Ep #206: RIP Southwest® Companion Pass® As We Know It (What Changes in 2027)



Full Episode Transcript

With Your Hosts

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Points Talk®

Ep #206: RIP Southwest® Companion Pass® As We Know It (What Changes in 2027)

Alex: Earning the Southwest® Companion Pass®, as we know it, is dead starting January 1st, 2027. Listen in as we share what this means going forward and how you can get the Southwest Companion Pass one last time before these changes go into effect.

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. A few weeks ago, Southwest dropped a number of changes, most notably how earning the Southwest Companion Pass will change starting January 1st, 2027. This is actually Alex and my second time recording this episode. We had another episode recorded all about earning the Companion Pass, and we had to just delete that one because once these changes came out, none of that was applicable anymore.

So they will also be introducing new status tiers, Milestone Rewards, a new credit card, and lounge access. We're going to get into all of that, what they mean for everyone going forward, and how to get the Companion Pass one last time. But I will say, our Black Friday sale on Points Talk® Premium starts today, November 10th. Things change fast in this hobby, as you can see. Second time recording this episode in just a couple of weeks.

The day that this news broke, we actually published a Points Talk Premium episode that day: venting, support group, everything you can think of. That is not an option with this show because we are usually recording at least a few weeks in advance. We have editors who work on this show. With Points Talk Premium, we record and upload, no editing, no filtering; it's more raw. So if you want to join us over there, you're going to subscribe now and get 25% off the annual plan

forever. So as long as you're a subscriber, you're going to save 25% off the annual plan. Check out the link in the show notes to join us.

Alex: All right, so let's go over those Southwest Companion Pass changes. This was a dagger to many of our hearts. We're going to talk more later on about our feelings behind the changes, or our feelings now that those changes have taken place or are taking place soon.

But currently, you can earn the Southwest Companion Pass by earning 135,000 points in one calendar year or taking 100 flights. One-way flights. We are definitely not taking 100 one-way flights. We typically earn that pass by earning 135,000 points in one calendar year, and that is primarily done through credit card welcome offers

Well, starting January 1st, 2027, that is all changing. You are now going to earn the Companion Pass through status. So there are three levels of status starting January 1st: You have Silver, Gold, and Platinum. A-list, current A-list, you'll be moved to Silver. If you're A-list Preferred, you'll get moved to Gold. And then Platinum is their new status.

So you could earn your status through flights and Tier Qualifying Points. Now, or you could call them TQPs. So you earn TQPs when you're paying cash for Southwest flights, and each fare class is going to earn a different amount, and that amount is changing for some of these tiers at the beginning of the year. So there's even a devaluation happening here.

So, for example, most of us purchase the Basic fare tickets. We're using our points for the Basic fare. Those earn two points for each dollar you spend. Nothing's changing. Choice earns six points for each dollar you spend. Nothing's changing. But if you book the Choice Extra seats, right now you earn 14 points, you're going to be earning 10. Choice Preferred earns 10, it's going down to eight. So, I love when they just sneak in a little devaluation there as well.

Jess: Well, and the other thing to note, so these are Tier Qualifying Points. So these are not like points that you can redeem for flights. They're basically just points that go toward your Southwest status.

Alex: Yes. And then the other way you could earn those Tier Qualifying Points is by spending on your credit card. So each Southwest card, starting January 1st, is going to earn one Tier Qualifying Point for every dollar you spend. Now, the good news is, is the Plus card currently doesn't earn any Tier Qualifying Points on spend. So that is good news.

The bad news is a little bit is their Priority card, which is their higher annual fee card, currently has a higher earn rate than the other Southwest cards. And now they're all going to have the same. You're going to earn one point for every dollar you spend regardless of the card you have, which I think is a little bit interesting. That's a devaluation for people who have a Priority card because they have had a higher rate than the other cards.

