

Ep #200: Your Biggest Points Talk® Questions Answered



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: Welcome to episode 200 of Points Talk®. To celebrate, we're answering your questions. How do we keep up with all the latest deals without spending all day searching? Do we ever experience travel burnout? And what's a points rule we used to swear by that we've completely changed our minds on after 200 episodes? We answer all these questions and more.

Welcome to Points Talk®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. I cannot believe we are already on episode 200. That's crazy. It feels like just yesterday we were each on the floor of our closets, trying to figure out how to record our first episode. I used to have my microphone propped up on an overturned laundry basket, okay?

Pam: Me too. Me too.

Jess: And I would be sitting in my closet and there would be like coat hangers jabbing into my head during our recordings, okay? So we have come a long way.

We decided that for today's episode, we would put you in the driver's seat. We put up a post in our public Facebook group that has over 90,000 members and we asked for your suggestions. We chose, we got a lot of submissions, okay? We can't answer every single question because this episode would be like three hours long. But we did choose the ones that had the most engagement and that people were most excited about. So, let's get to it. I'm going to kick us off with question number one.

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It is, “With so many seemingly negative changes and devaluations, what is one of the positive trends you're seeing in the points and miles world right now or that I foresee happening?”

Well, first, I wish I had a crystal ball to see what could happen. Some of the more positive changes, in my opinion, have been that the banks have really started to compete with one another. And an example of that is you used to only be able to have the Chase Sapphire Preferred® or the Chase Sapphire Reserve®. You couldn't have both, right? Suddenly, American Express® refreshes their Platinum and Gold cards and, oh, what do you know? You can now hold both the Sapphire Preferred and the Sapphire Reserve card. And so, I think Chase, in particular Chase and Amex®, are really, really trying to compete with one another for customers, and as a result of that, there are some positive changes like that coming about.

Another one is, you know there's this, there's currently this \$250 Select Hotels credit on the Chase Sapphire Reserve. That was a direct result of Amex upping their Platinum credits to \$600 spread out, you know, \$300 here, \$300 there. Chase was like, oh, we got to compete with this. We're going to add this \$250 Select Hotels credit. We're going to increase, you know, the Sapphire Reserve welcome offer used to be 60,000 points. Now the standard is 100,000 points, and it's, you know, the elevated offers are even more than that. So I think those two banks in particular are really competing with each other, and it's benefiting us in a way because we're getting all these extras.

Another thing is the Sapphire Preferred refreshed, borrowed a lot of the same earn categories as the Citi Strata Premier® has. You know, so now it's like 3x on gas and EV charging. We get 3x on vacation rentals, which I know for a lot of our audience, that's huge because you have families and you are sometimes doing a vacation rental versus staying in a traditional hotel. So, just things like that, just competing and refreshing their cards to make them better for consumers, I feel like.

Alex: Yeah, I totally agree with you on that.

Pam: Me too. Okay, next question. “With Chase's new lifetime language, won't you eventually run out of Chase credit cards? If so, what's your plan for Chase

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points?" Well, I've been in this game a long time. I still have a couple of cards I have never gotten that I can earn Chase points on. I have never gotten the Ink Business Preferred®. My husband has never—

Alex: Wait, wait, wait.

Jess: You've never had the Ink Preferred?

Alex: Not the Premier, the Preferred.

Pam: No. And I haven't had the Premier.

Alex: What

Pam: I know, crazy, isn't it? I think I got denied once or twice, and so I just put it on the back burner and it's been on the back burner forever. My husband has never gotten the Chase, the Chase Sapphire Reserve. So we have those. I know. Well, it is because he got a, both of us got denials once or twice, and then it just got put on the back burner. So, there's still, there are co-branded cards. I mean, that's not going to get me Chase points, but there's co-branded cards that I'm eligible to get again, and some that I have, I don't think I've ever had, I haven't had the IHG Premier card. I have the old, old one, but I never got that one. Then I got the Business. So I still have that. So, I mean, I still have some stuff to do, and that's someone who's done this for a long time and has a lot of points.

