

TRAVEL FOR FREE FROM A (NDORRA) TO Z (AMBIA)

by travis Sherry

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Author Introduction



Hey there! I'm glad you found my Ultimate Guide to Frequent Flyer Miles because the keys to free travels are now right at your fingertips!

As a young kid growing up on the East Coast, my travel routine consisted of the annual flight to Florida to visit grandparents who refused to venture north for fear of the cold. Unfortunately, part of that tradition included annually throwing up all over the poor soul who happened to be stuck sitting next to me. It wasn't until I was 20, with the aid of a little bit of Dramamine and a lot of "manning up", that I took my first international flight to Paris.

After that trip, the seed was planted. I began to look for other opportunities to travel, and a few years later, I found myself taking an internship in Switzerland. While floating in the water of Lake Geneva, looking up at the terraced vineyards of Vevey, I came to the realization that traveling was not an option for me...it was a priority. My transformation to a full-fledged traveler was complete.

However, one problem stood in the way- MONEY! How was I, on a meager teacher's salary, going to afford to go to all the places I wanted to go?

Enter frequent flyer miles!

To say I was a complete newbie to the world of frequent flyer miles would be a major understatement. I was 28, never owned a credit card and had not a single frequent flyer mile to my name. For over 20 years of my life I had been paying for flights and never even bothered to earn a mile from them (the cardinal sin!).

Within the first year, I was able to earn 1 million miles and fly to Australia, Japan, Thailand, Cambodia, Singapore, Indonesia, and India all for free. I was even told in Singapore that my passport was "too full" and I still had miles left over! My life had literally been changed; I was now able to go anywhere I wanted for pennies. I haven't looked back since!

Now it's your turn. Everyone, even the greenest of rookies, can start earning frequent flyer miles and begin traveling for free. This guidebook is a way to fast-track your learning curve and get you on a plane much sooner than if you attempted to learn it all yourself.

I'll walk you through, step by step, the exact processes you'll need to follow to become rich with frequent flyer miles and start traveling to your dream destinations for free!

Fasten your seatbelts and enjoy the ride,



Interactivity, FAQ's, and a \$500 Guarantee

(because no one reads something called a preface)

This guidebook is a step by step, how-to guide on everything frequent flyer miles; from the very basics of what they are to how you can redeem them for free travel.

And because we live in an age where the internet is everyone's best friend, I've created a completely interactive guide. Throughout the guide, there will be numerous places where you'll see a word or phrase that is hyperlinked. If you are reading the guide on a device with internet connectivity, you can click the link and be taken directly to the video or webpage.

To make sure you don't skip over the videos, they will be highlighted by a box with $how a box with \text{}{}^{2}
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The other icon you'll become familiar with throughout the guide is the 1/2. The material found inside the tip boxes is extra material that I think you should be especially aware of.

If you've printed this guide out or are reading this material on a device without internet connectivity, make sure to visit the Members Only resource section at a later time to access the extra materials found in the guide.

To make things easier to find, I've included two Mega FAQ chapters; one at the end of the Earning Miles section and one at the end of the Redeeming Miles section. These FAQs take all the most common questions and answer them in a concise manner. If a topic is covered more in-depth at another part in the guide, which most of them are, you'll be pointed to the appropriate chapter. Think of the FAQs as a more interactive index.

And since no one enjoys reading textbooks, I've written this guide in a fairly informal and enjoyable to read manner. I love learning from others, and so I've included real personal examples from my own life as well as hypothetical situations to better illustrate some of the more confusing aspects and rules of frequent flyer miles. I hope that you find my (attempt at) humor throughout the guide to be a welcome supplement to the awesome information provided.

Lastly, don't forget about the \$500 guarantee. If you read this guide and the strategies you learn DO NOT earn you a plane ticket worth at least \$500, I'll refund your money. I've seen thousands of people use these techniques to travel to their dream destinations for free, and I'm confident you'll be next.

Caution: White sandy beaches may be closer than they appear!



SECTION ONE Spin That Globe!

"The world is a book and those who do not travel read just one page." - St. Augustine, theologian

"Please don't read just one page." - Travis Sherry, author (of this book).

Where Do You Want To Go?

The very first thing you should do before anything else (checking Facebook, texting back your best friend, even continuing to read this guide) is figure out what your dream destination is.

You've just bought a guide that will describe how to go anywhere in the world for free, so you must have some ideas in mind, right?

If not, then good for you; you're a true free-spirit. Spin a globe and plop your finger down. Wherever it lands is where you're headed. You know, Djibouti is awfully pretty in the fall!

The truth is, it doesn't matter where you want to go. From seeing the Moai statues on Easter Island to visiting relatives in Ohio, it's up to you. But start out with a goal and WRITE IT DOWN, no matter how crazy or how simple.

I'll even give you a line to write it on in case you've printed it out. Everyone else, grab a piece of scratch paper, your iPhone, or even your other hand and write it down.

I want to go to	

The reasons for writing it down are threefold:

- You're taking the first step. Everyone I talk to is interested in frequent flyer miles, but 90% of them never decide to do anything about it. It's because they think it will be "hard to understand" or "too much work" (although neither could be further from the truth). But guess what, by writing down your dream destination, you've already completed step 1! You've done a full step and that wasn't hard to understand nor too much work, was it?
- Having a goal will keep you motivated. Sure, it sounds nice to say "I can't wait to have 60,000 frequent flyer miles" but that doesn't have the same ring to it as "I can't wait to be scuba diving on the Great Barrier Reef". By writing down your dream destination, you are making a concrete statement about going somewhere tangible. You're invested in a goal THAT IS REAL!
- 3. IT'S FUN! You will be going to the place you wrote down! You understand that, right? Everyone loves dreaming about the places they want to go. But for many, dreaming about it is as far as they get. That won't be the case with you; you'll be able to go there, and go there for free.

Ok, you've written down a destination? If you haven't, do it. Stop making up excuses. You don't have to "think about it for a while". The "paper isn't too far away". Just pick a place you've always wanted to go and write it down! NOW!

Casual or Obsessive: The Choice is Yours!

The great thing about earning frequent flyer miles is that everything can be done at your own pace. Maybe you'll start and get totally immersed in it, taking advantage of every signup bonus you can, utilizing online shopping to take advantage of great promotions, and spending way too much time analyzing which card will earn you the most points while buying a \$1 loaf of bread at the grocery store (spoken from experience). You'll earn enough miles each year that you won't even spend them all, a great "problem" to have, by the way.

Or maybe you'll be more casual about it. You'll earn miles by opening a credit card here and there. You might use your card for regular purchases, but not give it too much thought. You won't be found scouring frequent flyer forums or participating in small promotions, but with minimum effort, you'll still be able to travel to a few places each year for free.

While I'm a prime example of the first situation, my father is a great example of the second. He doesn't think about it much, but he does take advantage of a few great opportunities that earn him enough to take a couple vacations each year, sometimes even in first class.

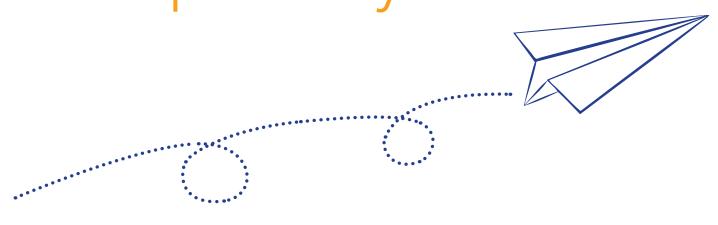
If you want to travel to so many places that you can't even begin to list them all, you'll most likely start taking a more obsessive approach. If you enjoy a more infrequent traveling schedule, preferring a vacation or two a year, you'll probably take a more casual approach. Neither is wrong, and you may even find yourself flipping between the two at different times.

Either way, do what works best for you. This guide is written for both the casual and the obsessive. It contains enough tips for even the most hardcore mile junkies but also makes mile-earning easy for those who wish to take a more relaxed approach.

With that in mind, let's start digging in to the heart of the guide. Before we can do anything else, you'll need to understand what frequent flyer miles are.



SECTION TWO The FUNdamentals of Frequent Flyer Miles



"Twenty years from now you will be more disappointed by the things you didn't do than by ones you did. So throw off the bowlines, sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." - Mark Twain, English literary giant

"Traveling is fun. Traveling for free is funner." - Travis Sherry, former English teacher

Frequent Flyer Miles 101

/// WHAT ARE FREQUENT FLYER MILES?

Frequent flyer miles are a currency, plain and simple. Just like any currency, they are earned and spent. They can be earned through a variety of ways and can then be redeemed for free flights. The more frequent flyer miles you have, the more free flights you can get. Pretty easy so far!

/// WHY DO THEY EXIST?

In 1982, American Airlines introduced the first frequent flyer program as a way to reward their loyal customers and in turn, earn the loyalty of the customer. They began to offer people who flew with their airline "frequent flyer miles" as a way to entice people to continue to use their airline as opposed to a competitor. These frequent flyer miles could then be redeemed for free flights with AA, a way for the airline to say "Thank you" for being such a great customer.

Soon (that same year, actually), other airlines began to realize how great a marketing strategy this was and implemented programs of their own. Hotels even joined the mix in 1983, giving out hotel points that could be redeemed for free nights.

The competition was fierce, and as frequent flyer programs became more and more popular, the ability to earn frequent flyer miles was widened. Instead of simply earning frequent flyer miles from flying, miles could be earned in a variety of other ways, from credit card signups and spending to online shopping and special promotions.

Nowadays, frequent flyer programs have become a big business, with over 14 trillion miles accumulated worldwide as of 2005 (estimated at a value of \$700 billion), a number that is surely much higher now. Frequent flyer miles have also become a major marketing strategy for credit cards, which has led to credit card signups being the number one way to earn frequent flyer miles.

While "giving away" free flights may seem like a bad strategy for the airlines, the truth is, if it wasn't profitable for them, they wouldn't be doing it. The reality is that very few people understand the ins and outs of frequent flyers enough to really make use of them. The goodwill the airlines earn and psychological hold on customers that comes from frequent flyer miles far outweigh the amount of money they lose on "free flights".

This isn't to say we shouldn't be thankful that frequent flyer programs exist; we just shouldn't feel sorry for airlines when we start racking up tons of miles and using them for free flights. The marketing strategy of frequent flyer miles is still working in their favor because the majority of the public is too uninformed to really make good use of frequent flyer miles. Thankfully, you are now part of the minority that will know how to make frequent flyer miles benefit you and allow you the amazing opportunity to travel anywhere you want!

THE FUNDAMENTALS OF FREQUENT FLYER MILES

/// WHAT DOES A MILE REALLY MEAN?

This is where things get a bit more confusing. The first thing to realize is when someone says "a frequent flyer mile" that this does not always equate to the physical distance of a mile.

When earning them, it usually does. If you fly from Tokyo to New York, a distance of 7,000 miles, you will earn 7,000 frequent flyer miles. Easy enough.

However, when you redeem frequent flyer miles, the term "miles" is a bit misleading. The amount of "miles" you have does not equate to the actual distance you can fly on a free ticket.