You know, we're going to talk about this a little bit later, but they are coming out with a Premium card in 2027. I would imagine this card will have some sort of perks that help you earn status faster. That just seems crazy to me if they wouldn't, but a lot of this already seems crazy to me, so you never really know.

So for status, to get Silver status, you have to fly 25 flights or earn 35,000 Tier Qualifying Points. To get Gold status, you have to do 50 flights or 65,000 Tier Qualifying Points. And then for Platinum status, 100 flights or 140,000 Tier Qualifying Points. Once you hit Platinum status, you get the unlimited Companion Pass, which is the Companion Pass that we all currently know and love.

So that is how you earn that same Companion Pass. That's the only way to get an unlimited Companion Pass, is fly 100 one-way flights or earn 140,000 Tier Qualifying Points. This is leaps and bounds more difficult than the way we can currently do it. So we'll talk a little bit more about what this means in a bit, but anyone who reaches 130,000 Tier Qualifying Points in 2027 gets a one-time 10,000 Tier Qualifying Points boost. So...

Jess: So you only have to spend $130,000 on your Southwest card, not $140,000. This is much more accessible to families now that you only have to spend $130,000.

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Alex: So that's how you got to earn the Companion Pass starting in 2027 is basically spend $140,000 on your Southwest card or fly a jillion flights or a mix of the two. So it's it's bad news.

Jess: And pay cash for your flights because if you're using points, if you're using points, you're not earning any Tier Qualifying Points. You have to be paying cash. And it's funny because we posted about this on Instagram and someone who doesn't follow us commented and was like, "Well, you don't have to spend the money on the card. You can fly, too." And I was like, "But we use points." We aren't paying cash. We're not paying. Maybe every once in a while, I'll pay cash for a Southwest flight, but I'm not earning 140,000 Tier Qualifying Points from the amount I'm spending on Southwest flights. And so it's a bummer.

Okay, a couple of other changes. They're introducing what's called Milestone Rewards. They are not as cool as Hyatt Milestone Rewards. I frankly find these Milestone Rewards laughable. They are only offering two. So once you hit 15 flights or 20,000 Tier Qualifying Points, you get a choice between 2,000 Rapid Rewards® points or two Preferred seat certificates. This is ridiculous.

Alex: This is a joke.

Jess: Like, whose idea was this?

Alex: This is actually like a slap in the face if you ask me. Like, "Oh, wow, thanks, guys."

Jess: If you spend $20,000 on your Southwest card, you get the privilege of earning 2,000 points. The other thing is the Preferred seats already come. If you have a personal Priority card or a business Performance card, you already get Preferred seat selection on your flights. And so, we're not impressed with this at all. I don't understand whose idea this was because it's pointless to me. Wow, I'm going to spend $20,000 and get a whole 2,000 extra points.

Alex: Well, and I can't imagine just paying for your Preferred seat at booking is really that pricey compared to spending $20,000 on your card.

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Jess: All right, the next one is at 75 flights or 95,000 Tier Qualifying Points, you earn three one-time Companion Pass trips, okay? I will say, three one-time Companion Pass trips is more of a motivator to me than Preferred seat selection or 2,000 points, but I'm also not going to put $95,000 of spend on my credit card to do that. That's like you're spending over $30,000 per Companion Pass trip.

I guess if someone has a business and they have a ton of expenses and $95,000 is a drop in the bucket for them, then maybe this Milestone Reward could be very exciting. I am personally not planning to even attempt to put $95,000 of spend on any of my Southwest cards. The other thing I think is interesting is these, it says for these Companion Pass trips, you can book them as either one-way or a round trip. I'm like, "Who would book a one-way if you can book it as a round trip?" I don't know. I think the whole thing is weird. So, yeah, that's the second one.

Alex: Yeah, those are very disappointing. I was thinking, "Oh, Milestone Rewards, this is cool." And then I saw it was only two, and I was like, "This is ridiculous," because I was like, "Okay, maybe you get one Companion Pass at this amount, and then you get, you know, like a one-time pass here, and then a second pass here, and then, you know, like Hyatt, you gradually earn stuff as you're going." And I'm like, "You guys, this is very underwhelming," across the board. All of these Milestone Rewards are so underwhelming.