I think that it's a lot harder. I think that it's, I think, if you're a beginner, you're in great shape. You still have a lot to do. When you've been in the game for a while, it is going to take more creativity. And for me, it means that I am going to put lots of spend on the Bilt Palladium card because the main reason I use all my Chase points is for Hyatt stays. And so that's a way that I can still get a lot of Hyatt points. Someone who is using, that's what they want to, and they only have the World of Hyatt, hey, you can get the World of Hyatt Business, you know. After so long, you can re-get those cards.

So you know, there's, there's ways around. I'm really going to be more careful that I'm using Rakuten for everything. I do have the extension on my computer,

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so I'm pretty good about using it, but I mean, being able to get more points, Bilt points that I can then transfer to Hyatt is going to be huge for me.

I know that, you know, with the whole, the whole Ink cards, we've seen some people are having good luck if they've got using an EIN.

Alex: An LLC, yes.

Pam: Yes, that's what I mean, is an LLC. And so I don't know. I think, I think, I don't know, maybe this is wishful thinking, but I think that, you know, things look bleak. I think they might lighten up if they see that they're not getting as many people that are signing up for the cards. They may be competing against the other banks some more, and all of a sudden we'll see some offers that won't have no lifetime language.

I just think there's a lot to be determined still here. I think we've got to wait through all of next year, probably, before we really know how this is going to affect us. And really, my overall plan is just to look at other things then, you know, like I said, what I mainly use my Chase points for is Hyatt. I'm really starting to look at other programs. I'm looking at using other credits that I have.

I just got back from the Seafire Resort in Oceanside. I used Fine Hotels...

Jess: Seabird.

Pam: Sea... What did I say? Seafire?

Jess: You said Seafire, which is a different one

Pam: They're both... Yeah, it is. Not to confuse you at all. Not that I ever do that. But the Seabird is amazing. And I used the Fine Hotels + Resorts® credit from that. And I mean, I left with a bill of, I think, \$60, and I mean, that included so many things. It was such an amazing trip, best service.

So I just think it's just broadening my horizons to look at other things and not be, oh, Chase is the only place I'm going to stay. I've got to stay at Hyatt, and that's the only place I'll stay. So it's actually weirdly been a little fun to kind of look at other things and see what's out there. And I love using my credits anyway. So

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it's kind of fun to make sure that I can do them for sure. So that's my plan going forward.

Alex: All right. "I'd like to know your routine to check for deals, mistake fares, etcetera. Are you getting up each day, cycling through a bunch of sites, or basically, what are you doing? I feel like I could do this all day and still not hit everything."

All right. 1,000% no. I am not doing any of those things. And I'm guessing most of you don't have time to do those things either. I mean, between, I get up in the morning and I'm getting my kids off to school. And then the next thing I did was I hop on this podcast. I don't have time to be checking all of these things. I still want to find the deals. So here is what I do instead.

I subscribe to the Doctor of Credit newsletter. They send it every day. I'm not the best at checking it every day, but I know between the three of us that there's something really good, someone's going to be like, "Did you see this?" And I'll know about it. So that's one place where I will get some news. And some of it is like, oh, there's a deal at Dunkin' Donuts, you can get a free donut. Like, I don't care about that. But there is some stuff where it's like, oh, here's a deal going on. That's not going to be mistake fares or anything like that. That is just strictly like credit card news, that kind of information.

Our Facebook group, actually, is a really good place. There was that mistake fare on Southwest. I didn't hear about it anywhere else. I don't know if you guys did or not.

Jess: I didn't hear about it a single other place.

Alex: I, we saw it in our public Facebook group. Somebody posted, I think they must have discovered it. And they were like, I just booked flights on Southwest for like 1,000 points. It was somewhere like Hawaii or Costa Rica, somewhere like that. And it was 1,000 points each way. And they were like, I'm seeing it, I'm seeing it in a bunch of different places.

So I quickly, I saw it and I sent it to Jess and my mom. I'm like, "Did you guys see this?" So Jess and I scramble and book, I booked flights to Hawaii. Jess

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booked flights to Costa Rica. I know my mom didn't see it in time because literally right after I booked, Southwest shut it down and it was done. And we were thinking like, these are probably going to get canceled. They have not been canceled. So at this point, we've got flights. Like, we have confirmation numbers, our companions are attached to the reservation. So sometimes our Facebook group, we'll put a link in the show notes. It's the public Facebook group. They will post some good deals in there. So that's a really good place to find out about stuff too.