If you want to fly from Tokyo to New York, a distance of 7,000 miles, you would not pay 7,000 miles. Depending on the airline, that ticket would cost you between 25,000 and 40,000 miles.

So when you think about redeeming "miles", it might be easier to think of them in terms of points. A certain amount of points earns you a flight from one place to another. Just like tickets at an arcade, you need a certain amount to get a certain level of prize!

Before moving on to talking about actually earning miles, there are two major concepts that are imperative to your frequent flyer education. You'll need to understand airline alliances and award charts for everything else to fall in to place, so let's talk about them now.

/// HOW DO YOU SIGN UP FOR A FREQUENT FLYER PROGRAM?

Before you can actually earn frequent flyer miles through any method you have to be a member of the airline's frequent flyer program. Since this is super easy and free, you should sign up to become a member of any airline you think you may earn miles with.

To sign up for a frequent flyer membership, simply go to your airline of choice's website, find the area for joining the frequent flyer program and enter your information. Some airlines will have you print out your frequent flyer "card" while others will send you one in the mail. Most importantly, write down your frequent flyer number. You can keep track of all your frequent flyer numbers in the Ultimate Frequent Flyer Spreadsheet that you got for free with this guide

Airline Alliances

/// THE BASICS OF AIRLINE ALLIANCES

One of the first and most important things to understand about frequent flyer miles is the idea of airline alliances. In recent years, airline alliances have grown bigger and stronger, which is a major benefit to frequent flyers.

An airline alliance is just what the name sounds like: it is a group of airlines that have formed a partnership that allows you to use the frequent flyer miles you earned with one airline on ALL the airlines in the entire alliance. Instead of just being able to fly on one airline, you now have the option to fly on 20+ airlines.

THIS OPENS UP A WORLD OF POSSIBILITIES!

You can also fly on multiple airlines on one itinerary. If I wanted to go to Australia but lived in Philadelphia, where Qantas does not fly directly out of, I could fly American Airlines from Philadelphia to Dallas and then Qantas from Dallas to Australia and I'd still pay the same amount of frequent flyer miles.

Let's look at an example: I have 100,000 American Airlines miles and I want to fly to Australia. Unfortunately, American Airlines doesn't fly to Australia, so if they weren't part of an alliance, I'd be out of luck. BUT....American Airlines is part of the OneWorld alliance, which means that I can use my American Airlines miles to fly on ANY airline that is a member of the OneWorld alliance.

To get to Australia, I could fly on Qantas, an Australian-based airline that is part of the OneWorld alliance

and flies between Australia and tons of US cities.

If you learn one thing right away, it will be to love the airline alliances. They are your friends and because of airline alliances you can fly almost anywhere in the entire world no matter what airline's miles you are earning.

Ok, so who are the major airline alliance players?

/// MAJOR ALLIANCES

There are three major airline alliances; Star Alliance, SkyTeam, and OneWorld.

Here are the airlines in each alliance:

THE FUNDAMENTALS OF FREQUENT FLYER MILES

Star Alliance (28 airlines)- United Airlines, USAirways, Turkish Airlines, Thai Airways, TAP Portugal, TAM Airlines, TACA, Swiss Air, South African Airways, Singapore Airlines, SAS, Lufthansa, LOT Polish Airways, Ethiopian Airways, EgyptAir, Croatia Airlines, Copa Airlines, Brussels Airlines, Blue1, Avianca, Austrian Airlines, Asiana Airlines, ANA, Air New Zealand, Air China, Air Canada, Aegean Airlines, Adria Airways.

SkyTeam (18 airlines)- Delta, Aeroflot, Aerolineas, Aeromexico, Air Europa, Air France, Alitalia, China Airlines, China Eastern Airlines, China Southern Airlines, Czech Airlines, Kenya Airways, KLM, Korean Air, Middle East Airlines, Saudi, TAROM, Vietnam Airlines.

OneWorld (12 airlines)- American Airlines, Air Berlin, British Airways, Cathay Pacific, Finnair, Iberia, Japan Airlines, LAN, Qantas, Royal Jordanian, S7 Airlines.

/// HOW AIRLINE ALLIANCES OPERATE

The three major airline alliances operate in a very similar manner.

Things you CAN do in airline alliances:

- Use your frequent flyer miles from one airline to fly on another airline in that alliance. For example, if you have American Airlines miles, you CAN use them to fly on Qantas.
- Earn miles for one airline while flying with another. For example, if you fly on Qantas, you can choose whether those miles will be Qantas miles or American Airlines miles. However, you must decide which airline to credit them to BEFORE you fly.
- Fly with more than one different airline on a single itinerary if they are in the same alliance. As the earlier example references, if you are going Philadelphia to Sydney you can fly from Philadelphia to Dallas on American

When you book a ticket using frequent flyer miles, this is called an award ticket. With award tickets you follow the rules of the airline whose miles you are using, not the airline you are actually flying with. For example, if you use American Airlines miles to book a flight on Qantas, you follow the rules of American Airlines. You call to book the ticket with American Airlines, you pay the amount of miles that AA charges for the flight, and you follow all their guidelines regarding award tickets. Qantas has nothing to do with this except for providing the actual flight.

can fly from Philadelphia to Dallas on American Airlines and then Qantas from Dallas to Sydney.

Thing you CAN'T do in airline alliances

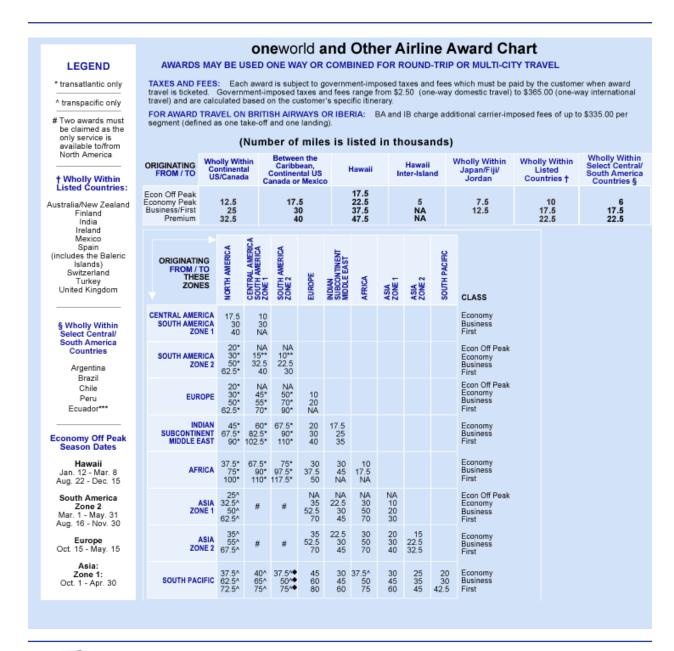
Transfer miles from one airline to another, even if they are in the same alliance. After the miles are already earned and in your account, whether it be through flying, spending, etc., you can not combine them with another airline. If you have 30k American Airlines miles and 20k Qantas miles, you cannot transfer your Qantas miles and have 50k AA miles.



Award Charts

Award charts are the way you determine how many frequent flyer miles it will cost you to fly from one place to another. There is no "one size fits all" award chart for using frequent flyer miles. Each airline has their own award chart and determines on their own how much a flight between two places will cost. Even airlines in the same alliance will have differences in their award charts.

To show you an example of what a typical award chart looks like, I've included the American Airlines award chart below.



THE FUNDAMENTALS OF FREQUENT FLYER MILES

While it used to be necessary to keep a copy of every airlines award chart handy or go to each individual airline's website every time you wanted to check their award chart, people much smarter than me have created an amazing website called milez.biz. Milez.biz will allow you to plug in any two airports and it will tell you how many miles every major airline in the world requires to fly that route. Use it often, love it deeply!

And while milez.biz will spit out the numbers for you, it is still very important to understand that there are two different models that airlines use; a zone-based model and a distance-based model.

/// ZONE-BASED

Currently, the zone-based model is more common, especially with North American carriers. All the major US carriers, such as American Airlines, USAirways, United, and Delta, use a zone-based model.

Award charts making your head spin? Check out my video tutorial to quickly learn how to read zone-based and distance-based charts and also the see exactly why milez.biz is so awesome!

Fortunately, a zone-based award chart is fairly easy to understand. Every area is a zone and it costs a certain amount to fly from one zone to another, regardless of the actual distance.

For example, a flight on American Airlines from the North American zone to the European zone will cost 60,000 miles roundtrip. That means that a flight from New York (North American zone) to London (European zone) which is 7 hours and a distance of 3,500 miles, will cost 60,000 AA frequent flyer miles.. A trip from San Francisco (NA zone) to Moscow (European Zone), which would take 12 hours and is a distance of 6,000 miles will also cost 60,000 AA frequent flyer miles.

It doesn't matter which cities you fly between or how far apart they are. If an airline has a zone-based award chart, you'll pay the same amount to fly between those zones.

/// DISTANCE-BASED

Some airlines, such as British Airways, have changed to a distance-based award chart.

A distance-based award chart works on a tier system. There are certain distance tiers and the amount of miles your flight is determines what tier you are in, which in turn, determines the amount of miles you pay.

Take a look at the British Airways award chart to understand what I mean:

Travel dis	stance in miles	British Airways Avios miles required for the award			
From	То	Economy	Premium Economy	Business	First
0	649	4500	6750	9000	13500
650	1149	7500	11250	15000	22500
1150	1999	10000	15000	20000	30000
2000	2999	12500	18750	25000	37500
3000	3999	20000	30000	40000	60000
4000	5499	25000	37500	50000	75000
5500	6499	30000	45000	60000	90000
6500	6999	35000	52500	70000	105000
7000	100000	50000	75000	100000	150000

One thing to be wary of with distance-based award charts is some airlines, such as British Airways, will charge you for every flight you take, even if it is all part of the same itinerary.

For example, let's say you were flying from New York to Paris but couldn't get a direct flight and needed to layover in London. Many people would THINK that you would find the distance between New York (your starting point) and Paris (your final destination) and calculate how many points you owed based on that mileage. WRONG!

Instead, you have to calculate the mileage for each segment and pay for each segment separately, even if you are just laying over in London for a few hours. So, for this trip, you'd find the distance between New York and London (3451 miles) and pay 20,000 BA points for that flight. THEN, you'd find the distance between London and Paris (500 miles) and pay 4,500 BA points for that flight. All told, you'd pay 24,500 BA points for the trip.

You can see that in order to fall into Tier 1, you can fly anywhere between 0 and 649 miles. An economy flight that is under 649 miles will always cost you 4,500 British Airways miles, which are called Avios points. If you fly between 650 miles and 1149 miles, you'll pay 7500 Avios points. And so on and so forth.

/// MAXIMIZING BOTH TYPES OF AWARD CHARTS

Once you understand the basics of how each model of award chart works, you can begin to figure out the positives and negatives of each system. Overall, I tend to prefer a zone-based award chart because you can take long-haul flights to more obscure cities. Normally, these tickets would cost a ton to buy outright but you can get them for the same amount of miles as a ticket between two major cities, like New York to London, which might normally be pretty affordable if you were buying the ticket.