Jess: So I guess if you only want to take three Companion Pass trips in a year, you only have to spend $95,000, not $130,000 or $140,000. Again, way more work than opening two credit cards. So, yeah, it's going to be a no for me, dog.

Like Alex said, a new premium Southwest card is coming out in 2027. That's really all we know, other than it's going to offer lounge access to the new Southwest lounges. They are opening ICON lounges in 2027 in Austin, Baltimore, Honolulu, and Nashville. So those are the first four, with more to come. I don't know the name of the card. I don't know when in 2027 it's going to launch. I don't know what the perks are going to be other than including lounge access. I am curious if it's going to be getting a Companion Pass easier somehow.

Alex: I sure hope so, but…

Jess: I'm not holding my breath on that, though. My thing is the Performance Business card, the annual fee on that one is already high, and so I'm just like, "What is the annual fee on this one going to be?" You know, like it's...

Alex: Yeah.

Jess: Probably going to be pretty high. They also have some international partners that you're going to be able to earn and redeem Southwest points with, including Icelandair, Etihad, China Airlines. Those are starting spring 2027. Again, that's really all the information we have. You're also going to be able to use points for Preferred and Extra Legroom seats later in 2027.

Again, meh. I get that perk as a cardholder already. I feel like if you use that perk enough, it's worth paying the annual fee on the card to get that instead of paying for seats or using points for seats every single time you fly, especially like for me, I'm flying with a family of three to six. And so getting six Preferred seat selections every time we fly more than offsets that annual fee if I were otherwise paying for those seats.

You're also going to get free Starlink Wi-Fi fleet-wide by fall 2027 for Rapid Rewards members. Again, I feel like free Wi-Fi should be a given on every single flight these days.

Alex: Yes.

Jess: Like, that should not be a perk. That should just be included. I feel like they tried to soften the blow of these Companion Pass changes by throwing in all these other perks, but I'm just kind of meh about all of them.

Alex: 100% agree.

Jess: All right, if you are still interested in getting the Companion Pass for 2027, you are going to want to work quickly. It is possible. So if you were to earn it this way, you would earn it for the rest of 2026, which, again, you got like a month or two, and then all of 2027. If you're wanting to earn a Companion Pass through

welcome offers or referral bonuses, you're going to have to through 2027 is as good as you can ask for. There is no way to get a Companion Pass this way that is good for all of 2028. So getting it through December 31st, 2027 is going to be the best that you can do.

The nice, the Silver lining is you can forget all the timing rules. There's usually like, "Open the cards, and then spend everything but $500, and then meet the rest of that spend January 1st." You can throw all of that out the window because you basically need to open two Southwest cards and meet the minimum spend as quick as possible. So there's no timing issues with that. If you earn all 135,000 points in 2026, you would earn that pass through 2027.

They did make like a little exception in their, they have a whole FAQ about all of this. So it's the December 2nd exception. And what they said is card members approved on or before December 2nd, 2026, who meet the minimum spend requirements can have those points count as Companion Pass qualifying points, even if you don't meet that minimum spend until early 2027.

And so basically, we understand this as the points will be backdated to 2026. So let's say I open a card, the Business Performance card today, November 10th, when this episode is airing. And then on December 1st, I open, and I'm approved for one of the personal cards. So even if I didn't hit the minimum spend on those cards until January, they would still allow those points to count towards my 2026 total.

But that does not mean you're going to get the Companion Pass through 2028. They're just backdating those points. You still have to make sure that you're finishing the minimum spend within the three months, or 90 days. And the key word for this is that you have to be, they say approved in their language. They say if you are approved by December 2nd. So I wouldn't necessarily wait until December 1st or December 2nd to apply because sometimes applications go into review; you have to call reconsideration, and so you want to leave time to be approved by December 2nd.