And then as far as other flight deals, Thrifty Traveler Premium is what I use. We all use to get flight deals sent to our inbox. When there's really rare good ones, they'll even text it to you. And so it'll be like, unicorn deal, here's the information, email to follow. It's like, we got to get this information out as soon as possible before anyone else finds it, like we got to get our users this. We don't have time to do an email, this is so good. So that is all that I do. I'm not out searching for deals, looking, because I don't have time to do that. I know Jess, you'll check like the Reddit subthread or whatever, the subreddit. Sometimes before bed, right?

Jess: It sounds like such a nerd.

Pam: No, she sounds like a Crime Dog.

Jess: Yeah, I do check, I do check Reddit. Maybe not daily, but at least a few times a week, their churning subreddit, I check. And then, yeah, but like as far as searching for flight deals, I don't do that at all. I leave that to Thrifty Traveler.

Alex: People will do that work for you. And then they just get an email.

Pam: And I'd rather pay someone, you know, for that work because...

Alex: There's no way we're going to find those deals.

Pam: No. My time is valuable. I'll tell you what I do do that I have done more lately, is when it gets close to a trip that I'm going to take, I will, because I, I've found a fair amount of good last-minute travel deals. So I will look on a search engine like points.yeah or [Seats.aero](#) and I will look at where I'm going to like a week or two beforehand and see if I find a better deal. Sometimes it's not a

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better deal, but it's maybe a better itinerary. Yeah, better route. And so, and I've, my last time I went to Europe, I ended up at the last minute changing my departure flights and my, you know, flights coming back home. So I will do that. I think that is something that doesn't take me very long. I can just every few days put it in and see if I find something better. That's it.

Jess: All right, next question is, "Do you keep one player under 5/24 in case there's a good welcome offer you don't want to pass? If yes, which player, you or player two?"

I have become less married to 5/24 as of lately, but I will say if there's going to be one, it's typically my husband because I am just willing to open more cards and be a little bit more risky than he is. Like currently, I think I'm probably seven or eight—

Pam: Then he is? Less risky than he is? Like he, like he's really concerned about being the riskiness. Like he even has a clue.

Alex: Like Ted even knows how many cards he has open in his name?

Jess: No. He definitely doesn't. But I just feel...

Pam: I love that. I love that statement.

Jess: That's true.

Pam: You're risky. You, you are risky with one of you.

Jess: Yeah. I'm risky with myself, but like I'm still for sure the one applying for all of his cards. Like he, if you asked him, which cards have you opened so far in 2026? He would have absolutely zero idea. So, I'm the one opening the cards. I'm the one keeping track of everything in my Travel Freely app. But I am currently probably 7 or 8/24. I've kind of just forgotten about 5/24 as far as I go. He, I think, is currently 3/24.

I do, like, I do have this thing where I'm like, but what if a new card comes out? Like there's all these rumors about this Hyatt, this premium Hyatt card coming out, you know? And I'm like, what if that actually happens? Or like, what if, you know, there's always this what-if in the back of my mind. If there were all these

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other amazing non-Chase offers that I could be applying for him for, would I go over 5/24 for him? Yes, but that's currently not the case. So I'm currently keeping him under 5/24, but I'm flexible on it.

Pam: I love that you said that he wouldn't know what cards he's opened this year. My husband probably couldn't name one card he's opened ever. So, and I'm sure that's probably more likely with Ted too. So anyway, it's funny.

Jess: He would just have to open his wallet and be like, "Uh, this one. 'Cause I have it in my wallet."

Pam: Exactly. Okay, next question. "If you couldn't travel anymore, what would you do with your millions of points?" And I'm cracking up because we have a little outline that we go by, and I put "give them to my children," and suddenly it says "and Jess" on there. I don't know where that came from, but I don't think I wrote that, but that's, you know, and the thing is if I suddenly was not in good health, if I suddenly was, did not think I was going to be traveling, I would start getting rid of them as soon as I could. Now, there are some that I would probably be able to transfer over to them. There are some that I just would have to book for them and in their name. And so that's what—

Jess: Would you consider cashing out some of them too?

Pam: Boy, that's a hard one for me. I really have a hard time with that. But yeah, I could definitely think about doing that. I would actually, I guess I just have a generous spirit. I just would like to make my kids' days or grandkids and, you know, find ways that they could go on some amazing trips. That would probably give me more joy than just cashing out.