However, a distance-based award chart is great when taking short-hop flights, like New York to Boston. Instead of paying the same amount of frequent flyer miles as someone who is flying from New York to San Diego, you are only paying a portion of that

since you are flying a much shorter distance.

This is a prime example of why it helps to diversify your frequent flyer mile portfolio, something I'll mention throughout the guide. You never know which types of miles you'll need, but if you have a solid base in a few programs, you can use whichever miles work best for each specific trip.

Alright, enough with the introduction stuff! It's time you start learning how to actually earn these suckers so that you can start flying around the world for free. There are five major ways to earn frequent flyer miles. A good frequent flyer will use all five ways at their disposal to earn as many miles as possible.

SECTION THREE Earning Frequent Flyer Miles

"Long-term travel doesn't require a massive bundle of cash; it requires only that we walk through the world in a more deliberate way." - Rolf Potts

"Who's Rolf Potts?" - Travis Sherry

Credit Card Signups

By far the fastest, easiest, and most lucrative way to earn miles, especially for Americans, is through credit card signups. In fact, about 80% of the miles I earn year in and year out come from credit card signups, and in one year alone I've earned over 1 million frequent flyer miles JUST through credit card signups. Yes, you read that right (cue Dr. Evil voice): 1 million miles, bwahahahahaha!

But wait! Before you can go and sign up for the best credit card deals out there, you NEED TO CHECK YOUR CREDIT SCORE!

I can't stress this enough. Without a high enough credit score you'll get denied for the best credit cards out there, the ones that offer tens of thousands of miles. You'll not only be wasting your time but you'll be hurting your credit score by getting denied, which makes you that much further away from getting the cards to begin with.

/// CHECKING YOUR CREDIT SCORE

While it certainly isn't a sexy first step, the good news is that it's quick, easy, and best of all, free.

The two best free services to use to check your credit score are Credit Sesame and Credit Karma. Since these are just approximations (albeit pretty good ones) of your credit score, I'd recommend checking both. It never hurts to be safe, and since both of these sites are completely free, there is no reason not to.

If your score is above 700, you stand a very good chance of getting approved for all the best deals out there.

If you want the most accurate credit score out there, go to MyFico.com. You can get a free 1 week trial but if you don't cancel after seven days, you'll be charged \$18.99 a month for a minimum of 3 months. If you do decide to go this route, just make sure you call and cancel. I usually do it immediately after getting my score so I don't forget.

You can also obtain a free copy of your credit report once a year through the government at annualcre-ditreport.com. It won't give you a score but it will give you the actual copy of your credit report. I recommend doing this, especially if your credit score is below 700, so that you can see what's exactly on your report and go about fixing it.

If you are below 700, don't get discouraged. Many people, including myself, have had a credit score of below 700 before, brought it up, and are now able to get the best cards out there. It may take a little work at first, and be a little frustrating, but the payoff of free travel for a lifetime is well worth the minor inconvenience. For more information, check out the "How to Improve Your Credit" page on my Extra Pack of Peanuts website, which will show you the exact steps I took to raise my credit score to the high 700s.

/// PICKING THE RIGHT CARD

There is no shortage of cards out there to choose from and with different offers popping up all the time it helps to be aware of all of them. You can see all the most up to date offers that I recommend on the Best Current Deals page of my website.

Picking a card can be difficult because of the ways credit card companies advertise. Tons of noise, lots of fine print, and sometimes vague details. When evaluating which card to get, the main things to consider are:

Reward Sign Up Bonus

Most cards will offer incredible deals to first time cardholders to entice them to sign up. In recent years, we've seen offers as high as 100,000 miles for one card!. To put this in perspective, my sister flew from Philadelphia to Auckland, Auckland to Tokyo, and Tokyo to Madrid for 97,000 American Airlines miles. 100,000 mile is A LOT!

Usually, the more miles that are offered, the better the deal, but always remember to consider where you want to go and if you can use those miles to get there. In some cases, 50,000 miles on one airline may be better than 75,000 on another based on your travel plans.

Be aware that most cards will only allow you to get the signup bonus one time, so if a deal isn't more than 40,000 miles, I'd recommend holding off and seeing if the card increases its bonus.

Minimum Spend Requirement

Before you get your miles from the signup bonus, some cards may require you to spend a certain amount in a certain time frame. For example, the Chase Sapphire Preferred card requires you to spend \$3,000 in three months before you get the signup bonus.

Only sign up for a card if you are certain you can make the minimum spend requirement in the allotted time. If you don't make the minimum spend in the allotted time, then you won't get the signup bonus no matter how hard you beg and the card is rendered meaningless.

There are other cards that will give you the signup bonus "after first purchase". The first purchase can literally be ANYTHING, including a pack of gum at your local gas station. These are always nice to add to your lineup of cards, so be on the lookout for them.

For awesome tips on how to make minimum spend requirements, check out Chapter 7.

Card Affiliation

All cards are tied to an airline, hotel, or company/bank.

Cards that earn points with a company are a great choice because instead of earning miles or points with only one airline or only one hotel chain, you are earning points that can be used with any partner of that card. This gives you great flexibility, always a great thing when making travel plans. For example, Chase points can be transferred to United, British Airways, Southwest, Korean Air, Hyatt, Marriott, Priority Club, and Amtrak.

- Airline cards earn you miles with a specific airline (ex. CitiBank/AAdvantage Visa)
- Hotel cards earn you points with a specific hotel (ex. Chase Marriot Rewards card).
- Bank Reward cards earn you "points" with a specific company like Chase or American Express. These points can then be transferred to any of that company's partners, which include multiple airlines, hotels, and even rental car companies (ex. Chase Sapphire Preferred, AmEx Premier Rewards Gold).

If there is an airline that you usually fly with, then look for cards that can get you miles for that airline. If there is a destination you travel to frequently or would like to travel to, look for cards that can earn you miles on an airline that flies there. If there is a hotel chain that enjoy, look for a card branded with that hotel. If you've got a destination in mind, search for hotels in that area and look for cards that earn points with those hotels.

Watch exactly how to transfer Chase points to United and how awesome the instantaneous transfer is.

Personally, I value airlines miles much more than hotel points, so I'll almost always choose an airline card over a hotel card, all other things being equal. But like all things with frequent flyer miles, make the decision that works best for you to get to the dream destination you wrote down at the beginning of this guide!

Annual Fee

Most of these cards will have an annual fee attached to them. These can range from \$50-\$450. However, many companies will waive the annual fee for the first year, meaning that you can earn the miles by making the minimum spend and then cancel the card 11 months later, before you get hit with the annual fee. This will not affect the miles you earned as a sign-up bonus. Once you earn the miles, they are yours.

Determining whether to keep a card open after the first year is not always an easy one. My rule of thumb is that I'll keep a card for three reasons:

- 1. If it has no annual fee. This is the ultimate no-brainer.
- 2. If it offers an anniversary bonus, such as 10,000 miles or a free night stay, that offsets the annual fee.
- 3. If it is one of my daily users.

So what if you do not want to cancel the card but you also don't want to pay the annual fee? There are two little tricks that you can try:

- Try to get a retention bonus. Credit card companies don't want to lose customers and sometimes they will offer you an incentive to stay. Call the company and simply tell them you are thinking about canceling the card because you don't want to pay the annual fee since they don't offer any type of anniversary bonus. They just may offer you miles or a statement credit to stay. Check out my 6 tips for negotiating a retention bonus for even more help!
- Downgrade the card. A lot of the cards will have a lesser, more basic version of the card. Usually, this card will have a lower signup bonus, but since you've already gotten the better one, you don't care about that. The key is that this lower card will often have no annual fee. Instead of simply canceling, ask if you can downgrade to a lower version of the card with no annual fee. This way, you get to keep the credit line open and won't pay anything, year after year.

Foreign Transaction Fees

A foreign transaction fee is when you are charged a percentage (usually around 3%) each time you use your credit card abroad. If you live abroad or are planning on traveling even a decent amount, it is always good to have a card that does not charge an foreign transaction fee in your arsenal.

The three most popular cards that have no foreign transaction fees are the Chase Sapphire Preferred (my personal favorite), any Capital 1 card, or the American Express Platinum, although this comes with a hefty \$450 annual fee. It should be noted that in recent months, many cards are jumping on the "no foreign transaction fee" bandwagon, especially cards from Chase, a welcome sign for us!

/// CREDIT CARD SIGNUP WRAP-UP

You don't have to be a rocket scientist to realize that signing up for credit cards is a fast and AMAZING way to earn tons of frequent flyer miles. It is the hands-down the #1 way that most frequent flyer junkies earn a bulk of their miles. And you can do the same. BUT...



You'll only be able to continue to get approved for the best cards and earn the signup bonuses if you maintain a high credit score. Use Credit Karma and Credit Sesame to constantly monitor your credit score and take it slowly in the beginning. Sure, there are a lot of great deals out there, and if you're anything like me, you're going to want to get them all right away. DON'T!

Do some research, figure out which cards earn the best miles for your specific travel plans, and be selective in your applications.

Here are three general rules for first timers applying for travel credit cards:

- 1. Pick, at most, 3 credit cards you want to apply for.
- Make sure these credit cards are from different lenders (i.e. 1 Chase, 1 Citi, 1 American Express). I know Chase has most of the best cards, but if you apply for more than one at the same time, chances are you'll get denied for the second.
- 3. If applying for more than one card, consider applying for all of the cards on the same day (which is called an App-o-Rama). This not only helps your chance of getting approved for each card but also makes it easy to track when the one year anniversary is coming up for multiple cards.
- 4. Always make sure you can meet the minimum spend requirements.

6 Killer Tips to Meet the Minimum Spend

One of the most things to consider when picking a credit card is the minimum spend requirement. While you may be dying to earn 50,000 miles and fly to Europe, if you can't make the minimum spend requirement for that card, you won't get the points and you'll be grounded (literally...not in the scolding mom sense, although this is a big no-no).



If you're like me then your natural spending habits only have you spending a few thousand a month on a credit card. Unfortunately, many of the better cards out there are upping their minimum spend requirements, with \$10,000 in 3 months seeming to be the ceiling. And since you're taking my message to heart and not applying for cards that you can't make the minimum spend on, that means you're out of luck, right?

Au contraire!

Luckily, I've got a bag full of tricks that allow you to "spend" money without actually spending it. Confused? Let me explain.

These tricks will allow you to put spending on your credit card during that crucial minimum spend time period but not actually cost you anything more than you would spend anyway. This means that you'll be able to get those "\$10,000 in 3 months" credit cards and meet the minimum spend without going out and buying a new TV, some living room furniture, and that cute pug you saw at the pet store. You won't be purchasing anything EXTRA, and therefore, your net spending will remain the same.

/// AMAZON PAYMENTS

Amazon Payments is my absolute favorite way to pad my spending without actually costing me anything. If you do the whole process right, the money you "spent" will be returned to you in full in a few days.