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Alex put together a whole Southwest Companion Pass planner. Unfortunately, you know, after December 31st, this planner is really not going to do anyone any good, and we are going to…

Alex: It's going to go into retirement.

Jess: We are going to have to retire the planner in just a few, just a month or two, we're going to have to retire it. But we're going to put a link in the show notes. It's free. It will walk you through, like, "I have this card. If I apply for this card, will that get me a Companion Pass?" Or it'll just help you plan it, and it's thought of like every single step. So, really easy tool for you to use.

And then the last thing is, what if you earned a promotional Companion Pass? So I actually did this. They, you know, Southwest runs these promos, which they've alluded to; they're going to continue running these promos, even though you can't get the Companion Pass the traditional way.

And so when I got it, it was one of those things where it was like, "Register for the promo and book a one-way flight or two one-way flights or one round-trip flight in this time frame, and once you complete the flight, you'll get the Companion Pass." I think mine is from like January 5th to March something, first week. I think it's like two months. It's good for like two months.

So I had a Southwest flight planned during that time period. Anyways, I canceled it, I rebooked it. Award flights count. So I booked an award flight, I got the I got this promotional Companion Pass. They are still going to honor that. So starting January 5th, I will get that promotional Companion Pass for about two months. That might be a great way going forward, you know, if you are a loyal Southwest loyalist, to get the Companion Pass without having... I mean, that's much more realistic for me than having to earn all these Tier Qualifying Points.

Alex: 100%, yeah.

Jess: I just hope they keep having these promotional Companion Passes the way that they have. I would say, like, what, twice a year, they've been pretty consistent with having different promotions.

Alex: Yeah.

Jess: I feel like one's in the fall and one's in the spring. They usually have some sort of promotion. And they did say they were going to continue offering those, and so I hope they do.

Alex: And if you're like Jess, you've been lucky being in Houston, you guys get a what is it? A February break?

Jess: Yeah.

Alex: And so for me, I'm like, "We don't, we get like a day off of school in February." But for those of you that get a break in February, that is perfect because you can use because they purposely put it in like a low travel time. It's not something you can use during spring break, unfortunately.

Jess: Yes.

Alex: So it's when, like, you know, people aren't traveling as much, and they want to, you know, fill up their seats on those planes.

Jess: So hopefully, you know, hopefully they still keep honoring those. The other thing is, if you already have, like, Ted has his Companion Pass through 2027 already. We got this question a lot. People were like, "I earned the Companion Pass at in January of this year, and so it's good through December 2027. Is there anything I need to do? Is that still good?"

And it's like, yes, Southwest is going to honor whatever the end date in your Southwest account is. Like for Ted, his is December 31st, 2027. They are going to honor that. And so if you are one of the lucky ones who earned it in January 2026, you have it made because you didn't really have to do anything extra. You have it for as long as is possible earning it that way.

Alex: All right, we're going to just now talk about our overall thoughts about these changes, what they mean. So first of all, our overall thoughts of the Companion Pass change. I think we both saw this coming. This has been too good for too long and too easy. So I'm surprised that they kept, I mean, it used

to be you had to earn 125,000 points, and then they bumped it up to 135,000 points. But then they gave us that 10,000-point Companion Pass boost if you are a cardholder. And so they really didn't change a whole lot.

And so I'm actually surprised that they didn't make any changes sooner. I just didn't think it would be so drastic that it would go from, "We're completely revamping this and going to make it almost impossible to earn this." I thought it would just, they would make it harder, so it'd be like, "Okay, yeah, welcome offers might count, but it's going to require welcome offer plus spend, not just straight from welcome offers." So that's kind of, yeah, what did you think?

Jess: I struggle a lot with how they've gone about this because they have really excluded families from the narrative on all of this. It is clear to me that their intention with, you know, you have to fly X, you have to fly this much, or you have to spend $140,000. They are targeting business travelers, they are targeting wealthy individuals, they are targeting people who have a ton and ton of spend, again, probably business owners.

