many different types of flights you can book with them, which I think is kind of probably the second biggest reason why points and miles enthusiasts love this points currency because it's not just, here's a points currency that can do fancy things. No one really cares if you can't actually book great flights with those points and miles. And Avios have such a wide breadth of amazing award flight options available to folks, whether you're flying short haul, long haul, domestic, international, whether you love economy or you want to go a little more aspirational. So there's kind of something for everyone in Avios, which I really appreciate.

Alex: All right. So, Devon, what are some of the easiest way to earn Avios?

Devon: Yeah, so let's start with, again, what I think is going to apply to the most amount of people to begin with. And this is kind of similar to what you will be used to with kind of all airline miles and the way that I think many of us approach this, which is that I always start thinking about what are those transferable points currencies that I can collect, because again, that just gives us the most amount of options. We don't have to kind of pigeonhole ourselves into saying, how do I just collect BA Avios only, right? We can say, well, what's going to give me the most flexibility?

And so, remember when we were just talking about the fact that essentially, as long as you have access to one transferable points currency, you're going to have one of those Avios using airlines as a transfer partner. And so, you can collect Amex points, Chase points, Capital One points, Citi points, Bilt points for folks who are familiar with Rove. That's kind of a newer transferable points currency that's in the landscape. If you focus on earning transferable points, you are going to be able to access at least one of these Avios using airlines.

And then from there, of course, you can move those to any other Avios airline. And so I think that is the simplest, the most high-yield way to access points that can eventually be turned into Avios. Again, without having to commit up front

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that you specifically only want to earn those. So I think that's going to be the first foundational level and layer that many people are going to be used to.

Now, beyond that, you can have co-branded airline credit cards. So, a co-branded credit card, I'm sure you all have taught about this before, earns a specific airline's points or miles currency, right? So Chase offers multiple co-branded credit cards for some of these Avios airlines. So if you have a reason to want to like specifically put your spend towards a co-branded card, you can pick up a Chase BA credit card. Chase also offers co-branded credit cards for Iberia and Aer Lingus. These credit cards specifically earn Avios for those airline programs. They wouldn't be my first line recommendation for many people if they want to get into the Avios currency, but I think there are times and places where a co-branded credit card can make sense.

And then Cardlist, which is not kind of a typical bank, the way that Chase is, they are the ones who issue the Qatar credit card. So if you're a little further along in the hobby and you have a reason to want to pick up a co-branded credit card and you want to focus on these Avios airlines, you actually have a lot of options available to you.

And then kind of the third level, third layer that I think of is what does it look like to just kind of outright buy Avios? That is an option. There's actually a couple pathways to do that. That's not where I recommend many people start, but there again can be scenarios where it actually makes a lot of sense to buy those Avios.

And then I should say actually, I went like level one, two, three. Probably level 1.5 that I skipped over that's going to be applicable to many, many people is again, don't forget about online shopping portals. These can be so lucrative in terms of earning transferable points or airline-specific points and miles.

And I wanted to point this one out because many airlines have their own shopping portals. So British Airways has a shopping portal, a lot of the domestic airlines have shopping portals, and I think a lot of times that's probably not going to be like the first line shopping portal that people use because again, it's not earning transferable points. But when you know these things exist, then you can

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really be on the lookout for amazing deals. And I don't know if either one of you took advantage of this. I did not, and I'm kicking myself. I have a couple reasons why I didn't and hindsight's always 20/20, but I was very blind that day. But Jess, you know what I'm referring to.

So earlier this year, I think it was January 1st, there was for, I think it ended up lasting less than 24 hours. British Airways shopping portal had this outrageous deal for earning Avios for money spent at a specific online retailer, Kate Spade, which does, I don't know, purses, some other stuff, right? And typically on a shopping portal, you can tell like how much I understand about all of these things.

Alex: I'm with you, Devon. Handbags, I don't know, I'm not fashionable.

Devon: And how fashionable I am. I'm like, I don't know, it's purses, right? Like, I bring a paper bag with all my stuff in it everywhere. So, but the point is that on this one specific day, oftentimes on a shopping portal, we will see payout rates like spend a dollar, earn anywhere from one to four points per dollar spent, which is great. We always love shopping portals as an additive way to earn points.

But every once in a while, there can be outrageous, outsized deals. And this is a great example of that. So on that one day earlier this year, the BA shopping portal was offering 240 Avios or points per dollar spent at Kate Spade. And when you see a shopping portal offer like that is so, so, so elevated compared to regular, number one, if there's something you genuinely want to buy from that retailer, that's a great time. And again, for some people, they may actually want to run the math to say, hey, maybe I don't personally need a purse, but if I buy one at a certain price, I'm going to earn 240 times Avios. I can donate that purse or I can gift that purse and the amount of Avios I'm going to earn from that could be equivalent to a typical welcome bonus, right?

So I think that those are kind of the main avenues that I think of in terms of earning Avios and just understanding. Again, we have so many different pathways that we can take. And if all you ever do is earn transferable points, one transferable points currency, that still gives you access to these airlines. So

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it's really nice. You can go as simple or, you know, as advanced and complicated as you want.