Want help meeting the minimum spend? Watch exactly how to use Amazon Payments to help you shave up to \$1,000 a month off the spend requirement.

I'll explain how to do it in writing, but it can be a little tricky. To fully understand it, I suggest you head over to the video tutorial.

Person A needs to make a minimum spend requirement on their new credit card. Person B is someone Person A trusts, like a spouse, parent, or friend. Person A sets up an Amazon

Payments account and registers their new credit card to the account. Person B sets up their own Amazon Payments account and registers a bank account to it.

Person A logs in to their Amazon Payments account and sends \$1,000 from their credit card to Person B's account. This transfer should occur instantly. Person B then signs in to their account, which now has a \$1,000 balance and withdraws the funds from Amazon Payments to their bank account. This withdrawal usually takes a few days. After the withdraw is complete and the money is in Person B's bank account, Person B takes the \$1,000 out and gives it back to Person A.

Person A now has \$1,000. When Person A's credit card bill shows up as \$1,000, he uses that \$1,000 to pay the bill, resulting in a net of \$0.

The \$1,000 will count as "spending" on Person A's credit card, which helps them make the minimum spend requirement. However, Person A never actually spent the money since he used the same \$1,000 to pay off what he "spent". Person B did not gain or lose money; they simply acted as a conduit to route the money through.

The reason this works so perfectly is because Amazon Payments does not charge any fees to use their payment service for personal accounts AS LONG AS YOU KEEP IT UNDER \$1,000 A MONTH.

So, unless you want to pay to use this service (which you don't), the maximum amount of money you can transfer each month is \$1,000. That's a pretty nice chunk of money to help you meet a minimum spend requirement. As a result, that \$10,000 in 3 month minimum spend requirement just became \$7,000 in 3 months, which is much more manageable!

Again, I urge you to check out the video tutorial. There is no substitute for actually seeing it being done, so take the five minutes to go there and watch it before trying this. The last thing you want to do is jump in to it, make a mistake, and get your Amazon account deleted.

If you really want to take this to the next level, ask people you are close with if you can pay some of their bills with your card and have them give you cash or cut you a check. You may think this is crazy, but I've done this with my parents multiple times. They don't have to log on to pay the bill, and I'm earning miles and meeting minimum spends. Every little bit helps!

Move Your Monthly Bills to That Card

Odds are you've got some recurring monthly bills (and if you don't, send me an email right now telling me how you pulled that off!). We're talking things like cellphone, internet, cable, maybe even a student loan or some other payment that you pay with a credit card. Pay those bills with the new credit card on which you need to make the minimum spend, even if it's just for a few months. You're not paying anything you wouldn't normally pay but you're shaving some decent money off the minimum spend.

Prepay Known Expenses

Another easy way to help meet a minimum spend requirement is to pay certain bills in advance that you know you'll have to pay in the future. As long as you have the money on hand to pay off your bill when the statement closes, why not use things like car insurance and health insurance to help you meet your minimum spend?

Instead of paying \$100 a month for your car insurance, pay for six months or even the whole year in one shot. Most likely you'll get a discounted rate for your car insurance for paying in a lump sum and you'll be making a substantial dent in the minimum spend requirement.

While car insurance or medical insurance may be the most common ones, get creative. Maybe you can pay 3 months of a gym membership in advance or pay for your next tank of home heating oil ahead of time. You could even do something small, like pre-paying a few months of a Netflix subscription. Most companies will not turn down someone who wants to give them money ahead of time!

Gift Cards

Buying gift cards is a great way to "spend" more money in a shorter amount of time than you normally would but not cost you anything extra in the long-run. If you find yourself unable to make a minimum spend, use that credit card to purchase gift cards to your favorite stores, restaurants, gas stations, etc. Many gift cards that are tied to a specific business won't have any additional costs, meaning a \$100 gift card to Sunoco will cost you \$100 to buy but also be worth \$100 of gas at the pump (which sadly, isn't that many gallons anymore)! Of course, this will count as \$100 towards your minimum spend and you'll be able to use the Sunoco gift card at your leisure, even after the deadline for the minimum spend requirement has come and gone.

If you really have a large minimum spend to make and don't feel like having hundreds of dollars worth of restaurant or gas gift cards lying around, then consider buying American Express or Visa gift cards. These cards will give you much more flexibility in your spending since they can be used everywhere. The downside is that they will have a small fee attached to them, usually around \$3-\$5 to purchase the card. However, most gift cards will cost the same amount to purchase no matter what denomination you get, so make sure you are stocking up on bigger gift cards (like \$500 Visa ones), instead of buying a bunch of smaller ones and getting hit with the fee over and over again. That \$5 is negligible considering how many miles you'll be getting once you hit the minimum spend.

Donate To Charity

Yes, even donating to charity can help you make your minimum spend. Most charities will allow you to donate with a credit card, so if you normally donate to a charity, start using your credit card to donate. If you normally donate later in the year, do it earlier to help you make your minimum spend. If you normally do it in payments, consider donating in one lump sum to knock off a larger chunk of your minimum spend. You're helping someone else and helping yourself meet the minimum spend all at once! Score!

Lend Money to Kiva.org

Kiva is an organization that I stand by whole-heartedly and one that I have personally lent money to numerous times. I love every facet of the organization; the mindset behind it, the structure, the ease at which you can lend money, and the success that comes out of it. If you're unfamiliar with Kiva, it is a website that allows you to lend money to small business owners in developing countries through microfinancing institutions in that country. You can sign on to Kiva, read the backstory of all the people looking for loans, choose the one that you want to lend to, and then pick the amount you want to lend.

The loan will be paid back to you over a pre-determined amount of time, which you can see when deciding who to lend to. Since Kiva has a 98.96% repayment rate, there is very little chance that you won't get repaid.

Kiva allows you to use a credit card to lend money to someone in need and it will also count towards your minimum spend. And since you'll eventually get paid back, you aren't actually spending any money.

I love Kiva anyway, but the fact that it can help me make my minimum spend requirements is like the cherry on top. If you want to join a Kiva lending team, check out the Milepoint team, which is one of the largest lending teams in the world and made up of frequent flyer junkies (myself included) who are members of the Milepoint forum.

Earning Miles Through Shopping (Women, Rejoice!)

While credit card signup bonuses might be the quickest way to a lot of miles, the second best way to earn large chunks of miles and really grow your balance is through "smart" spending. Under this "smart" spending umbrella are two different facets; category bonuses and online shopping portals.

/// CATEGORY BONUSES

Understanding how to use category bonuses to earn the most possible miles is really simple. A standard card will earn you 1 mile for every \$1 spent. Spend \$700 on a new tv, earn 700 miles. However, many credit cards will have "bonus categories" that offer more than the standard 1 mile for every \$1 spent. Sometimes, these categories will give you 2x, 3x, or even 5x for every dollar spent.

For example, the Chase Sapphire Preferred offers 2x points for all travel and dining purchases. Every time I'm out at a restaurant, I always use this card because instead of getting 30 miles for a \$30 tab, I'm getting 60. For a category like dining, which is a large part of many people's expenses, this can really add up quickly, and at the end of the year, you could be staring at an extra 10,000 miles.

The real bang for you buck comes when you can grab a card that offers HUGE category bonuses. The Chase Ink Bold and Chase Ink Plus both offer 5x on wireless bills (cable, internet, cellphone). By simply shifting the automatic payment of these bills to the Chase Ink Bold, you could easily pull in an extra 1,000 to 2,000 miles each month! Just set it, forget it, and watch the miles pour in.

It doesn't take a frequent flyer savant to realize that if you have a card with a category bonus you should be using that card when making purchases in that category.

The Chase Freedom is a unique option that offers 5x on certain categories but the categories rotate every 3 months. This makes it a really great card to have; even if you aren't much of a spender in a certain category, there are other options that come along. The categories are no slouches either, with gas, groceries, restaurants, hotels, and Amazon.com being some of the more common ones. If you max out the \$1,500 limit each quarter, you'll earn an additional 30,000 points each year!

Some more advanced frequent flyer gurus will actually have so many cards open that they are rarely making a purchase that doesn't have a bonus attached to it! Gas, groceries, travel, dining: almost all major categories have a card that counts it as a bonus, so be on the lookout for a good card that works with your spending habits.

/// ONLINE SHOPPING PORTALS

In addition to using category bonuses, you should DEFINITELY be using online shopping portals to truly maximize your miles-earning. Before you roll your eyes or think "I don't know how to do that and it sounds difficult" and skip to the next section, hear me out.

Truth: I ABSOLUTELY HATE SHOPPING (my wife enjoys it enough for the both of us).

How easy is online shopping? So easy that I was able to make a video that walks you through the entire process and takes less than 3 minutes. Check it out! And as much as I love frequent flyer miles, I hate shopping equally as much (want proof? As I'm writing this, I'm wearing my high school's tennis t-shirt that I got as a senior...12 years ago!)

If this was hard or difficult in the slightest way, I wouldn't do it. So if I do it, you know it must be a cinch!

How an Online Shopping Portal Works

Every time you shop through a company's online shopping portal, you'll earn bonus points or miles, whether it be a bank like Chase or an airline like United. The reason this can be so lucrative is because many merchants will offer bonuses, sometimes really big ones, for you to shop at their store if you route through an online shopping portal first. The Chase Ultimate Rewards Mall is one of the best ones out there and my personal favorite.

Let's look at J. Crew (my wife's fave) as an example:

If you go directly to J. Crew's website, either through Google or by typing in jcrew.com, you'll only earn the 1 mile for every \$1 spent that your credit card gives you for standard spending. This would be the same as if you went to the physical store.

However, if you take the 2 minutes or less to sign in to a shopping portal and then redirect to J. Crew's website, Chase will offer you bonus points for every dollar you spend. For example, the current bonus at Chase's online shopping portal is 5 points for every \$1 spent at J. Crew.

So, in addition to the regular 1 mile you'll get for using your Chase credit card for shopping, you'll get an ADDITIONAL 5 miles for every \$1 you spend.

By routing through a shopping portal, that \$200 you spend at your favorite retailer will earn you 1,200 miles instead of a measly 200. And it only takes an extra 2 minutes max to sign in to the shopping portal and then redirect to your favorite store!

1,000 miles for 2 minutes? If your time is so valuable that 500 miles per minute doesn't get your heart pumping, what are you doing wasting your time reading this guide? Go back to creating the next Facebook or Angry Birds.

I could give you example after example of times I've used the Ultimate Rewards Mall to score big points, but I'll just leave you with the one that got me to go all-in on using shopping portals, a decision that has earned me tens of thousands of points since.

How Chase Gave Me a Very Merry Christmas

Rewind to pre-Christmas, 2011. My siblings and I wanted to get my parents something special and my sister suggested a hot air balloon ride. We all thought that was great, so she started searching around and found one on Groupon for \$300.

Luckily, I had just gotten an email about Groupon offering 30x miles for every \$1 spent if I went through the Chase online shopping portal. I checked it twice to make sure I read it correctly.