I feel like they're sort of having an identity crisis with who they are as an airline because I'm like, families are who made you what you are, and you are sort of abandoning them with this. You know, with like, first, they took away free bags. Then they took away family boarding. And now it's like you can only have the Companion Pass if you spend tens of thousands of dollars on their cards. And they're introducing lounges and a premium card.

I feel like they are trying to be a Delta or a United. They aren't. And maybe they're trying to, maybe they're trying to, you know, work on their image, and in 10 years, that's their goal. They don't want to be associated as like a low-budget carrier. They want to, like, play with the big guys, you know.

But I'm also kind of like, "You wouldn't be where you are today if it weren't for the loyal families who flew you for decades." And so that's what I think irritates me the most. And I agree with you. I thought it would be like… or you earn the Companion Pass, and it's like three times a year, or it's not unlimited. It's like they put a cap on how many, you know, like you could still earn it through welcome offers, but maybe you only get three or four a year versus, you know,

365 potential Companion Pass flights. I agree with you that I'm not surprised they made it harder. I just didn't think they would go about it in this way. And that's what's disappointing to me.

Alex: Yeah, I completely agree with you. I feel like they have taken away all the things that made Southwest unique in a good way, and are just like everybody else. And if we want to fly an airline like everybody else, we'll just fly all the other airlines. You need something that differentiates you from everybody else.

And I completely agree that they're just kind of leaving families out, which I do not understand as a business. Okay, I mean, I'm sure these people have done their studies and done all the things. But as an outsider, I'm like, "Why would you leave families? Because if you sell families tickets, you're selling maybe four seats." If you're going for a business traveler, you're going to have to get so many more people convinced to fly your airline. You're going to sell way more seats with a family.

Jess: That's what I struggle with is I'm like, "Okay, but who's going to put one hundred," even if you have, even if you are a business owner and you have a ton of expenses, who is putting $140,000 of spend on their business card to fly Southwest? For the privilege of flying Southwest. You know, with their current image. Again, maybe three, four, five years down the road, that changes and they are suddenly a luxury airline, and they have business class or first class. But as it stands currently, who exactly is putting $140,000 on their Southwest card?

Alex: Yeah. And I feel like what you would do first is you would make those changes to make, like, "Let's get first-class seats. Let's do this. Let's do that." And then you would make the changes to target those business travelers when your airline is already at that level of a better airline, you know, like competing with those big guys.

Jess: I'm like, "Y'all don't even have in-flight entertainment, and you're going to tell me I need to spend $140,000 on your card?"

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Alex: Well, share the message that we got on Instagram that you shared in stories.

Jess: Someone commented; I'll not say their name. It was a man, shocking. And he was basically- I don't have it up in front of me, but he was basically like, "How I earn points is by putting spend on my credit cards, and so this is going to make it easier for me to earn the Companion Pass, and hopefully I'll have to deal with fewer crying children on their flights," something like that.

And I sent it to Alex and I shared it in Stories, and I was like, "This is Southwest's goal in action. They want higher spenders, wealthier people who are putting all this spend on their cards to, you know, fly their airline and earn the Companion Pass, and they want fewer families on their flights." And this is just one example of that in action.

Alex: The best, though, was when we got people DMing, and they're like, "Who spends $140,000 on their Southwest card?" Like, like you were saying before, why would you go through all those hoops and spend that much money to fly Southwest? Like, I'm sorry, Delta is a way better airline than Southwest. If I'm that wealthy, I'm just going to fly Delta. If I have enough expenses or money to spend all that on my Southwest card, why would I?

Jess: Well, and Alaska has them beat by a mile. Like, I wish that I could fly Alaska more because they are actually making positive changes for the consumers and for their customers.

Alex: And they're doing things that are unique. Yeah. And we just had a whole episode recently about Alaska Airlines, and they're doing things that set them apart in a good way. And I feel like Southwest is just trying to be like everybody else.