Jess: Devon, I don't know if you've used this trick yet, but British Airways also has a partnership with Airbnb. Airbnb is really popular with our audience because we have a lot of big families who don't necessarily want to get two or three hotel rooms when they travel. So you can book your Airbnb through British Airways and earn two Avios per dollar spent on Airbnb, which I just recently did because I was like, hey, I'm going to book it anyways. I might as well earn two Avios per dollar spent. And then I also charged it to the Sapphire Preferred®, got the new like 3X on Airbnb through the Sapphire Preferred. So these are just ways that you can, like, you know, use multiple avenues to stack all the points that you're earning.

Devon: Yeah, and I think that is such an amazing example too of really knowing what are the biggest needs of yourself, your family, or the people that you work with because there's going to be a points earning mechanism that is probably going to be an amazing fit for you. You know, I know probably other people may not be looking at outright buying or purchasing points and miles like I sometimes do, but I think really understanding, here's a great alternate pathway. Again, like you said, for folks who really rely on Airbnb because that makes the most sense for their family and travel situation. Having a stacking opportunity is going to really, really accelerate the number of points that you can earn. Again, for a set amount of money that you were going to spend anyway to accommodate your family.

Alex: You know, I was laughing when you were talking about, you know, these probably aren't... the co-branded Avios cards. Probably not the first cards you want to get. And I'm like, you know who has these cards is my mom.

Devon: You know what, I think do you know what's funny? The very first, the very first deliberate rewards credit card that I applied for, I had accidentally gotten a Chase Sapphire Preferred before I knew anything about any of this stuff. So that was not a deliberate choice in terms of this hobby. So I started, you

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know, reading all this stuff online many, many, many years ago now, and, you know, researching all the sweet spots and all the things.

So this is just to show all of you out there, you know, wherever you are in your journey, there's no one right way to do this and you will do things too, probably you will look back on and say, huh, would have done it differently. I, you, no one would guess this. If we had a bet that where someone could earn money, I don't think anybody would guess that the very first card that I deliberately applied for and I thought I was like killing it because it had a 100,000 point welcome bonus. Granted, this was a long time ago when that actually was a pretty solid welcome bonus. It was the BA card. Have I ever, literally to this day, have I ever flown BA? No, I am taking my very first BA award flight this coming October. Never, never.

Alex: So funny.

Devon: And at the same time, and I still have that card because now it's one of my oldest cards. It's over 10 years now. But, you know, a co-branded card, like I said, for some people can make a lot of sense. Wouldn't be my first line recommendation. I did it, didn't hurt me. You know, I mean, I've done some pretty great things with points and miles in the intervening time. So, you know, there's so many pathways, like I said, you know, to success in this hobby.

Alex: I love that. Also, the other thing I was thinking when you were talking is Avios is one of those programs where you can often find good transfer bonuses from these different banks, either to, you know, from to Iberia or to British Airways. And so that's another way to make your points go even further as well.

There are, especially now, I think this has really, really shifted even more positively probably the last two or three years, especially with Bilt coming into the landscape where we're used to now seeing what I think are probably, much, much more competitive transfer bonuses specifically from Bilt than we have historically seen from Chase or from American Express®.

And the fact that if there is a transfer bonus, again, it may only be from one specific points currency to one specific Avios airline, but because you can then

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move those Avios to any other partner airline, any transfer bonus to an Avios airline is essentially a transfer bonus to all of them. And that is such a great, great point.

You know, I remember, I think it was gosh, maybe April 2024, 2025. I think it was right before Bilt actually got Qatar as a direct transfer partner. They had already had, I think, BA and another one of the Avios programs as a transfer partner. And they were offering, you know, 100% transfer bonus from Bilt to BA. And this was an amazing opportunity. Again, at that time, before you could directly transfer Bilt points to Qatar, you could do this piggybacking thing, right? Where you transfer points to BA using an amazing transfer bonus and then just shift them from BA to Qatar.

So I think, Alex, that was such a great point. These transfer bonuses, it's not the typical transfer bonus where you need to find that exact pair between your points currency and the one single airline you want to use. I look at all those Avios partner airlines again as an entire group. A transfer bonus to one is a transfer bonus to all. So those can be really great opportunities to stretch your points and miles so much farther.

Alex: Well, and I feel like too, Qatar is such a, like flying Qsuite is such an aspirational thing for people to do. And the pricing is actually pretty good. I think I paid 85,000 points each way for our flights to the Maldives. And I actually did book those with a transfer bonus, which was great. But that gives you the opportunity to book those aspirational flights without having to be like, I got to find, I got to get Amex points so I can transfer to Qatar. It's my only way to do it. It just opens it up so much more.

Jess: I like to think of Avios. We're all moms, so we're familiar with the game Uno. Avios are like a wild card in Uno. You know, like you're not you can play any of the colors with Avios. You're not, you're not bound to one color.

All right, Devon. So what are some beginner-friendly sweet spots when it comes to Avios? I think there are probably a lot of people listening who haven't maybe haven't used Avios before, haven't transferred to any of the Avios airlines

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before. So like, what are some sweet spots people can kind of dip their toes into with Avios?

Devon: Yeah, I want to kind of talk about four of them, and then you know, we can go into any direction if you want with more detail or just more examples. But when I think about what are four, again, approachable kind of great ways to use Avios, Alex, you've already mentioned Qatar. I think that's one that we always have to throw into this conversation because it is such an aspirational product for people who are interested in flying business class, especially if you can get one of the aircraft with the Qsuites. They have an amazing route network.