Ale: Yeah.

Jess: So you wouldn't buy gift cards to Amazon or anything like that?

Pam: Yeah, I'm not doing that one.

Jess: You know, you can apply your Amex points at checkout for Amazon. You could just go on a shopping spree.

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Pam: I am really in love with using them for travel, so I would be way more inclined to share the joy with other people. I'm going to have everybody wanting to be my new best friend now.

Jess: It's very nice of you to donate your points to your children, plus Jess. It's very kind.

Pam: Yes.

Alex: All right. "What's been your most favorite redemption to date and why? Bucket list points trip that you plan to book in the next few years?" All right. So, I'm going to share a couple.

One of them would be my trip to the Maldives. I mean, that's how much more bucket list do you get than an overwater villa in the Maldives? So that was my husband and I, I believe we went in March of 2022. The years start to blend together when you get that to that point. But I think it was March 2022. And we flew Emirates business class there and then we flew Qatar Qsuite home and we stayed at the Le Méridien Marriott property, and we had an overwater villa, and that was just always a dream of mine was to stay in an overwater villa someday. And so it was just pinnacle, like, bucket-list trip for me. So that was a really incredible one.

And even my husband, who is somebody who does not do well just sitting and relaxing, he's a goer, like even at home, he'll just, like, I'm going to go on a walk. Like, he doesn't sit still. So he was like, "This is the most relaxing vacation I've ever been on." Like, he actually loved having nothing to do.

And I think that was the first time I realized going on a trip like that where you don't, there's only so many restaurants, there's only so many activities, it took away a lot of the mental labor that you don't even kind of realize is there with travel of, okay, what are we going to do today? Where are we going to eat? Like, we got to hop in the car and we got to go here and do this and that. And it was just like pure relaxing because you had, the decision to make was, am I going to have a burger or pizza for lunch? Am I going to have a steak or am I going to have like this pasta? You know what I mean? Like, the decision fatigue isn't there. And so that was really, really incredible. And I never really realized that

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before because I've never been in that position, I guess, to have such a relaxing trip.

Next most, next favorite trip I would say would probably be the first time I took my kids to Hawaii. So that's the one you and Dad came, Mom. And we stayed at the Hyatt Vacation Club on Maui. And that, I just remember walking in, there's those times we have talked about it a lot where it's those pinch-me moments. I just remember walking into our unit there. We had a two-bedroom unit and so, like, that is a timeshare property. So you have the full kitchen, a washer, dryer, two bedroom, sofa bed, two bathrooms, this big lanai that looked right out to the ocean. And I was like, "Wow, I cannot believe I'm not paying for this. Like, this is crazy."

My youngest at the time, I think he was like six months old. So it was quite a while ago. He's almost six now. He actually, he'll probably be six by the time this airs. His birthday's in a couple weeks.

So that was just such a cool one. We flew Southwest there and back using Companion Passes. And it was just pinch me like, wow. Because before, when I started traveling on points, I was like, yeah, that my husband and I have been to Hawaii. And I was like, oh, that'd be really cool to take the kids someday. But for some reason in my mind, I had it like, Hawaii is like, you know, like I'm not going to take my kids there. Like, they won't appreciate it or it's like, it's just such an expensive place to go. Like, only rich people take their kids to Hawaii. They're the only people that can afford to do that. And then it was like, wait, we could actually probably take the kids to Hawaii.

And I was in that phase too where I was like, I don't want a hotel room with all of us with a little baby, like having to be quiet so he can go to sleep. And so having the two-bedroom unit was perfect. So my parents had a room. There was a little sofa, like tiny little sofa bed in there, one of the kids. The baby was with us, the other kids had their pull-out couch. Like it was just perfect.

And anyway, I just remember, I can vividly remember being out on my driveway talking to my friend and be like, "Yeah, I think we actually might do Hawaii." Like, I never really thought we could do it with the kids, but we can do it, and I found this place. And so just having that work out was just really, really incredible.