Yep, 30 Chase points for every \$1. Un freaking believable!

I called my sister immediately and walked her through exactly how to use Chase shopping portal to purchase the balloon ride, which lucky for you, is now a 3 minute video! Want to know which shopping portals offer the most points for each merchant? Take 3 minutes to learn how to use Evreward, a sweet little site that does all the hard work for you!

BOOM!

Just like that, I was 9,000 miles richer!

From that day on I was a convert, and I haven't looked back since!

If you're already an online shopper then this should be no problem for you. Take a few minutes to sign in to a shopping portal before shopping and start earnShopping portals usually offer especially big bonuses around the holidays. Avoid the mayhem at the malls and earn tons of points by using them during the holidays.

ing some major miles. If you're an online shopping newbie, I implore you to give it a try. You'll probably find out that you like it, and even if you don't, you've just earned yourself some extra miles by sitting on your butt!

/// "SMART" SHOPPING WRAP-UP

Don't think that earning miles stops after you get your signup bonus. By using category bonuses and online shopping portals, you can literally earn tens of thousands of miles each year by doing two things that take very little effort.

These are the two easiest and simplest things you can do to blast your mileage earning in to the stratophere. Take a few minutes to figure out which cards to use when, and then, before purchasing something online, route through a shopping portal. You won't regret it when that little bit of effort is the reason you're gazing at the Eiffel Tower with a pain au chocolat in hand!

Dining Programs

Another great way to rack up points with very little effort is to use dining programs. Most of the major airlines, as well as some hotels, offer dining programs. The only thing you have to do is sign up for the dining program and register your credit card ahead of time. Then, when you eat at a restaurant that is part of that dining program and use that credit card to pay, you'll automatically get the additional miles..

/// HOW DINING PROGRAMS WORK

An airline's dining program will have hundreds of restaurants around the country that are members of the program. If a restaurant is a member of the dining program, you'll receive bonus miles if you pay with a credit card that you have previously registered. Usually, you'll receive 3x to 5x miles per dollar spent at the restaurant.

There are three important pieces of information you need to know about dining programs:

- You can only register each credit card with one dining program. For example, I can register my Chase Sapphire Preferred card with either American Airlines' dining program or United's, but not both. All the airline and hotel dining programs are run by the same parent company, and so they all have the exact same restaurants on their lists and operate the same. Pick the airline or hotel you most want to earn miles with and register your card with that one.
- You can register more than one card with each dining program, however. For example, I can have 5 credit cards registered with American Airlines' dining program. I could also have 3 with American Airlines and 2 with United. However you choose to split it up is fine, but you should register all your cards with a program so no matter what card you use, you'll always be earning miles.
- 3. Always opt-in to the emails when you register. This will allow you to get 3x per \$1 spent instead of 1x. If you don't want to load up your personal email inbox, just make a secondary email address and use that for these types of things.

/// GIMME THAT GUAC! A PERSONAL EXAMPLE

Let's look at an example. I have a Chase Sapphire Preferred card and since I can only tie this credit card to one dining program, I decided to choose American Airlines. I opened an account with American Airlines dining program and made sure to sign up for their emails so that I could earn the 3x per \$1 spent.

Using their search function on the dining program site, I saw that La Villa Mexican Grille was part of the program...

Yeah gimme that guac!

I went there to eat and after a few margaritas for my wife, the bill came to \$50. I whipped out my Chase Sapphire to pay and just like that, I earned:

- 150 American Airlines miles because I'm a member of the dining program (and I get 3x per \$1 spent).
- 100 Chase points because the Chase Sapphire Preferred card offers 2x per \$1 spent on dining!

Anytime you can double dip on miles it's a good day, but it's especially awesome to earn those miles while washing down a huge burrito with some cerveza!

/// DINING PROGRAM WRAP-UP

There is absolutely no reason not to register every credit card you have to a dining program. After that, all you have to do is two things everyone loves: Eat out and fly for free! It's especially sweet when you eat at a restaurant, totally oblivious to the fact it's part of a dining program, and end up with extra bonus miles in your account (it also makes the headache after too many margaritas more tolerable).

Here are the links to all the dining programs so that you can go register now:

- American Airlines AAdvantage Dining Program
- Delta Skymiles Dining Program
- Southwest Rapid Rewards Dining Program
- United Mileage Plus Dining Program
- USAirways Mileage Plus Dining Program
- Hilton HHonors Dining Program
- Priority Club Rewards Dining Program

Flying

Hey, did you know that you can actually get frequent flyer miles for flying? Crazy, right? While most of what I teach revolves around getting frequent flyer miles WITHOUT flying, if you are actually doing the flying, you better be earning miles for it because there is actually no easier way. You're literally earning miles for sitting on your butt on a plane (or lying down if you're traveling first class)!

/// SIGNING UP FOR FREQUENT FLYER PROGRAMS

As we previously discussed in Chapter 3, you should be a member of any airline's frequent flyer program that you may eventually earn miles in. It's quick and easy to sign up, so there is no reason not to join an airline's program.

If you don't want to take the time to speculatively sign up now, make sure you sign up for that airline's program BEFORE flying. If you're not a member before you fly, they may not let you get credit for those miles.

Remember to write down your frequent flyer number. I keep all of my numbers (over 20 at this point) in the Ultimate Frequent Flyer Spreadsheet that you got for free with this guide.

While you may think having the physical card on you is nice, carrying around 20 frequent flyer cards isn't so great for your posture! Stash all the physical cards in a bag at home and simply carry around a piece of paper with all of your numbers on it.

/// HOW TO GET THE MILES CREDITED TO YOUR ACCOUNT

There are a few ways to make sure you are credited for the miles you fly.

- 1. Enter your frequent flyer number when buying your ticket. If you do this, your frequent flyer account will automatically be credited after you complete the flight.
- 2. Give your frequent flyer number when checking in for the flight. If you forget to do it when you buy your ticket, this is the second best option. Again, your miles should post after you complete the flight.
- 3. If you forget to do both of these, most airlines will give you a 30 day grace period. Call the frequent flyer customer service line AFTER your flight and give them your number.

Just remember though, for some airlines you need to be a member of the frequent flyer program before you take the flight so make sure to sign up. Better safe than sorry!

/// HOW MANY MILES WILL I EARN FOR MY FLIGHT?

The miles you'll earn for your flight depend on the distance of your flight and the class of the ticket you purchase.

While each airline is slightly different, generally you'll earn:

- Economy- 1 frequent flyer mile for every 1 mile flown.
- Business- 1.25 to 1.5 frequent flyer miles for every 1 mile flown.
- First- 1.5 to 1.75 frequent flyer miles for every 1 mile flown.

To find out how many miles your flight will be, head to milecalc.com. That'll give you a very close estimate to how many miles you'll fly for that route. If you need to know an airport's code, milemaven.com has you covered.

/// DO I EARN FREQUENT FLYER MILES IF I USE FREQUENT FLYER MILES TO BUY MY TICKET?

No, an airline will not give you frequent flyer miles if you are flying on an award ticket, which is the term used for a ticket "bought" with frequent flyer miles. The only time you'll get frequent flyer miles is for a purchased flight.

/// EARNING MILES FOR ONE AIRLINE WHILE FLYING ON ANOTHER

Remember when we talked about airline alliance back in Section 1? Well, there is another great perk about alliances; you can earn miles for your preferred airline even if you fly on a partner. If I purchase a ticket on a Qantas airline flight, I can choose whether I want to earn Qantas frequent flyer miles, American Airlines frequent flyer miles, or frequent flyer miles with any other OneWorld partner.

This is awesome because it allows you to consolidate your miles into one program instead of having them scattered across different airlines. Remember, you can't combine miles between frequent flyer accounts so make sure to specify which airline you want to earn the miles in BEFORE the flight.

/// EARNING STATUS

Airlines want to recognize their loyal customers, so the more you fly on paid tickets, the more status they'll give you. The better your status, the better the perks!

THE ULTIMATE GUIDE TO FREQUENT FLYER MILES

While each airline has their own status levels, their own requirements to reach those levels, and their own perks that each level gets, they all follow a similar pattern. Let's look at American Airlines for our example.

Benefit	Gold	Platinum	Executive Platinum
Hotline	800-848-4653	800-843-3000	800-843-6200
In-flight Reservations Hotline	*044	*055	*066
Pre-reserve Exit Row Seats	Yes	Yes	Yes
Waived Checked Baggage Fees ¹	Yes	Yes	Yes
Earn 4 Domestic Upgrade "Stickers" Every 10K Miles Flown	Yes	Yes	No
Complimentary Domestic Upgrades	No	No	Yes
Domestic Upgrade Clearing Window	24 hours	72 hours	100 hours
Check-In (AA)	Business ²	First	First
Check-In (oneworld)	Business	Business	First
Admirals Club Discount	\$50	\$100	\$150
oneworld Tier	Ruby	Sapphire	Emerald
oneworld Lounge Access (On non-North-American Itineraries) ³	None	Business	First
Main Cabin Boarding Group (Domestic Two Class)	Priority AAccess/Group 1	PLT	First Class
Main Cabin Boarding Group (Domestic Three Class and International)	Priority AAccess/Group 1	PLT	Business Class
Mileage Bonus ⁴	25%	100%	100%
Systemwide Upgrades (SWUs)	0	0	8
Waived AAdvantage Award Fees ⁵	Some	Some	Yes, even same-day
Expanded MileSAAver Award Availability ⁶	No	No	Yes
Guaranteed Economy Seating on Sold-Out Flights	No	No	24 Hour Notice
Priority Waitlist for Purchased Business/First Seats	No	No	24 Hour Notice
Luggage Tags per Year	0	0	2
Free Drink (1) & Snack (1) in Economy Class ⁷	No	No	Yes
Priority Baggage Delivery	No	Yes	Yes

Got all that? Ready to move on?

Ok, so it's a tad confusing, but let's unpack it bit by bit and you'll see that it's not really that hard to understand.

American Airlines has 3 status levels: Gold, Platinum, and Executive Platinum.

EARNING FREQUENT FLYER MILES

To qualify for Gold, you need to fly 25,000 miles on American Airlines or American Airlines partners in one calendar year. Or, you can also fly 30 different segments on AA or AA partners in one calendar year. A segment is simply a flight from Point A to Point B.

Gold status will get you a special AA hotline to call, free checked bags, an extra 25% on frequent flyer miles earned when flying, business class check-in, and a chance to upgrade from economy to business (although the likelihood that the upgrade will be granted is small for Gold members).

To qualify for Platinum, you need to fly 50k miles or fly 60 segments in a calendar year.

With Platinum, you'll not only get the Gold perks but also 100% bonus on frequent flyer miles earned when flying (for every mile you fly, you'll earn 2 miles), a much better chance at upgrading your ticket from economy to business, and also lounge access in the airports.

To qualify for Executive Platinum, well, you're going to have to do A LOT of flying: 100k miles or 100 segments. Of course, you'll be one of AA's best customers and you'll be treated like it. Perks include: Guaranteed upgrades on domestic flights and a very good chance of upgrades on international flights, first class check-in and lounge access, and waived fees for all award ticketing charges like ticket changes, same-day ticket reservation, etc. plus all Gold and Platinum perks.