Let's each share where we're going to be for Companion Pass for 2027. I have already earned it through 2027. Mitch does not have it. He's at like 60,000 points. I'm thinking I'll try to get him a business card, but he already has one, and he's 3/24. And so I would have to give him the Southwest Performance Business. So I, and he does not have an LLC, so I think it's slim that he's going

to get approved, but I might just shoot my shot because I don't know for sure. Maybe some people are still squeaking by on that rule. I don't totally know, but that is what I think I'm going to try for him, or hope that he can get some referrals between now and then.

Jess: Ted has it also through 2027. Mine expires at the end of this year. Mine expires December 31st, 2026. I don't think I'm going to go for it. I have, like I said, I have that promotional Companion Pass that's good for basically January and February. We have two, we have two Southwest trips planned during that time, which is why I went for that one. And then, like March, we're going to Japan, so Southwest doesn't. You know, we don't I don't really have any other Southwest plans for the rest of the year that make it worth going for the Companion Pass for me. So, I think I'm just going to, and Ted has it. Like most of the time, we're flying as a family of three, and so since he already has it, I don't really you don't really need two.

Alex: Yeah, that makes sense.

Jess: So I think I'm just going to, you know, enjoy my promotional Companion Pass for January and February, and then RIP, other than Ted's, that's good through December.

Alex: Yeah. Well, and that's kind of what I've thought too with Mitch is like, "It's better; it's good that I have it because sometimes I'll do something without him, me and the kids will do something." But it's the same situation, like, "Okay, yeah, we have one trip planned where we might use it. Is it worth trying to figure out and jump through these hoops to try to get it?"

Or is it like, "I'm kind of at the mindset like, if we're able to get it, great, but if not, then it was great while it lasted." I mean, we have had a Companion Pass for years, years. And so it'd be actually really interesting to know how much value we have gotten over the years between the both of us having Companion Passes for so long. That's where I'm like, "Okay, I understand you guys needed to change this because this is actually insane."

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But anyway, but what I did do, though, is I did open up another Southwest card for myself. So I already had a personal and the Performance Business, so I opened up the Premier Business card. Not because I need the points for a Companion Pass, but because I already have it, I don't have to worry because, you know, before we'd have to worry about like timing it right and, "Okay, I can't I got to make sure I can re-get like get the Pass again in two years and that's not applicable anymore."

So my idea was, "I'm going to open Southwest cards now so that way I have more points to work with in 2027 so I can make the most of my Companion Pass." Because my kind of mentality is when things like this happen is like, "I am going to get the most value out of this while I can." I know some people are like, "They are dead to me. I am done with Southwest." I'm like, "Okay, yes, I don't know how much I'm going to fly them once my Companion Pass is out, but for 2027, I'm going to I'm going to enjoy it while I can."

Jess: They're not dead to me until January 1st, 2028.

Alex: Yes, same.

Jess: So they still have, you know, 14 months in my good graces, and then they are dead to me, which leads to the next question. Will you keep your Southwest cards moving forward?

So my thing is, I have a Performance Business; Ted has a Performance Business. I like the perks, like I said, of being able to select our seats at booking and even get, you know, the extra legroom seats 48 hours before departure. I really like those benefits, but if I'm not flying Southwest because they're no longer offering a Companion Pass to get easily, then those perks do not matter to me at all. And so I will keep my Southwest business card through 2027.

After that, I mean, I don't know. I also want to see what this premium credit card is. You know, maybe I'll get that one for the welcome offer for a year. I do not see myself, though, holding the Southwest cards long term if I don't have a Companion Pass and I'm not flying Southwest as much.

Alex: Yeah, I completely agree with you. I have kept the cards, you know, for the same reasons of being able to pick my seats or to get referral bonuses to hopefully earn some more points, you know, throughout the years. But there's no point in me keeping these cards if I'm, to me, they just become every like every other airline card. And so for myself, I don't really hold on to a lot of airline cards because a lot of the time, like for Southwest, the points never expire.