And so especially if you're based in the US or North America, you can absolutely fly to their hub in Doha, but then beyond that, you know, they service India, they service East and South Africa, you can go as far as then, you know, not only South Asia, but East Asia.

So I think not only is this an amazing experience, but they still have when you can find the saver level award priced, really, really, I think competitive award pricing for such a premium product. So for folks who again are interested in that aspirational travel, I think it's hard to ignore Qatar, especially because as they have become more integrated into the Oneworld Alliance, into this Avios partnership, one of the things that we've seen is that they're really retaining and constricting a lot of their award space to their own program.

So back in the day, before Qatar was part of this Avios partnership, the best way to book them was through American Airlines. Now, I don't think I've seen a decent Qatar saver award through American in two years and it used to be almost wide open. So I think kind of understanding some of these trends is really helpful that, you know, having the ability to directly access Qatar through the Avios program is going to give you so much more availability again for those aspirational flights. So I think that's one good example, but let's bring it back.

Alex: Devon, do you mind mentioning, it's new, the Qatar my list restrictions because that was something, I think this will catch people by surprise if they're like, oh, we're, I know like Jess flew Qatar to Africa for her safari. Megan flew Qatar in economy, you know, so it's really, and for their with their whole families.

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And so this will really impact people. And I know for myself, I was like, oh man, I've got all these points in Qatar. What am I going to do now? So, do you mind kind of briefly mentioning what just happened with Qatar?

Devon: Yeah, and I think this is so important because programs do change their rules and regulations, and the way that things work one day, it's not guaranteed that it's always going to work that way. And so I think it is important for us to try to stay updated about these things so that we're not getting surprised by changes in rules and regulations when we're ready to go and book a trip.

So what Alex is referring to is that kind of historically, the way that it has worked in the past is that if you have Avios in your own Qatar account, you could book award flights, anything you can find, again, through the Qatar award booking program. You could book award flights for yourself, you could book award flights for your family, you could book award flights for basically anyone, even if you were not flying on the flight with them. So this is great flexibility. Some of us do are kind of, you know, no pun intended, the point person, you know, for points for their personal family, their extended family. So, you know, maybe I'm booking a flight for my mom to go visit my sister, but I'm not with her. You could do that before through Qatar.

But I think that this was probably a response to not people who are using the award programs the way they're intended, not people like us who are earning these points and miles and booking them for travel we're taking or travel that we're booking for our known friends and family to take, but people who are what are called mileage brokers where they are acquiring a lot of points and miles, they're selling them, which is kind of a violation of terms and conditions, or they're booking a lot of award flights like at scale, right? For like hundreds of people, not their closest friends and family. And there can be a lot of fraud associated with that. And so I think what we're seeing is airlines, you know, kind of doing their best to try to eliminate these instances of fraud within their programs. And I think this is a response to that.

So what Qatar is now saying is that if you have Avios in your account, you can still book any award flight for yourself. No problem there. But if you want to book

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an award flight for anybody else, including your children, your partner, your parents, you now have to meet certain qualifications so that you can designate those people as being within kind of your bookable circle.

One of the qualifications is that you need to have a Qatar loyalty account and it needs to have been open, I believe it's for at least 30 days. So that is going to be the qualification that many of us already meet or can easily meet within 30 days. That's not really the barrier.

I think the bigger barrier is the second qualification, which is that you either need to hold the Qatar co-branded credit card. So that may alone be a reason for someone to get this card, or I don't have the Qatar credit card. I'm not particularly interested in getting it. I don't want to apply for it. I don't want to burn, I mean, I'm now at like way over 5/24, but I still don't want to burn a 5/24 spot. And other people may feel the same way.

And so the other then qualifying activity is that you have to have flown a cash paid flight either on Qatar itself, or, and I think this is going to be much more helpful for the vast majority of us, if you have flown a cash paid flight on a partner airline and you credit that flight to Qatar, that kind of checks that checkbox.

And I think this is the area that, again, for many of us, we're going to be able to do this because even if you're based in the US, even if you're never going to fly a cash flight on Qatar, remember that our domestic airlines like American Airlines and Alaska Airlines, if you fly any flight on them, it could be a one hour jumper flight somewhere. It could be the cheapest flight that you can find. If you fly a cash-paid flight on one of those airlines and credit it to your Qatar account, it's a one-time only thing. That then unlocks your ability.

Alex: And when you say credit it, that you just mean put in your Qatar loyalty account on the booking.

Devon: Exactly. So I actually randomly did this, I did not plan this flight for this reason, it was something that was just a happy circumstance was that, you know, Qatar instituted these changed and then I could not book award flights for

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anyone else, because I didn't have the credit card. I never, I almost never take cash flights, and if I do, especially in Oneworld, I tend to credit those flights to American, because I have kind of like, mid-level American Airlines status, which is helpful for me. So I would never just accidentally credit a bunch of points and miles to Qatar.