Two more things to know when talking about getting status:

- 1. Flights taken with award tickets do not count towards earning status. The ticket has to be a purchased ticket.
- If you buy a business or first class ticket, you'll earn extra miles towards status. Economy tickets will earn you 1 mile towards status for every mile flown, so to achieve Gold Status you'll need to fly 25,000 miles. Business and first class tickets will earn 1.5 miles towards status for every mile flown. To reach the 25,000 threshold to get Gold Status, you'll only need to fly 16,666 miles on business or first class tickets.

Promotions

Another way to earn frequent flyer miles is through promotions. Now, these aren't always as lucrative as credit card signups or online shopping portals but they are a nice, easy way to earn some extra miles, usually with very little effort.

There are two basic types of promotions: spending promotions and free promotions.

/// SPENDING PROMOTIONS

The idea behind spending promotions is pretty easy. A card will send you an offer of extra bonus miles for spending a certain amount on their card in a certain amount of time. Think of this almost as a second, smaller signup bonus. A prime example of this is USAirways, which will often offer an additional 10,000 miles for spending \$1,500 each month for 3 months on their credit card.

If the promotion is big enough, it's definitely worth it, as it only requires shifting your spending to a different card for a little while. Definitely watch your inbox for this type of promotion, as they are most often sent to you via email.

/// FREE PROMOTIONS

Free promotions usually involve answering a survey or playing a game. A ton of hotels and airlines will offer this type of promotion and they are constantly popping up. Sometimes it's a few hundred points, occasionally it's a thousand or so. Not mind-blowing, but they usually take 2 or 3 minutes, so if you have the time, why not grow your mileage balance? Every little bit helps. Again, these usually arrive via email, so keep an eye out.

Transferring or Buying Miles

I put these options last because most of the time I would definitely not recommend either. There are so many other ways to earn miles that paying for miles just doesn't make sense. Even when there is a promotion on buying miles, such as "buy 1 get 1 free", the price you'll pay is pretty hefty. The only time I'd recommend buying miles was if you had a trip planned and were short a small amount with no other way to get them.

Airlines will allow you to transfer miles between people but usually the fee is pretty ridiculous. Now, if you are working with an airline that lets you pool your miles together for free (like British Airways) then go for it. But if you have to pay to transfer miles between people, its almost never worth it. If you need some extra miles for a ticket and are thinking about transferring, check the price of actually buying a ticket first. You might find out that it's cheaper just to buy it outright!

The Earning Miles Mega FAQ

/// GENERAL QUESTIONS

How can I earn frequent flyer miles?

There are a ton of ways you can earn frequent flyer miles. The six most common ways are through credit card signups, bonus categories, online shopping portals, dining out with dining programs, actual flying, and promotions.

What is the best way to earn frequent flyer miles?

The best way is to use all available avenues you have to earn frequent flyer miles instead of focusing on one. However, the fastest way to earn a ton of miles is through credit card signups since these can earn you 30k to 100k in one shot.

However, by using category bonuses and online shopping, you should also be able to rack up large chunks of points for minimum effort. Supplement these with dining programs and promotions and you'll be rolling in miles before you know it!

Is signing up for an airline's frequent flyer miles program free?

Yes, to sign up for an airline's frequent flyer program is free. You'll need to sign up for the program and get a membership number before you can earn miles with them. It usually takes less than five minutes to sign up and in almost all cases, you'll be given a membership number immediately.

4. Isn't shopping online difficult and confusing?

Not at all! Not only can you do it anytime, from anywhere (with internet) and while wearing your pajamas, its actually really easy to do! I show you how to do it in less than 3 minutes in the video tutorial found in Chapter 8.

Will I earn miles for flying if I use frequent flyer miles to buy the ticket?

No. You only earn miles for flying if the ticket is paid for.

6. What if I thought I earned miles but they never showed up in my account?

If this happens for miles you earned from anything not related to a credit card or credit card spending (such as flying), you'll have to call the airline directly and speak with them.

If this happens for anything related to a credit card, such as a signup bonus or online shopping, you'll have to contact the credit card company. You can do this either by calling customer service or sending a secure message from your online banking account.

Does it make sense to buy frequent flyer miles?

Most of the time, no, it doesn't make financial sense to buy or transfer miles. The price the airlines charge is way too steep. For example, American Airlines sells miles at 2.75 cents per mile + \$35 processing fee. Buying the 25,000 miles needed for a roundtrip domestic ticket would cost you \$722.50! You can easily purchase a ticket outright for way less than that, which would have less restrictions on it and would actually earn you miles.

The only time buying miles makes sense is if you are planning a trip and are just short of the amount you need and can't earn the miles any other way. Then, spending the \$150 or so dollars for the 5,000 extra miles you need might be worth it.

/// CREDIT CARD SPECIFIC QUESTIONS

8. What credit card should I get?

Depends on where you want to go! Every card has it pros and cons but the most important thing is that you are earning miles that will get you to YOUR dream destination.

If a card offers a huge signup bonus but the miles are no good to get you to where you want to go, then it's worthless to you. Figure out where you want to go (which you should have done by now), figure out what airline alliances fly there, and then find the best cards for earning miles with that airline alliance (hint: look below).

Where can I find a list of the best credit card offers out there?

I keep a very thorough and constantly updated list of the best credit cards available on my site. You can see the best offers available by going to the Best Current Deals page at any time.

10. If I'm not an American, can I still earn frequent flyer miles through credit card bonuses?

Yes, you can, but the bonuses are much smaller. This isn't to say that you shouldn't take advantage of credit card signups, but just that you won't see the monster bonuses that American credit card companies offer. On a positive note, signup offers for some countries, such as Canada, the U.K., and Australia have been trending upward as of late!

11. What if I don't want to earn miles through credit card signups?

That's fine. If you can't or don't want to earn miles through credit card signups, there are still a variety of ways that you can earn miles. While credit cards are the fastest way to earn large chunks of miles, all the other ways that have been mentioned are still at your disposal. Take advantage of them and build your balance that way.

12. After I open up a credit card and receive the signup bonus, should I cancel the card right away?

No, you should never cancel the card right after receiving the bonus. You won't have to pay the annual fee again until 12 months from when you opened the card, so even if you are planning on canceling the card after your first year, wait at least until you have had the card for 11 months.

THE ULTIMATE GUIDE TO FREQUENT FLYER MILES

If you cancel the card after 2-3 months (as opposed to 11), you'll hurt your credit score. Also, you may cause the credit card company to flag you as someone who only wants the sign up bonus and not allow you any more cards with them. You definitely don't want this to happen.

13. What happens if I don't make the minimum spend on time?

If you don't make the minimum spend by the deadline, the credit card company WILL NOT give you the miles. This is a pretty hard and fast rule; I've never heard of someone negotiating and getting the miles if they didn't make the minimum spend on time. This is why it's so important to make sure you can meet it before applying for the card.

14. The minimum spend requirement is pretty high and I'm not sure I can make it. Do you have any tips to help me?

Yes, in fact, I've got six awesome ones! They are thoroughly discussed in Chapter 7 and I consider this information to be worth the price of the book itself, so make sure you check it out. Never think you can't make a minimum spend until you've at least considered some of the options out there. I personally couldn't make most of the minimum spend requirements of cards through my regular spending habits, so I constantly employ these tactics.

15. After completing the minimum spend, how long before the miles post to my account?

The credit card companies say that it can take up to 6-8 weeks for miles to post to your account after you've done the mileage earning activity (hitting the minimum spend, using an online shopping portal, etc.). This is mostly to cover their butt, but sometimes it does take a month or so. More commonly, however, the miles will post a week or two after you've done the activity.

16. How many credit cards can I open?

This a tricky question. There is no set amount that you can open, but you should CONSTANTLY be monitoring your credit score (see Chapter 6 for the best services to use). Each person's credit score is going to be affected differently. As long as you are keeping your credit score where you want it, then the amount of cards is up to you.

17. What cards should I keep open and what cards should I cancel?

This all depends on your situation and what you use them for. My rule of thumb is that I'll keep a card for three reasons:

- If it has no annual fee associated with it.
- If it is one of the cards I like to use for my everyday purchases
- If it offers an anniversary bonus, such as 10,000 miles or a free night stay, that offsets the annual fee

If you'd like a specific example, check out this post. I walk through my entire wallet (15 cards) and discuss which ones I'm planning to keep open, which I'm closing, and why.

18. What if I don't want to close the card but I don't want to pay the annual fee?

You can do two things: try to downgrade the card to one with no annual fee or try to get a retention bonus. These are both discussed more in-depth under the Annual Fee subsection in Chapter 6.

SECTION FOUR Redeeming Frequent Flyer Miles

"If at some point you don't ask yourself "What have I gotten myself into" then you're not doing it right." - Roland Gau, man with a famous quote and yet no Wikipedia page

"What have I gotten myself in to?" - Travis Sherry, halfway through writing this guide

CHAPTER FOURTEEN

3 Basic Questions When Redeeming Miles

/// HOW MANY MILES WILL MY FLIGHT COST?

Figuring out how many miles a flight will cost is really simple. While you can certainly go to your airline's award chart to figure it out, the easiest and quickest way to compare how many miles a trip will cost for any airline is to use milez.biz. It will also show you how many miles the ticket costs for each class, which brings us to our next question.

/// WHAT CLASS SHOULD LFLY?

All airlines will have two or three classes, depending on the length of the flight and where it is traveling between. The lowest and cheapest class is called economy or coach. This is the class that most people are familiar with and roughly ³/₄ of the plane consists of economy class seats.

The next class up is business class, which will be the top class if there are only two classes on the flight, like on domestic tickets. Depending on the model of the plane, the difference between economy and business can vary greatly. Sometimes it's just a little extra legroom while other times business class will give you a full lay-flat bed, awesome food, and Bose headphones.

The highest class is first class. The very front of the plane, the lap of luxury, the cat's meow! This is available on international flights and takes even the great perks of business class to another level. You'll be treated very, very well.

So which class should you fly?

The answer is a completely personal one.

Some people earn miles to travel to as many places as possible. If this is you, fly economy. Each flight will cost you less and you'll be able to save those extra miles for trips to other places.

Some people earn miles to spoil themselves and give themselves experiences they would never be able to afford. They may not have the ability to fly to many places, so they'll use their extra miles to fly in luxury, either in business or first class.

And then there are some people who are a bit of both. When I first started, I couldn't imagine "wasting" my miles by using them to fly business class. I always flew economy because that allowed me to go to as many places as possible.

But even I've softened up a little, and sometimes, especially when I'm on a trip that has multiple layovers and legs, I'll consider flying business. Not only is the flight more comfortable, leaving you more relaxed and rested for when you actually get to the destination, but a business or first class ticket will get you lounge access. Lounges will have free food, drinks, wi-fi and oftentimes even showers. If I have multiple layovers, having lounge access is a really nice perk.