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So, and then as far as bucket list points, we plan to take in the next few years, I just keep a list on my phone of places we want to go. Some of our bucket list places, I don't know when we'll make it happen, but a safari is one of them. We would like to go to the World Cup again when it's in Spain. It's in Spain, Morocco, a few other places, but we're leaning towards going to Spain for, to go watch the games there. We would like to go to, take the kids to Italy and Greece. We'd like to go to the Dolomites. So we've, that's probably what's kind of at the top. I'd love to go to Thailand. So that's kind of where I'm at, but I don't have like set plans of when we're going to be checking each of these off the list.

Jess: All right, the next question is, "I don't like to repeat trips, but if you could repeat three trips, where would they be and where would you stay?" At first, when I read this question, I was like, oh, I don't like to repeat trips either. And then as I was thinking of my trips, I was like, oh, I apparently do like to repeat trips because... so my first one is Japan. Actually doing this again next year, I think that'll be like the third time in four years or something that I've been to Japan.

So I just love Japan. Japan is also a really, really great option on points, especially if you're staying in Tokyo, because there's pretty much every budget to luxury option you could think of when it comes to all the different hotels and hotel points. We have stayed at the Andaz Tokyo, which was amazing. We stayed at the Hyatt House, which was equally amazing, especially for if you have a family, that one's great. And then this time we're going, I locked in the Park Hyatt before Hyatt did their devaluation, just because I was like, I got to stay there once. Probably won't ever stay there again, but got to stay there one time before in my life.

The second one is Iceland. Our family just loved Iceland. The entire family loved it. So great. We used Hilton points when we went to stay at the Canopy Reykjavik, but there is a Hyatt Centric Reykjavik coming soon. So I would love to return to Iceland and stay at the Hyatt Centric Reykjavik if and when it opens.

Third goes to Bora Bora. Again, another trip I've done twice now. Both times I stayed at the Conrad Bora Bora using Hilton free night certificates and points, but I would really love to stay at The Westin with Marriott points because you

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can book straight into an overwater villa as the standard room with Marriott points. I opened two Marriott cards this year. I think these are the first Marriott cards I've opened in a very long time.

Alex: Hey, and this is where I want to say, I feel like people are like, "I've run out of cards to open. I don't know what to get." And I'm like, Jess has been doing this what? 12 years?

Jess: 11, yeah.

Alex: 11 years, and you're like, just like you did Marriott when you first got started, but that was a hundred years ago. And so you're, if Jess is still finding cards to get, you can still find cards to get.

Jess: I actually did SPG, okay? So the OGs remember SPG. I opened SPG cards, and then when they kind of merged, that locked me out of Marriott for a very long time. If you have seen the Marriott eligibility chart, it will make your head hurt, okay? And so I had to wait. I had to wait until I could open Marriott cards again, and apparently it was a very long time. But finally got two Marriott cards this year, and so I, I have a stash of Marriott points just sitting there waiting to be redeemed at The Westin Bora Bora. I just have to find a time to go.

Pam: Okay, next one. "What's your strategy be when you're constantly getting denials?" Well, let me know. I mean, let me know. I will tell you, I have been in that situation, I think twice, and right now I kind of feel like I am. Of course, I went really hard this year. I've earned—

Alex: As opposed to other years?

Pam: Well, it has been a little harder. I've earned 1.7 million points and miles this year, and so all of a sudden the last couple times I've tried for a card, I've been getting denials. And, you know, honestly, I have a lot of points. I just, it's just the game. I just think it's so much fun to get those points. I love it. And so I've just decided that I'm taking a rest. I'm probably taking a rest for probably maybe a year.

Alex: No.

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Pam: Six months to a year.

Alex: No. No.

Jess: There's no way.

Alex: No. No, no. You guys...

Pam: Six months to a year.

Alex: I give you two months, and you're going to be applying for another card.

Pam: I don't know.

Alex: We're going to report back.

Pam: Okay. I am—

Alex: Jess, what do you think?

Jess: I read—

Pam: They're laughing at me.

Jess: I started to read her, what she has written down, and I read "six months," and in my head I was like, "Yeah, right." And then I read "to 12," and I was like, there is absolutely no way. If you're going to, you're going to have to block my number, then because you know I'm going to text about some card and you're going to wake up at 2 a.m. and apply for it. So you're going to have to block my number so that I can't influence you with my FOMO.