I had already planned a somewhat ambitious around-the-world trip just for fun, to fly different airlines and I had to jump, as part of that plan, from Taipei to Hong Kong, which is actually a pretty short distance, it's only about a two hour flight. And Cathay Pacific, which is a Oneworld alliance partner, so they don't earn Avios themselves, but they're part of the same alliance, I found a reasonably-priced cash flight for a two hour flight in Asia, booked that flight. Exactly what you said, I did not put my Cathay Pacific loyalty account number on that Cathay Pacific flight booking, I used my Qatar loyalty number, and that actually credited to Qatar, that unlocked my ability.

And if I again, that was a very, very lucky circumstance. If that hadn't happened, I would have found, you know, a very, very cheap, for me, American Airlines flight going out of Chicago, and I would have used that flight to credit to Qatar.

So, I think it is important for people if you are someone who books award flights, especially for your family or for other people, especially children, because children can't independently have their own award accounts, at least as far as I know, you know, to be able to book their own Qatar flights, then this is a requirement that you're going to want to become familiar with and make a plan about.

And interestingly, I've seen some chatter online, and I wonder if this is going to happen, where people have shown some screenshots where it looks like British Airways might actually be moving in the same direction. Like, I saw some screenshots of things that had very similar verbiage about household accounts and qualifying activities. And so it would not surprise me if we see BA also move in this direction. You know, they're, again, part of the Oneworld Alliance, they're part of this Avios partnership. It kind of makes sense that the rule that one of the very, you know, kind of large cornerstone airlines has another one would adopt.

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So, to my knowledge, that is not actually true yet, but again, for people who are interested in taking advantage of these loyalty programs, I think it's something to just kind of keep on our radar screens that this could be coming down the pike for us from more than one airline.

Alex: Is that something, Devon, that you have to do every year? Is it, you know, to unlock that every year or just a one-time?

Devon: No, my understanding is you meet the qualifications one time and then, assuming your loyalty account stays active and in good standing, you don't have to do it every year, which again, really makes me believe that this is not intended to be a punitive thing. You know, I am truly by nature not that optimistic. So I see a lot of changes in the points and miles landscape, and I'm like, I don't care how you spin it, like you knew what you were doing, and this is punitive to consumers. Like, just don't lie to me about it. I actually don't think that's the case here.

Like, I really do think this is, you know, an award program that's genuinely just trying to institute a protective measure because there are people, you know, way outside the communities that we're involved in and talk to, you know, that really are having abusive practices with these programs. And so, my thought is, you know, this is kind of that initial kind of qualification they are going to make people go through. And then once you qualify, you're set.

So again, was it easier before? Yes, and also, I'm glad that they didn't make a restriction that it has to be a cash-paid Qatar flight, right? If that was a qualification, I think I mean, so many of us would just say, well, we're locked out of this now.

Alex: We're done with Qatar.

Devon: We're done. Sorry about that. But I do think, especially, you know, for those in the audience who are solo travelers, or if you travel only with other adult friends, family, partners, then if you don't want to go through these qualifications, all it means though then at that point is that every individual adult person can

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have their own Qatar loyalty account and they can book themselves on any flight.

So I think this is much more relevant again for people who are traveling with children or booking for family members, who just there's no way that they're going to open up their own loyalty account or try to navigate booking an award flight for them.

Jess: Alright, so what are some of those other, I know we covered one sweet spot, I think you have three more to go.

Devon: Let's come back. Yes, let's come back.

Jess: Because you said you had four.

Devon: Yes. So, here's another one. You know, we started with this, you know, long haul, premium cabin, aspirational flight with Qatar. Let's bring it back to the complete other direction, and I think this is the one where this is going to apply to so many people.

I've used the sweet spot many many many times and this is let's look specifically at short haul domestic or close in international flights, especially in the economy space, that when there is award availability you can use the Avios programs and I've done this most often using Avios through British Airways booking short haul economy flights on American Airlines operated flights this can be an amazing amazing sweet spot. So again, American Airlines is not one of these obvious airlines, but they are in the Oneworld alliance.

So when American Airlines decides to share award space with their partners like BA, you can find and book American Airlines flights for fewer points and miles through BA than you can sometimes through American itself. So, even if you are someone who has access to American Airlines miles and their program, it's still worthwhile to check British Airways because BA uses a distance-based award chart.

Meaning, the shorter you fly, the lower the points price is going to be for a given flight or route. The inverse is also true. The longer you fly, the more points and

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miles SA is going to want from you. So understanding this, this can be a great way to book flights on American Airlines that are not necessarily long-distance, but can be outrageously expensive.

So we've taken advantage of this when my family has flown from Chicago to Mexico. We've got some great direct flights between Chicago and Cancun. We've also used this flying to the Caribbean where you know these are not exceptionally long distances but either because it's a kids school break or in the case of the Caribbean there are so few airlines and routes that move from North America to some of those Caribbean hubs compared to other destinations that American Airlines kind of has a strangle hold, as well as Delta, and I don't live anywhere near a Delta hub. So like, if I'm going to fly to the Caribbean, it's going to be on American Airlines.

And again, you know, for a family, flying in economy, even short-haul, can be just exorbitantly expensive. It has blown my mind how expensive flights to Mexico and the Caribbean have gotten, even in economy. Like, we are not talking, you know, some huge aspirational experience here. And I think understanding that, you know, being able to leverage these partnerships can really help us here.