In the end, only you can decide what to do with your miles. Whether you decide to travel to more places or travel more luxuriously, realize that by earning frequent flyer miles, you're doing either FOR FREE!

/// SHOULD YOU USE MILES FOR THE FLIGHT?

Determining whether you should redeem miles for a flight or pay for the ticket might seem like an easy answer ("duh, why would you pay for a ticket when you could get one for free?") but there are some things to consider before jumping in and burning through your miles.

How Much Does the Ticket Cost?

The first thing I do when trying to make the decision whether or not to use miles is to make sure I know how many miles the ticket costs using milez.biz. Next, I'll find out how much that same ticket would cost if I were to buy it. The best tool for this is the ITA Matrix. This is what all the airline insiders use to find the best possible price on a plane ticket. It's like Kayak on steroids! You won't be able to buy tickets from here, but it will give you the best lowest price out there. You'll then have to find where to buy the tickets (Kayak, Expedia, the airline's website) but it will give you a great baseline for what is available.

Don't hoard your miles. After all, you got them to use them and they aren't going to increase in value, so definitely get out and travel with them. That being said, use common sense when considering the value you are getting from them. If you're planning two trips, one to London and one to Istanbul, both will cost you 60,000 miles. However, if you were to buy the tickets, they'd cost about \$600 to London and \$1,200 to Istanbul. If you only have enough miles for one of the trips, definitely use your miles for Istanbul and buy the ticket to London.

Calculating the CPM

Next, I'll calculate the Cents Per Mile (CPM). This is super easy, even for those non-math inclined people out there (myself included). Take the cost of the ticket and divide it by the number of miles needed. That'll give you your cost CPM. For example, if a ticket costs \$600 and is 60,000 miles, the CPM would be \$.01, or 1 cent per mile. If a ticket would be \$1,200 and would cost 60,000 miles, you'd be looking at a CPM of 2.

While there is no hard and fast rule to follow regarding CPM, obviously, the higher the CPM, the better value you are getting out of your frequent flyer miles. As a general rule of thumb, I'd suggest that if the CPM is below 1, you should consider buying your ticket outright instead of using miles. You can probably use the miles for a more expensive trip later.

If the CPM is between 1 to 1.5 you are getting pretty good value out of your miles. You could consider buying your ticket if you have something more expensive planned later, but otherwise, use your miles. If your CPM is above 1.5, you're doing a fantastic job and I'd definitely recommend booking with miles.

Of course, CPM is a just a guideline, and as I've preached before, you should use your miles for trips YOU want to take. If you're looking to take multiple trips in the near future, then obviously try to use your miles for the trips that are the most expensive. However, if you are only traveling once every year or two and have some frequent flyer miles built up, don't worry if your CPM is low. Use your miles for what they were intended for: free travel!

6 Important Things to Know About Redeeming Frequent Flyer Miles

Before getting in to how to book a ticket with frequent flyer miles, it's important to understand some of the basics. Here are six things to keep in mind:

- When you use frequent flyer miles to "buy" a ticket, that ticket is called an award ticket. You'll hear that term used a lot as you start to use frequent flyer miles.
- 2. You can't combine frequent flyer miles between airlines. If you have 50,000 American Airlines miles and 50,000 United miles, they can not be combined to equal 100,000 AA or United miles. Each airline's frequent flyer miles must be kept separate.
- 3. You DON'T have to fly with the airline that you have the miles with. You can use your American Airlines frequent flyer miles to fly on AA itself OR with any of its partners in the OneWorld Alliance.
- 4. You DON'T have to use the airline's website that you have miles with to search for tickets. Most airline's website will only show availability for their own flights or a limited number of partners but not the whole alliance. Most of the time, you'll use another airlines' website to search for availability. For example, even if you have American Airlines miles, you'll use Qantas's website to search for OneWorld tickets because it shows the availability of all OneWorld partners, not just a select few. This will be discussed at length in the next three chapters.
- You DO have to book the ticket (either online or by calling) with the airline whose miles you have. If you are using AA miles to fly on Qantas, you'll book the ticket with AA.
- 6. You DO have to follow the rules of the airline whose miles you are using. If you are using AA miles to fly on Qantas, you'll pay the amount of miles that AA charges for that flight, not Qantas.

Ok, with those six rules in mind, I'll show you the best way to search for and find flights for each of the three major alliances. Because searching for award ticket availability is the most difficult part of the whole frequent flyer process, the video tutorials are extremely important. Please make sure to watch them to clear up any confusion you may have.

Finding Award Ticket Availabilty on OneWorld

The frequent flyer miles that are most common for many readers to have in OneWorld are American Airlines miles. However, if you use AA.com to search for tickets, it will only show a few OneWorld partners instead of all OneWorld partners, so searching AA.com is a no-go!

Instead, use Qantas's website. Qantas will show you the availability on ALL the OneWorld partners, meaning you'll see every available option.

Once you find the flights you want on Qantas.com, either write down all the information, including flight times, flight numbers, etc., print it out, or keep the page open on your computer.

Never used Qantas.com before? Don't be scared, follow along with this video tutorial and be a pro in just 5 minutes!

Then, you'll have to call AA and give them the information you've found. Remember, you are using AA miles, so that is the airline you are booking with, regardless of what airlines you are actually flying on.

You could also call up AA first and have them look for all flights, but be aware that the customer service reps don't always know as much as you might think they do. Personally, I prefer to do most of the work myself. I'll go to Qantas.com to search for the flights, find the flights I want, write down the info, and then call and spoonfeed the reps the information.

One more important thing to remember: You are paying the amount of miles that AA charges for that flight, not what Qantas charges. When searching for flights on Qantas, you'll see a number at the bottom of the screen for how many QANTAS miles that flight costs. Before you have a heart attack, realize that you won't be paying that. Qantas is ONLY serving as the search engine to help you find available flights.

Finding Award Ticket Availability on Star Alliance

United's search function is pretty intuitive and user-friendly (unlike their customer service reps). Here's how to use it.

Searching on ANA can be quite tricky, so let me walk you through step by step. You can thank me later!

To find Star Alliance award tickets you have two good options; United and All Nippon Airways (ANA). I suggest searching with United first because it is much easier to use. However, if you can't find anything on United, you might want to give ANA's website a try.

Remember, unless you are using United miles to book your ticket, you are just using United's website to SEARCH for available tickets. After finding the flights you want, you'll have to write down the information and call up the airline whose miles you are actually using and book the ticket through them.

Finding Award Ticket Availability on Skyteam

Unfortunately, there are no decent options for searching all Skyteam partners in one place. This, among many other reasons, is why I consider Skyteam to be the worst alliance. If you do want to try to find Skyteam availability, the Air France website is your best bet, but it's far from perfect. Most people who have Skyteam frequent flyer miles will have Delta miles, so I'd also suggest searching on Delta.com. Basically, you're going to have to do it piecemeal, but those are the best two places to start.

Other Ways to Find Award Ticket Availability

In addition to finding award tickets through specific airlines' websites, there are also some additional websites you can use to find award ticket availability.

/// FREE SITES

The best free site, and the one I always use when beginning my search for award flights, is Award Travelr. I love using Award Travelr because it has a really simple interface and it allows you to search for both Star Alliance and OneWorld award flights on the same webpage. This is great for people who have miles in both alliances and are looking for flights on a specific date, regardless of the alliance.

Award Nexus is also a nice tool to use and free for members of the Flyertalk community. You'll only get a limited amount of searches every 3 months, but it should be enough for most people. Between Award Travelr and Award Nexus, the majority of people will have plenty of tools at their disposal!

Award Nexus isn't difficult to use, but it can be a bit confusing for a first-timer. Instead of figuring it out yourself, check out my Award Nexus video tutorial.

/// PAID SITES

There are also a few paid programs available that will not only allow you to search for award availability but also give you all the other nitty gritty details that many frequent flyer nerds veterans like to know. I wouldn't recommend the sites to newbies simply because they are fairly complicated and the money you'll pay probably isn't worth it since you won't make use of all the extra bells and whistles. However, if you feel yourself getting deeper and deeper down the rabbit hole of frequent flyer miles (and trust me, it happens! I'm Exhibit A of this phenomenom) and really want to amp up your game, check out Expert Flyer and KVS Tools.

Off-peak Awards

There is only one thing better than using miles to get a free ticket: using LESS miles for a free ticket! Luckily, some airlines, most notably American Airlines and USAirways, offer off-peak award prices that make award tickets even cheaper.

Understanding off-peak award tickets is really simple. If you fly to a destination during an off-peak time, you'll pay less miles. Naturally, the most important thing to know is when these off-peak time are. You can access the USAirways chart here or the AA chart here or check out the snazzy spreadsheet I made up below:

Carrier	Destination	Partners	Class	Reward Cost	Regular Cost	Dates
AA	Mexico, Caribbean	Yes	economy	25,000	35,000	Sept. 7-Nov 14
AA	Hawaii	Yes	economy	35,000	45,000	Jan 12-Mar8, Aug 22-Dec. 15
AA	Central America, South America #1	Yes	economy	30,000	35,000	Jan 16-Jun 14; Sept 7-Nov 14
AA	South America Zone 2	Yes	economy	40,000	60,000	March 1-May 31; Aug 16-Nov 30
AA	Europe	Yes	economy	40,000	60,000	Oct. 15-May 15
AA	Japan	Yes	economy	50,000	65,000	Oct. 1-Apr 30
USAir	Caribbean	No	economy	25,000	35,000	Sept. 1-30
USAir		No	first	50,000	60,000	Sept. 1-30
USAir	South America	No	economy	35,000	60,000	March 1-31; May 1-31
USAir		No	first	60,000	100,000	March 1-31; May 1-31
USAir	Europe	No	economy	35,000	60,000	Jan 15-Feb 28
USAir		No	first	60,000	100,000	Jan 15-Feb 28

AA and USAirways do have some differences in their off-peak award rules, so be aware of the following stipulations:

- 1. American Airlines allows one-way award tickets while USAirways doesn't.
- 2. If one-way tickets are not allowed, do both the departing and returning flight have to fall in the off-peak time period to get the off-peak price? For USAirways, the answer is yes.
- 3. American Airlines allows you to get the off-peak rate if you fly with partner airlines while US-Airways does not allow you to fly with partner airlines and get the off-peak rate.
- 4. USAirways does offer off-peak rates for business and first class while American Airlines only offers off-peak rates for economy class.

I would highly suggest taking taking advantage of off-peak rates. USAirways off-peak time is pretty limited, but American Airlines offers some huge time periods of off-peak time, like a full seven months for Europe, and the prices are considerably lower. Learn to stretch your mileage balance by taking advantage of these incredible offers!

The Redeeming Miles Mega FAQ

I've compiled this FAQ as a quick and easy way to find the answer to any question you might have about redeeming miles. If the question has also been discussed in-depth in another part of this guide, you'll be pointed to the appropriate chapter.

If I have 50,000 American Airlines miles, does that mean I can only use them on American Airlines flights? (substitute American Airlines with any other airline you wish).