Pam: Well, I'm not saying that Lee's going to take a rest too. I'm just saying one of us is going to take a rest. I am laugh out loud 24 right now. I'd like to get closer to because there, like I said, I do have a couple Chase cards I'd like to still get. So I'm kind of, you know, my goal, now we'll see how good I do, is to take a rest and put all my spending on my Bilt Palladium card and earn all the Bilt points I can that I then I can then transfer to Hyatt, or to United. So that's my what I plan to do. I'd say if you're consistently getting denials, when I, this has happened for me in the past, when I took like a six-month rest, and then I started again.

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Alex: Wait, wait, wait, wait. Have you actually taken a six-month rest?

Pam: I did. I did.

Alex: From every bank, not just Chase? It wasn't just a Chase six-month break?

Pam: No, I took a six-month rest. I think.

Alex: I find this, I find this literally impossible to believe. Not even, I, I think you're maybe imagining.

Jess: Was this in 2016?

Pam: No, I have. There was a time when... okay, I guess this is what I did last time, is I took a rest from everything but other banks' business cards. And that's what I did.

Alex: Yeah, that's not, that's not the same thing. That's not a six-month break.

Pam: But I have taken at least a four-month rest at some point. But when I wasn't getting Chase approvals, I took a complete rest from them.

Alex: Yes. Yes, I do know that you've done that.

Pam: Okay. And then I came back and started getting approvals again. So if you're having trouble with a particular bank, I would say take a rest from that bank, try other banks. If you're getting denials from everybody, take a real rest. You probably can do it better than me. And then go back because I've never been completely blocked out. You know, I take a rest, I go back, I can get approvals again.

Alex: Yeah. I think you maybe were confusing your Chase six-month break with the actual break.

Pam: I think I might have.

Alex: Because you're getting, you are always getting business cards. You're just like, "I'll just get business cards." You got no chill. There is no way you've taken longer than like 90 days. We got to check her Travel Freely app and see, see what it says.

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Jess: We need the receipts, Pam.

Alex: Yeah, we need the receipts. All right. "What's the ideal number of trips per year for you guys? Do you ever get travel burnout?"

Alex: All right, this is what I'm currently trying to figure out, is what the ideal number of trips is, because I have been experiencing some travel burnout. Granted, I'm in a different stage or phase of life than my mom, and I have a different situation than Jess, where I have four kids at home. She has one kid at home, and my four kids are very busy with sports. And so I get to the point where I'm like, I don't want to leave and miss so much of what they're doing, and it's just a lot.

And so for me, I always want to travel on spring break with my whole family. I want to go on at least one trip a year with just my husband. I want to go on a big summer trip with my family. We're kind of getting to the point where fall break is getting tricky with my second son with football, but when it works out, I like to go somewhere for fall break, so that's four.

Pam: And with your sisters and mom.

Alex: Yeah, with my mom and sisters, and then we, the three of us take a trip, so that's six. I would say a minimum of six trips a year for me, like every other month. But this is where it gets to that point where I'm, like, trying to figure out the ideal, because I've been noticing if my trips are really long, that's when I start feeling a little bit of anxiety, of like, oh, I need to get home. Like, there's a lot going on there. I've been away for a while, and it's all self-imposed feelings. It's nothing like my husband's so supportive, like he gets this is your business. Yes, go. Anytime I bring it up. So he's great. My kids are great with it. It's more me feeling like I don't want to miss out on what they're all doing at home.

But then you're home for a while, and you're like, well, this is, I'm getting a little, I need to get out of here. Like, I'm getting a little stir crazy. It's been bad weather, or I'm just, you know, you need, I need a change of scenery. And so that's where it's figuring out that balance.

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But there's been times where it's like I've almost gone once a month because something like, you know, will just pop up. For example, we had our podcast award show last year that we went to, and it's like that was never on the books. And then you find out three weeks before, oh, we got nominated. I guess we're going to this podcast show. So things just randomly pop up for us. And so that adds more.

But I'm finding I like, I want to do more short trips and fewer really long trips. Or if they're long trips, I want my family to come with me. So I would say a sweet spot for me is like three to five days if I'm not going with the kids.

Pam: I don't know. Alex definitely experienced burnout because, as we're recording this, she and I are supposed to be at the Park Hyatt Milan, and then we should be going to Lake Como to the Grand Victoria in a couple days. So she decided that she just couldn't do all of it, and I get it. I mean, I even get like that.