So for the shortest distance flights, you can pay as few as 7,500 points or miles one way per person in economy on a flight, depending on the distance band, you know, can go up from there. But like I said, you know, we've booked our family for winter break in the Caribbean and managed to book all four of us for less than 40,000 points or miles one way in economy to go somewhere that American Airlines, you know, would otherwise want us to pay thousands and thousands of dollars for, you know, their very non-aspirational economy product.

So, I think that hopefully that is going to be one of those sweet spots that will be really relevant to a lot of the audience, whether you're flying entirely, you know, within the US or North America or you're doing again some of these shorter quote international flights. You know, I know Jess, you're based in Texas, you might be able to get to Costa Rica, you know, to other places in Central America for a really, really great deal. So, I love that short-haul American Airlines

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economy sweet spot for using. And again, I have tended to book those through BA and had a lot of success with that. So, that's my number two.

My number three is going to be one that is not quite as aspirational as Qatar Qsuites, but I like this one because it's not as commonly known. And when I think about sweet spots, I think about sweet spots kind of in three different flavors. Like number one, the typical flavor that a lot of us talk about, which is kind of where do you find an amazing value? You know, an amazing experience for as few points or fewer points than typical. And I think the Qatar Qsuite is a great example of that type of sweet spot. I also think kind of a second flavor of sweet spot is what are unexpected or unpredictable kind of partnerships, that because people don't know about them, the availability tends to be better.

So, this is one of my favorite ones. And this is again looking at an airline alliance. You would never pick out these two airlines to be partners and to go looking for a deal here. But you can actually book JetBlue flights through Qatar. And there are some amazing options, especially for folks who are East Coast-based or can position to the East Coast. You can fly JetBlue to Europe, booking them through Qatar for around 78,000 points in business class one way. I think around 21,000 points in economy one way.

And again, not that I think around 80,000 points one way in business class is necessarily the best deal or a steal of a deal you're going to find in terms of any award flight out there. But again, not a lot of people know to go looking here. So, I think that sometimes this can be a good option.

But I think this is such a great example of the weird idiosyncrasies of points and miles, which is that if you want to book the same exact flight through JetBlue, right? It's like an airline-operated flight through its own loyalty program. They can sometimes be charging 140,000 points or miles one way to book that flight through their own program, which is not a one-to-one transfer partner with half of the points currencies that access it. Or you can book it, again, through this very legitimate partnership that's just not obvious on the surface for far far fewer points and miles. And so don't forget about some of these really interesting,

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unpredictable partnerships, being able to book JetBlue flights through Qatar. That is one of my favorite sweet spots.

And then the last sweet spot I wanted to mention is also what I consider to be kind of like the third flavor of sweet spots. So, we talked about sweet spot number one, just an amazing low award price for a great, great flight. Sweet spot number two, these unpredictable kind of partnerships that open up interesting opportunities. And then number three, I also think of sweet spots as where is their availability that is so much better than typical because especially if you're traveling with a group, especially if you're traveling with a family, many of us know it is an entirely different ballgame often times when you're trying to book award flights for three, four, five, six people versus one or two people. It's just the nature of supply and demand.

And one of the things that I think is amazing about the Avios program, I think they do this better than basically any other airline loyalty program that I can think of, especially like this partnership level, is that two of the airlines that are Avios partner airlines, British Airways and then Finnair. We haven't talked a ton about Finnair yet because they're, you know, a little bit smaller, a little bit more niche, especially compared to BA and Qatar, but both BA and Finnair, they guarantee a set number of award seats that they make available on their flights.

So, for British Airways at calendar open, you can go and test this out. You probably have to be exceptionally bored or exceptionally strange like me because I go and check this out just to make sure it is actually true. But at calendar open, BA will make available eight economy award seats on their flights. Two premium economy seats and four business class award seats.

Now, for people who are familiar with the BA program, one of the downsides of it, we talk about it same way we talk about Virgin Atlantic taxes and fees on BA can be significant. So that is, you know, a little bit of a bummer. You have to be able to expect that.

But if you have a travel budget where you were already taking that into account, an airline saying at calendar open, we are going to make eight economy seats and four business class seats available. That is such a sweet spot to me

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because it's predictable in a way that especially again around things like school breaks or peak summer travel. You just never know what's going to be out there and available.

And Finnair does the same thing. They're not quite as generous with the amount of award space. You know, they have far fewer routes, and I think fewer aircraft than BA does, but to have this predictability of award space is such a sweet spot.

And I think I want to shout that out, especially for the folks who are based on the West Coast, where, you know, I'm Midwest-based, so Europe's closer to me than Hawaii is, right? It's easier for me to get to Europe than it is to get to Hawaii.

But for folks who are based on the West Coast, those flights to Europe, they're very long. They can be very low in availability. It can be challenging to find them for groups of people. And so I think understanding that BA and Finnair have this really amazing sweet spot of availability, it's just another tool that you can keep in your toolbox.

So those are, you know, four sweet spots that I love that I think even if you're a beginner, they're accessible, they're searchable, they're findable, and I think that you're going to be able to have success with at least one of them.

Alex: All right, those are so good. I'm actually really excited to check a lot of these out now with all of my Avios just sitting there.

All right, so what are some of the mistakes you see beginners making when it comes to Avios?

Devon: Yes, and I'm curious. I'm sure you all have seen some mistakes too that maybe I won't be thinking of. But I think that a lot of the mistakes kind of happen not so much around the actual booking and taking of award flights, but it's almost that preparation around how do we actually get set up to take advantage of these different airlines and the ability to move these points and miles around.