Jess: Yeah.

Alex: And so there's no need for me to keep the card because I need to maybe put some spend on it here and there to keep my points active. That's not something you have to worry about. And so I don't need to keep this card versus like I keep my Delta card because I live in a Delta hub.

Southwest has never really made a ton of sense for me because we have flights, like we have some direct flights, but it's only to like their hubs. Like we can go to Denver, we can, you know, fly to LA and some other areas in California. But if we're going to Hawaii or we're going to Costa Rica or Mexico, we're always having to connect through Denver or somewhere else, or even if we're going some places on the East Coast. Like it's not, there's a lot of times where we have to do connecting flights.

And so I have been very like beholden to Southwest because of the Companion Pass. And this actually gives me some freedom to be like, "Oh, I don't have to do this anymore." And what I have found, too, is in the past, this Companion, the Companion Pass was so great, and it's still it has been great. But their prices are just getting higher and higher and higher. I don't feel like Southwest has the deals they used to have.

Jess: No.

Alex: I used to be able to fly my whole family to California with like one for like 35,000 points. It was crazy. And now, like, I'm looking to book flights for spring break and coming, no, going there, every flight, they don't even have basic open, and every other tier is 79,000 points across every tier.

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Jess: Oh my gosh.

Alex: Like, it's not even like… okay, so why would I not book…?

Jess: That's like a business class flight to somewhere.

Alex: Yes. And I'm like, "This is ridiculous." And so I think they're just playing games because in what world is the choice and the whatever Choice Preferred the highest tier the same price? It doesn't make any sense to me. And so I think they're doing it because it's, you know, spring break time.

But that is the kind of stuff that I'm like, "Why am I going to, like, stay and only fly you guys when you're not even cheaper than other airlines and I have to do connecting flights?" And the only reason I was willing to do that in the past is because with the Companion Pass, it made it cheaper.

But without the Companion Pass, I think we're going to be moving much more to flying Delta. It's so much more convenient for us. They have in-flight entertainment in all of their seats. It's a much better airline, and we don't have to do connecting flights. Is it more expensive? Maybe a bit, but with how Southwest is charging things nowadays, it's probably not even that big of a difference.

Okay, what about opening cards? Yeah, I will still open them like you were saying, with the new card coming out. Like if that has a good welcome offer, I'll still open it. For me, it's just like every other, like, and like I don't fly American very often, but I'll still open their cards because they have good partners. Or, you know, it's nice I like just having a stockpile with different airlines in case something comes up.

So I would still open their cards, but it's not like I'm going to be like, "Oh, my Southwest balance is getting low, I better get some more points." It'll just be like, "Okay, here's a good offer and, yeah, I might go for this."

But for me, like we've used Southwest a lot for Hawaii, I'll probably going to move to being an Atmos person now because we have Hawaiian Airlines. And I like flying Hawaiian. They have, they already have Starlink, and so I don't have to wait for that. And we have those, we have direct flights to Honolulu from Salt

Lake City. And so for me, I'm like, it's just I might just become an Atmos girl for our Hawaii trips from here on out after our Companion Pass is done; we'll have to have to see.

What about you?

Jess: I agree. I think it's just going to be like any other airline card. If there's a really, really great welcome offer and I'm eligible for it, I might go for it. I feel like Chase has made that ridiculously difficult, though, with all, you know, like you can only hold one Southwest personal card. And then the business cards, now you have to worry about 3/24 if you're a sole proprietor.

I do think there's a little bit of like freedom in not having to time the Southwest applications anymore. Like a great offer comes out,

Alex: Yeah, that's a great point.

Jess: Like a great offer comes out and I'm just like, "Okay, yeah, like I'm going to apply for that." Not to get the Companion Pass, but just to have those points. You know, like if you're only flying Southwest once or twice a year, one welcome offer could potentially cover those flights for you, you know?