Alex: Have I told you guys my kids' schedules after school, between all four of them playing sports, like, this is the busiest time of year for us.

Pam: It's not a good time for you.

Alex: It's just not a good time.

Jess: Okay, let me just point out, though, that this could influence, like, maybe you should leave some of Alex's points that you would donate to her to me because she doesn't like to travel as much as I do.

Pam: She's not even using them.

Jess: Yeah, like that's only fair.

Pam: And she's not using them. She has a lot.

Jess: That's only fair for her allocation to go to Jess.

Alex: I'm fine if you give Jess some.

Jess: Yeah, there we go.

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Jess: All right. The next question is, "Does Bilt Palladium's regular monthly spend requirement earn more points than putting the same spend on a welcome offer? You and Alex..." me and Alex, "...both say you love it. Is that because your regular spend exceeds what you can put on welcome offers?"

So for Alex and I, yes, our regular spend does exceed what we can put on welcome offers, and that's where the Bilt Palladium comes into play for us. I would not say get the Bilt Palladium and don't open any other cards and put all your spend on the Bilt Palladium. That is absolutely not what I would say. Your return on investment is going to be much greater if you are consistently opening new cards for the welcome offer. That advice has not changed.

But especially for us, because we are business owners, we are able to, like, for example, our estimated taxes, we are able to put those on credit cards. Now, we can't put them on the Bilt Palladium, but we can hit minimum spends on other cards with estimated taxes and then put our other everyday spend, like gas and groceries and dining out and medical expenses, on our Bilt Palladium.

And so, yeah, I do think if, if you, you know, if you're opening three or four cards a year and you're hitting those welcome offers no problem, that could be a great time to, you know, put a Bilt Palladium in your rotation to get, to capture some of that excess spend. If you're opening cards and you can only, you only have enough spend to hit the minimum spend and nothing extra, then I would not sacrifice that just for the Bilt Palladium card.

Alex: All right. "What's the points and miles rule you used to strongly, oh Mom, you're supposed to ask this, but I'll just ask it, and you can answer first."

Jess: This is the last question, and we're all going to answer this one.

Alex: So what's a points and miles rule you used to strongly believe in, but have completely changed your mind about after 200 episodes?

Pam: So I've got to give a disclaimer that I wouldn't say that I've completely changed my mind about it. I'm going to say the 5 and 24 rule, and that's based on how long you have been in this hobby. For me, I've been in it for a long time, so I have most of the Chase cards that I want. And so then for me and with the

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changes in some of the rules, it just hasn't mattered as much. For beginners, 100%, that rule is really, really important. I never thought that I would get to the point where my husband and I would both be over 5 and 24. We are right now, both of us, but I'm pretty committed to getting at least one of us back under.

I'm just shocked that I just went for it. I think I was so bummed when they did some of the Chase Ink, you know, changes. I thought, well, I'll show them. I'm going to go out and get a bunch of other cards. And so I, I would just say that I think it's a super important rule for beginners. I think even you heard Jess a little while ago say that she's not as tied to it as she was before. I also have gotten approved for some Chase cards being over 5 and 24 recently. So I'm not sure if they're, if they think it's that important anymore. So I'm kind of just trying not to stray too far away from it. So in case I need to get back under, I can do that easily.

Alex: Meaning one of you, because you said you were LOL. So P2.

Pam: One of us. Yes. Yeah. So one of us needs to get back under. But that's just something that was probably the rule that I followed the most once it became a rule, and now I'm like, is it really important? So. It is for you beginners, though.

Alex: Yeah, well, and it's a rule that we followed pretty strictly, at least keeping one of us under, since we've started. I think it was just since these rule changes that the two of you are like, LOL 24.

Pam: Right.

Jess: True that.

Alex: So, okay, mine would be, and I wouldn't, no, this is necessarily a rule, but it's something we hear a lot and something that we have all pretty much practiced, and that is booking our award travel in advance. So it's like as soon as we, we're planning things out. Like if I know I want to go spring break this time, I'm booking it as soon as that schedule opens.

And I still think certain times of the year, you need to do that. Certain hotels, you need to do that. You know, if you're wanting to plan travel at Christmas time, if

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you're wanting to book your spring break travel, if you're wanting to stay at the Grand Hyatt Kauai for those times, you need to book in advance.