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And so it's almost like the pre-flight mistakes that we can make. And there's a couple of big ones.

Number one is waiting until the last minute to actually open your loyalty accounts with these different Avios airlines, because some of them, as we talked about with Qatar, they will have rules about you cannot actually move points into them if they have not been open for a set amount of time, or you cannot transfer your Avios in between different Avios loyalty accounts if those accounts are brand newly opened. And again, I think this has to do with trying to cut down on fraud. So you don't want to get caught in the mix of that.

The worst thing ever, right, is to save points and miles to make a plan. This can take some of us, you know, months or a year or multiple years, depending on what it is that you're planning. You find award space, you go to book, and then you realize, oh, I just can't even move my transferable points into my account because it's not old enough yet. I mean, it's awful, right?

So, don't wait until the last minute to open your airline loyalty accounts. They're free to open. I personally would just go ahead and open up a loyalty account with these main Avios airlines just from the get-go. BA, Qatar, Iberia, and Finnair at least. You could throw in Aer Lingus depending on what your preference is, but the other benefit of doing this is all at the same time is to cut down on another very common mistake, which again will create huge headaches for you, which is when you open these airline loyalty accounts, you have to be a hundred hundred thousand percent sure that your names match exactly across all of the accounts.

So, you do not want to use a middle initial on one of these accounts, right? You don't want to use a nickname on one of these accounts. Like you don't want to put Jess on one of them and Jessica on another one because that will then create this friction where they won't be able to find each other and it just becomes a huge headache to try to unwind one of these mistakes. So, open your airline loyalty accounts early before you need them, open them at the same time and make sure that all of your names match.

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I will tell you from personal experience, remember that European-based airlines sometimes use a different date configuration than those of us who are based in the US.

Alex: Oh, you know what? I had the same problem.

Devon: Yes. So if you're like me and your birthday numbers are such that they could both, you know, your day and your month could both be a day in a month, because my birthday is February 9th, be very careful. Honestly, I think either on my BA or Qatar account, you know, I entered my birthday the US convention. It was probably BA. They wanted it in the everyone else convention, you know, where you put day and then month and then year, and it took me a while after trying to link my BA and Qatar accounts to figure out why are these not linking? I know the name matches exactly, and I had to kind of unwind that whole mess. So don't be like me, pay attention.

Alex: Or me, mine was Iberia and BA and I was trying to move points, and it was a really big headache. And if anyone's worked with Iberia, you know that is a major headache to try to work with Iberia. So.

Devon: Yes, so.

Alex: Because that was the one that was wrong was Iberia. I needed had to get Iberia right.

Devon: Right.

Alex: And because mine's November 3rd, so mine could be rotated too.

Devon: Yes, I'm lucky. I have so I have four family members, you know, my partner and our two kids. Three of the four of us have that like could be interchangeable birthday situation. And so I always have to be very careful now. And I also have mild dyslexia. So I'm always just switching things up that shouldn't be switched up anyway. So again, just be careful.

And if you open up your accounts before you need them, then again, you don't have to worry about making that mistake of then being in that penalty period

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where your account has not been open long enough for you to either move points from a credit card account to your loyalty account or being able to move your Avios among those partner airline accounts.

So those are a lot of the big mistakes in the kind of pre-planning stage, but when you are actively looking for flights that you want to book using Avios, there are a couple of other mistakes that I want to call out. Again, many of us have learned these the hard way. So let us share with you the things that we have done wrong so that you don't have to do those same things.

One of the mistakes that I see people make is that again, if they're looking at, let's say, I'm just going to make this up out of thin air, right? Like let's say they are looking for a British Airways-operated flight. I think sometimes we have the assumption that, oh, if I can access that loyalty account or that booking program directly, and I find the flight I want, great, I should book it. That's going to be my best option. But as I showed you guys with that example of sometimes JetBlue flights being cheaper to book through Qatar than through JetBlue itself, the same thing can happen with these Avios programs.

And so my rule is, if I'm going to be looking for a flight that I can book through any of the Avios programs, I'm just going to go ahead and check all of them just to see what is my absolute best option in terms of the out-of-pocket cash cost for taxes and fees and the points cost for a flight. So don't stop at finding availability just on one of these airlines. Take the couple of minutes, do your due diligence, check all of those partner airlines. Make sure that you're not missing a better deal somewhere else.

Now, the thing that, this is going to be a little bit more advanced, but I do want to throw this in for folks who, again, have maybe a little bit more experience or just want to know where are places that we can make mistakes is that remember that every single airline, including these specific Avios points using airlines, they all independently decide how far in advance they want to open up their award booking calendar. And it's not always at the same time. So this is true of the Avios programs. I think BA opens what, 355 days in advance. Qatar, I think, is

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the longest at around 361 days in advance, and then Finnair and Iberia are around 331, 330 days in advance.

And I call that out because I think it's helpful to remember, again, let's say you do want to book a Qatar flight. Qatar's award calendar is going to be open before you could even find that potentially same flight on BA or Finnair or Iberia. So, you know, especially if you are booking a really kind of big aspirational trip, you're able to plan more than a year out, just remember that these programs don't all open their booking calendars at the same time.