And so it's going to be just like any other airline card. I think not having to stress about the timing is a tiny, tiny, tiny sliver of a Silver lining. But again, even getting those cards is going to be difficult, I feel like, unless they change those rules.

Alex: Yeah, no, I agree with you. And we do get a lot of people who will send us DMs and be like, "Okay, I don't know what to do. Like, I want to get this offer, but I feel like I need to take a break so I can get the Southwest Companion Pass." And now they won't have to worry about that, for better or for worse. Will you go for it?

Jess: I mean, not, definitely not based on spend. I will not spend $95,000 on my Southwest card. I will not spend $140,000 on my Southwest card. If they have these promos that have made sense for me in the past, like this most recent one, I will go for that. Like if I have a flight booked anyways and it's just a matter of like canceling it and rebooking it and getting two months worth of Companion

Pass, I will do that. But I will not be aiming for any of the Milestone Rewards or the Companion Pass from spend or cash fares.

Alex: Agreed. Do you have any other parting thoughts before anything else that has, like, popped up for you as you've been thinking about this?

Jess: I don't know. I'm just curious, I'm curious to see how all of this shakes out. And like after December 31st, 2027, like how many people are going to be flying Southwest? How many people are going to have the Companion Pass? I just think, yeah, I'm kind of salty with this with all these changes.

Alex: Yeah, I think for me, what really irritates me is when brands and businesses try to say, put a positive spin on these things like, "We're doing this for you, the customer, to make it easier for you or you'd have more freedom." I'm like, this is absolutely not helpful for any consumer. This is strictly a business move. We do not need to try to put a positive spin on this because we… you're not fooling anybody by telling us this is a better option for us.

Jess: Yeah. And I'm, I mean, I'm curious about the premium card. Like, again, depending on eligibility for applying for it, I don't know if I will even be eligible to apply for it, but I mean, if it has a good welcome offer, I will certainly get it for a year and then cancel it. You know, when brands and banks make me angry, my favorite thing to do is just, like, be the most unprofitable customer for them.

Alex: 100% agree.

Jess: And so I'm not like Southwest is dead to me. I'm like, "How can I leverage this to benefit myself while also not benefiting them at all?" And so like, "Yes, I will open their card, and I will get all their points, and I will not pay a cent of interest. And after a year, I will close it." And like that is my big like middle finger to them, you know.

Alex: Yeah. One thing I've thought about is what are they going to do with their current credit card benefits? Like, right now, you get that 10,000 Companion Pass boost. Are we going to they're just going to take that away? I mean, because obviously they'll take it away.

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Jess: I don't see how that I don't, yeah, like I don't see how…

Alex: But will they going to give something else for that? I'm also interested to see what the partner award prices will be. But I have a I mean, I'm not super excited about Etihad. I mean, because a lot of the times, isn't it, if you book and you cancel, you don't even get your points back?

Jess: I mean, that's booking directly through Etihad, so that could be, you know,

Alex: Hopefully, they will be easier to book Etihad, maybe.

Jess: The other thing is Icelandair is historically like just difficult to book on points. And so, you know, depending on those earn, depending on the points prices, you know, I love Iceland. I'd love to be able to use Southwest points to fly to Iceland. But I feel like given…

Alex: I'm not interested in China Airlines. I'm not interested in that one.

Jess: But I feel like given how much it costs to fly to Costa Rica, that it's going to be prohibitively expensive in points to fly to Iceland. But you know, maybe they maybe I will be pleasantly surprised. I'm not interested in China Airlines.

Alex: Yeah.

Jess: Like, I feel like given how much it costs to fly to Costa Rica, that it's going to be prohibitively expensive in points to fly to Iceland. But you know, maybe they, maybe I will be pleasantly surprised.

Alex: Yeah. All right, well, if you want to get news like this the day that it breaks or just a day or two after, make sure to subscribe to Points Talk Premium. Thanks so much for listening and we will catch you next Tuesday.

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