But I've also kind of realized, and I think this was kind of an accidental realization a little bit, was, well, two things. First was when we, our trip to the Maldives was canceled last year, and we booked a trip to Maui in 24 hours, like we left the next day. And I was like, wow, this is really cool. And these prices were not bad. Like, our flights were- I think we paid 17,000 points per person for on Hawaiian Airlines to get there and then 20-something coming back on Southwest. We stayed at the Andaz Maui. We literally booked it the night before. And I was like, this was actually pretty cool that I was able to get this great redemption 24 hours before I left.

And granted, like most people aren't going to book a trip 24 hours before they go, but it was just kind of cool. It was a very big dopamine hit, actually, where you're like, oh, wow, like I didn't even think I was coming here. And yesterday I was just at home, and now I'm in Maui. Like, it was just pretty cool.

But on the, to go along with my previous question about getting travel burnout, this is another thing that I'm trying to do a little bit more, is instead of booking so many things, and then it was getting to the point where I wasn't as excited for my trips. And I was like, I want to get back to being so excited when a trip is coming, not, oh, I just got home two weeks ago and now I got to go somewhere else and I'm feeling a little overwhelmed with work and life and that is...

I'm trying to do less booking in advance, following the deals from Thrifty Traveler as they come, and going in the moment when I feel like traveling, when I'm like, okay, I'm ready to go, let's, let's plan something, let's book something, instead of feeling like I've got all this stuff already planned because I booked it way ahead. And I think you can find some really good deals. Granted, like I mentioned before, maybe booking the Grand Hyatt Kauai is going to be a little tricky for you. But if you're flexible and you have other, other things in mind, not booking in advance can be advantageous at times.

Jess: I am still booking in advance, everybody, but my rule...

Alex: Yes. But that, yes, Jess has no chill. That's just Jess. That's Jess.

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Pam: She's got, she's got a trip booked for 2028. She's by far beaten us out.

Jess: That's true. That's true. Okay, so mine would be, all right, when I got started with this, I would sit there with my legal pad, and I would write out my entire year. Like January would come around and I would be like—

Alex: This does not sound like something you would do, Jess.

Jess: In January, I'm going to open- this is when I was opening closer to like four cards a year, right? So I would be like, in January, I'm going to open this card. In April, I'm going to open this card. In July, I'm going to open this card. Like I would just map out my year, and that's what I would stick to when it came to opening cards, right?

I have no clue what card I'm going to open next currently, because I learned that, well A, the rules got a, the rules got a little stricter, but also it's way more advantageous with the rules getting strict to open cards when they have an elevated offer. Not because that's the card that came up on my legal pad and said July 1st, this is the card I'm opening, right? And so I'll see these things, I'll see these things out there that's like, your two-year plan, your five-year plan, here's your plan for opening cards.

And I'm like, how can you possibly plan years out what card you're going to open when you don't even know what the rules are going to be by the time that year or two rolls around? And then you want to wait and open a card when it has an elevated offer, especially the co-branded cards. Like if you're thinking about opening a Hilton or a Delta or a United or a Marriott card, you got to wait till those are elevated because those do have limited-time offers at least a couple times a year, you know? And so it's like, I'm not, I'm not as married to planning everything out in advance. I am much more go with the flow. A great offer comes out, I'm going to take advantage of it, even if it wasn't on my plan January 1st of that year.

Pam: I'm still cracking up. I think we can crack up about her going with the flow as much as we can crack up about my being, taking a rest from cards.

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Jess: I mean, I mean, with that said, I have opened like nine cards this year. So I'm not exactly, I'm not exactly chill. I just didn't plan to open that many. They just came around.

Pam: Yes. Yes. Yeah.

Alex: If you were wondering, Jess is an Enneagram 1.

Jess: Yes. I am.

Pam: Well, we hope that you all enjoyed today's episode. We love answering your questions. We can't believe, I can remember when I was saying, "Alex, we need to do a podcast. We need to do a podcast." And she says, "I can't do it. There's too much going on in my life." And then we made the good decision of grabbing Jess on board, and all of a sudden it, you know, opened up the way that we could do it. Here's to another 200 episodes.

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