And then the last mistake that I do want to call out, because I think this is the type of one that oftentimes you really only learn the hard way and it can be very hard to learn this, is that always check the cancellation, the refund, the change policies. And this is true of any award program before you move points in, before you spend a lot of points, make sure you understand what are your options if for whatever reason you do have to change or cancel that flight. Many airline programs, in my opinion, are very generous. They're pretty flexible. If there is a fee to cancel or change, it does not tend to be enormous.

Here's one grotesque exception, and that is Iberia. And I don't know why they do this, but if you book an Iberia-operated flight through Iberia, then they have pretty typical, reasonable change, refund, cancellation policies. That stops being true for all partner-operated flights, including BA flights, Qatar flights, some of these other Avios flights. If you are going to book an award flight through Iberia, I personally would not book a partner-operated award flight because my understanding is there is no change or cancellation policy. You're just out. Like you cannot get those points or miles back. You're not going to get refunded on fees. That to me is kind of a hard stop and it's unreasonable and it's just kind of strange to me because again, you can book flights through other Avios partners.

But I think if you happen to be doing comparison shopping and you find, you know, a partner-operated flight through Iberia that is either points cheaper or, you know, taxes and fees cheaper than another airline, you may want to book that because it seems like a great deal. But I would only book Iberia-operated flights through Iberia directly. I would hate for someone to just outright lose, you

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know, so many points and miles they worked so hard to earn because they just weren't aware of that policy, because it really is an outlier in the points and miles world.

So those are kind of the big mistakes that I have personally made or that I would want other people to avoid making. Are there things that I miss that you all can think of?

Jess: Yeah, I think you covered it.

All right. Last question. Are there any bonus tips that you want to share about Avios? I'm particularly curious about how you feel about speculatively transferring to these Avios programs if there's a transfer bonus, knowing that okay, there's a transfer bonus to BA. Should I speculatively transfer, knowing that I could then transfer these to Qatar or Aer Lingus or Finnair at some point? Are you more willing to speculatively transfer?

Devon: So, yes, and that does not mean that's the right option for everybody. And I, this is how I think about it and how I advise people, right? Because we're all in totally different places in terms of how many points and miles we have, you know, our comfort level with using those points and miles through different programs.

I will start by saying that if you consider yourself to be a beginner, if you still feel like you're very much, you know, learning the foundational elements of transferring your points and how to do award searches and those types of things. I would blanket-statement say it's probably not a good idea for you to transfer points speculatively. I think that it's much safer to take the approach of, I'm going to transfer my points when I have found flights that I know are available that I know I want to book, even if it means that maybe I miss the opportunity to take advantage of a transfer bonus.

That being said, I do often transfer points speculatively, but again, it is in a very specific set of circumstances, and that's kind of what I want to share because there's probably some folks who are going to say, oh, all of those apply to me.

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And so I think having a little bit more comfort and confidence then being willing to speculatively transfer can help.

Because maybe this isn't so much true anymore, but I feel like for a long time, you know, just reading the education that's out there online about points and miles, I feel like all I ever saw was just don't transfer speculatively. It's dumb, it's a bad idea, it's a mistake, don't do it. Now, again, I think sometimes it is true that it's not a great idea to transfer speculatively, but I've gotten tremendous value from my points from transferring speculatively. So it seems like a missed opportunity to have that piece of the conversation, that I think this can be incredibly strategic and valuable, if. So let's talk about it.

Number one, I will transfer speculatively if I have enough points and miles that whatever I'm going to transfer is not then going to compromise my ability to book the trips that I know I want to book in the next maybe six months. If I'm sitting on 200,000 points total, I am not going to speculatively transfer those if it's going to leave me in a position where, oh my gosh, now I don't have any points or miles to plan the next trip I know I want to take with my family. If you're in a position where you're sitting on a bit of a points surplus and transferring speculatively is not going to impair your ability to book the trips you want to book again in the next maybe six to 12 months, then I would do it.

Number two, do I actually understand this program that I'm transferring points and miles to? Right? I have been doing this, I know you all have been too, for over 10 years. There are still airline loyalty programs. I have never transferred my points and miles to where I don't know the ins and outs or the amazing sweet spots or deals of those programs.

And so I feel very comfortable speculatively transferring when I am really, really familiar with a program. I did this, I mean, this was years ago, years and years ago before Bilt existed. Amex had a 40% transfer bonus to BA and at the time that was just hands down the biggest transfer bonus, especially to BA that basically anyone had ever seen. And I was sitting on a point surplus. I was familiar with BA. Again, I've never flown BA, but you can do a lot of things with Avios that are not actually flying on British Airways. And I took advantage of that

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because I knew this is not going to leave me points poor. I know this program well enough to know that opportunities exist for me to get great value out of my points and miles, and my limit is probably in the next two years. Do I feel like I'd be able to use these transferred points in the next two years or so? If the answer is yes, I will consider it.

I also want to think about what are the expiration rules around points and miles in these programs because we know some of them are very, very restrictive. I'm thinking about things like ANA, Japan Airlines, where there could be an amazing transfer bonus, but if I'm not sure, relatively sure I'm going to use those points and miles before they expire, it's a potential waste, right?

So, for a program like Air France Flying Blue, that I think is very easy and generous in terms of expiration policies, I am much more comfortable with that. Again, versus something like an ANA program. So again, if you can walk yourself through these questions and you can say this is not going to leave me points poor, I know this program well enough to know that opportunities exist for me to get great value out of my points and miles, and I know with reasonable confidence that I'm going to use these before the points and miles expire, I am all for transferring speculatively.

Again, I think this is such a great way to kind of arbitrage, you know, the value of your points, but it is not what I would consider a first-line beginner move. And I do think if you cannot confidently answer those questions, it's a great indication of, wow, for me right now, it is a much better idea to leave my points in their transferable form. Transfer bonuses are going to come along in the future. We're going to have more opportunities.

Jess: No, I totally agree with everything you said. So that's awesome. All right. So Devon, thank you again so much for being here. Always a pleasure to have you on. Let people know where they can find you.

Devon: Okay, can I be obnoxious and share one more tip before we close today?

Jess: Yes.

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Devon: Because this is one that again, I think when you know about it, it can just open up some opportunities. It is going to be a little more niche. It's not going to be something everyone can use, but... actually, I'm going to be very obnoxious. I'm going to share two tips, actually.

So one of them is that I think Finnair is really, really interesting. Again, they don't have as extensive a route network as maybe Qatar or BA, but because they guarantee seat availability, it's a great way to get to Scandinavia. An interesting thing about Finnair is that once you set up your loyalty account, you know, online, you can go to their website and search for award flights. I don't know why they do this, but by default, many of us who are based in North America, our Finnair account, it'll show you at the top kind of your, you know, your country of origin and your language that the website is set to. Most of the time it'll be set to US, maybe potentially to Canada.

When you're searching specifically for business class award flights through Finnair's website, if your location is set to the US, for whatever reason, it will cap out at showing you one business class seat available on a given flight. There might actually be two available, but in order to tell, all you have to do is go up to the top of your screen and switch your location to Norway or to Finland. Basically, just get yourself computerized out of the United States, and then two seats will show up. So again, if you're traveling with a partner, you're maybe doing an awesome, you know, northern lights or Scandinavia trip, know about that because it's a quirk. I don't know why they do it that way, but that can be helpful.

And then the other thing I want to share that again, I actually don't see people talk about that often, but I use all the time. You can Google it, and maybe I'll try to send you all the links so you can throw it in the show notes so people just have direct access to it is that, you know, when we're searching for award space, this can be one of the challenges we all face.

Where do I look? How do I make it easy to find award space? Whether or not you're familiar with award search tools and platforms, British Airways, they actually have, and they hide it. You have to know the specific link. They have

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this amazing award search calendar. I don't know if you two have used this, where it's only for BA-operated flights.

So it's not going to find any partner flights and it's only for direct flights. So if you have a connecting itinerary, you do have to search this two times for each leg, but especially for those long-haul flights, if you're trying to get from North America to London or vice versa. They have an award search calendar. You can search for award availability on BA flights for an entire year at a time. It is so easy, so helpful.

I have done this if we have really flexible schedules, and I'm like, show me when are there going to be seats for four people on a direct flight between Chicago and London by month for the next six months, and you can flip through it in literally three seconds. I think it's so helpful because BA is not supported and not supported well on a lot of award search sites.

Alex: No, they are not.

Devon: Right. And even their typical, you know, award search function, where when you go to the...

Alex: It's not great. Yeah.

Devon: It's not great, but at least, you know, it says like book with Avios and you can say, oh, I'm starting in Chicago, and you know, I want to go to Athens, right? Like whatever it is, that's the typical BA award search platform that will search partner flights, it will search, you know, connecting itineraries, but there's no obvious place where it's like, oh, hey, we have this secret award search calendar that is super high yield and useful for BA-operated direct flights. So I'll share that link with you guys, and I think...

Alex: Awesome.

Jess: Definitely share that. Definitely share that.

Devon: Especially when you're just searching for a deal. It's great, it's really good.

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Alex: Yeah.

Devon: It's something that I use all the time. So, I think those are fantastic. I'm going to stop sharing tips now, because I already like exceeded my tips by two. And just thank you for...

Alex: Those were so good, though. Those were great tips. Glad you shared them.

Jess: No, I am learning. I am learning. This is why I love having different people on because I feel like so many people are experts in certain programs, and you are definitely an Avios expert. And so I'm so glad that you were able to join us and share all of your knowledge. All right, now, tell our audience where they can find you.

Devon: Thank you first so much for having me. I love talking with you two. I will take any chance I can get. I love sharing information with your audience. So thank you, everyone, who's hung through with us through this episode and listened to all of this.

For anyone who just wants to find more about what I do, you can go to my website, it's just pointmetofirstclass.com. I have all of my different resources there and then I also have a podcast that I've been lucky enough to host you on before, called the Point Me to First Class podcast. So if you're looking for just another avenue, you know, to hear about points and miles, you can find me there on all of the regular podcast streaming platforms. So thank you both so much. As always, so much fun for me to hang out with you.

Alex: Yes, thank you so, so much. We hope today's conversation gave all of you the confidence to start exploring Avios for yourselves. If you've enjoyed this episode, we'd love it if you'd leave us a rating and review and share it with your friends and family who are ready to travel more for less. Well, thanks so much for your support.

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