No, not usually. We discussed airline alliances back in Chapter 4, and most airlines are part of one of the three major alliances; OneWorld, Star Alliance, or Sky Team.

If the airline that you have miles with is part of an alliance, you will be able to use those miles to fly on the other partners in that alliance.

For example, let's say you want to fly from New York to Madrid and you have AA miles. AA does not operate this route, but Iberia does. Iberia and AA are both part of the OneWorld Alliance, and therefore, you can use your AA miles to fly with Iberia.

If I am using miles from one airline but flying on a partner airline, which airline do I actually book the tickets with?

You will always book the tickets (either online or over the phone) with the airline that you have the miles with, not the airline you will actually be flying on.

If you are using AA miles but flying on Iberia, you will book your tickets with AA.

If I am using miles from one airline but flying on a partner airline, whose award chart do I use to determine how many miles it will cost?

You always use the award chart of the airline whose miles you are redeeming to determine how many miles a trip will cost, not the airline(s) that you will actually be flying on.

If you are using AA miles but flying on Iberia, you will use AA's award chart to determine how many miles it costs.

What is the difference between a "zone-based" award chart and a "distance-based" award chart?

This is discussed in depth in Chapter 5.Most airlines operate on a zone-based award chart. The world is divided up into sections, such as North America, Europe, Middle East, etc. Travel between one zone to another is a certain amount, no matter what city you leave from or arrive at.

REDEEMING FREQUENT FLYER MILES

For example, you would pay the same amount to fly from Vancouver to Rome as you would to fly from New York to London because each flight would be leaving from the same zone (North America) and arriving in the same zone (Europe).

A few frequent flyer programs operate on a distance based award chart (with British Airways being the most notable). With a distance-based award chart, you are paying based on how many miles you are actually flying.

Using the above example, a ticket between Vancouver and Rome would cost many more miles than a ticket between New York and London because it is twice as far.

6. Can I book one-way award tickets or must I always book roundtrip?

This totally depends on the airline whose miles you are using. For the major US-based carriers, here is the breakdown:

One-way tickets are allowed on: American Airlines, United, British Airways.

One-way tickets are not allowed on: USAirways, Delta

6. How do I find availability if I want to fly on partner airlines?

Most airlines' websites will only show availability for their flights, not for all their partners' flights. If you have AA miles and simply go to AA.com to search for availability, you won't be seeing all the possible options.

For a full-break down of how to search for ALL partner availability, head to Chapters 16-19. There are some awesome video tutorials that will show you exactly what you need to do.

Are there any specials or discounts that airlines offer when using frequent flyer miles?

Both AA and USAirways offer off-peak rates to certain destinations throughout the year. To read more about off-peak travel, go to Chapter 20.

Flying Blue, the frequent flyer program of KLM, Air France, and others, also offers 50% off certain destinations all year round. Every 2 months, they'll change the destinations, so continue to check back. American Express Membership Rewards points will transfer to Flying Blue at a 1:1 ratio.

8. When I use frequent flyer miles, will my flight be free?

No, your flight will not be completely free, but it will usually be a whole heck of a lot cheaper than paying for a ticket!

They are not completely free because you will be required to pay the "taxes and fees" associated with your flight. Unfortunately, there is no set rule of how much these will cost, as they can range from \$5-\$700+.

9. How can I pay less taxes and fees on an award ticket?

The two main culprits for why these prices can vary so wildly are the airport tax and whether an airline charges a fuel surcharge as part of the "fee".

It is difficult to avoid the airport tax charged unless you decide to fly somewhere else. Usually, the amount you'll pay in taxes isn't enough to justify going out of your way to find another airport.

Fuel surcharges are another story, as they make up the bulk of the money charged on award tickets. To avoid them, you must use miles for carriers that don't charge them, like United, or fly on routes where they are not charged. To learn the secret to never paying these ridiculous charges, head to one of my site's most famous posts.

10. Can I combine frequent flyer miles from different airlines?

No. If you have 50,000 American Airlines miles and 50,000 United miles you can not combine them to make 100,000 miles. Each airline's miles must always be kept separate.

Can I transfer my mom/dad/sister/brother/friend's miles into my account?

If the miles are from the same airline, then yes, you can transfer (or share) them between accounts. However, most airlines will charge you a substantial fee to do this. For example, AA charges \$10 for every 1,000 miles plus a \$30 fee for each transfer.

There are a few airlines that let you "pool" your miles together and have household account, as long as you everyone lives under the same roof. An example of this is British Airways, which you can read more about here.

12. Can I use my miles to book a ticket for someone else, or vice versa?

Yes, you can use miles to book tickets for someone else. The name on the frequent flyer account whose miles are being used DOES NOT have to be the same as the passenger.

13. What is an "open-jaw"?

An "open-jaw" is when you arrive in one city but leave from a different city. An open-jaw itinerary would look like this:

Departing flight: New York to London

Returning flight: Paris to New York

You originally arrived in London but your return flight left from Paris, a different city.

14. What is a "stop-over"?

A stop-over is when you spend more than 24 hours in a city before reaching your final destination.

REDEEMING FREQUENT FLYER MILES

Whether you are allowed a stop-over or not depends on what airline you are redeeming miles with.

An example of a stopover itinerary would be:

New York-London (stay 5 days as a stopover), London-Rome (final destination)

If you are allowed a stop-over, you usually have up to one year to stay in the stop-over city before you have to continue on to your final destination. In the above scenario, you could stay in London for up to 364 days before heading to Rome.

I always, always recommend people make use of stop-overs if they are able to because this is like getting two vacations for the price of one. In the above scenario, you'd be able to visit both London and Rome but only pay the price for one ticket!

15. When does award availability open up?

For most airlines, they will begin releasing award seats (seats for tickets booked with frequent flyer miles) 330 days before the flight date. Most airlines do not release all the seats at once, but stagger it over a period of time. If you know for sure that you want a certain flight on certain dates, you should start looking as soon as possible. The 330 day "early bird" gets the worm.

SECTION FIVE Hotel Points

"I wandered everywhere, through cities and countries wide, and everywhere I went, the world was on my side." - Roman Payne, author

"I wandered everywhere, through cities and countries wide, and everywhere I went, I was lost." - Travis Sherry, while searching for his hotel

Earning Hotel Points

Hotel points are very similar to airline frequent flyer miles and in fact, are often lumped together with them on blogs and forums across the internet. This makes sense since the two main things you need when planning to travel are a way to get there and a place to stay!

/// HOW TO EARN HOTEL POINTS

You can earn hotel points all the same ways you can earn frequent flyer miles: credit card signups, online shopping portals, shopping with your hotel credit card, dining out, and of course, staying at the hotel itself. Just like with frequent flyer miles, the best way to earn a large amount of points at once is through credit card signups.

One great thing about hotel credit cards is that many of them offer an anniversary bonus of a free night stay each year you keep the card open. If you take advantage of your free night, it will more than cancel out the yearly fee attached to the card.

/// EARNING STATUS WITH HOTELS

The perks vary wildly between hotel chains and status levels, but the system operates the same way that airline status works: the higher the status, the more perks you'll receive. For lower level statuses, traditional perks include free internet in the room and sometimes breakfast. For higher level statuses, you'll often get upgraded to suites, be given free food vouchers for meals at the hotel's restaurant (sometimes up to \$100 a day) and generally be treated like royalty.

There are a two main ways to earn status with hotel chains and fortunately, earning lower level status is not nearly as hard with hotels as it is with airlines. Oftentimes, signing up for a credit card affiliated with a certain hotel will get you some level of status. An example of this is the American Express Hilton HHonors card, which will earn you free Silver status. And while Silver status won't mean you're treated like a visiting maharajah, it does give you free internet and allows access to the special Hilton award charts, which offers great discounts on longer stays!

Status can also be earned by spending a certain amount of nights at that hotel chain in a calendar year. Lower level status will often require 10-15 nights a year while top level status is usually 50+ nights a year. You'll only get credit for the stays if you have paid for the room, not if you've gotten the room for free using hotel points. So unless you are traveling a ton for business, getting top level status by staying at a hotel is pretty difficult.

Redeeming Hotel Points

/// UNDERSTANDING THE AWARD CHART

Redeeming hotel points also works in a similar way to redeeming frequent flyer miles. Each hotel chain has an award chart and a set amount of points will earn you a free night. Each hotel chain will have numerous hotels, which will be grouped in to categories. The nicer the hotel, the higher the category. The higher the category, the more points it will cost to stay there. For example, Hilton has 7 categories. A category 1 hotel will cost 7,500 points per night while a category 7 will cost 50,000 per night.

Conrad Hotels & Resorts, Hilton Hotels & Resorts, DoubleTree by Hilton, Embassy Suites Hotels, Hampton Inn, Hampton Inn & Suites, Hilton Garden Inn, Homewood Suites by Hilton and Home2 Suites by Hilton								
Hotel Category 1 2 3 4 5 6								
Points for One Free Night (Standard)	7,500	12,500	25,000	30,000	35,000	40,000	50,000	

Unfortunately there is no website that aggregates all the hotels reward charts like milez.biz does for airline miles. You'll have to go to each individual hotels award chart to see how much a free night will cost. I've linked to all the most popular hotels to make it easy for you:

Choice Hotels Award Chart

Hilton Award Chart

Hyatt Award Chart

Marriott Award Chart

Priority Club Award Chart

Starwood Hotels Award Chart

Radisson Hotels (Club Carlson) Award Chart

Wyndham Hotels Award Chart

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/// NOT ALL HOTEL POINTS ARE CREATED EQUAL

When dealing with hotels points, it's very important not to get caught up with just looking at the number of points you are earning because the value of each point can be very different. Each hotel chain has their own award chart and will charge drastically different amounts for their hotel categories.

Take a look at Hilton's award chart compared to Starwood's award chart:

Conrad Hotels & Resorts, Hilton Hotels & Resorts, DoubleTree by Hilton, Embassy Suites Hotels, Hampton Inn, Hampton Inn & Suites, Hilton Garden Inn, Homewood Suites by Hilton and Home2 Suites by Hilton									
Hotel Category 1 2 3 4 5 6									
Points for One Free Night (Standard)	7,500	12,500	25,000	30,000	35,000	40,000	50,000		

Starwood Hotels Award Chart

	12,000 - 16,000	20,000 - 25,000	30,000 - 35,000
Free night - Weekends just 2,000! just 3,000! 7,000 10,000 12	12,000 - 16,000	20,000 - 25,000	30,000 - 35,000

You'll notice that Hilton's top category is level 7 and costs 50,000 a night. Starwoods top category is also a level 7, but only costs 35,000 a night. Therefore, 35k Starwood points are much more valuable than 35k Hilton points since 35k could get you a free night at a top of the line Starwood hotel, but that same amount of points could only get you a free night at a Category 5 (mid-level) Hilton.

Therefore, weigh your options carefully when earning hotel points. A 30,000 Starwood card signup bonus may look on the surface like it is worse than a 40k Hilton card but in reality, it offers much more value. Be aware how many points you actually need to get the stays you want since the points needed are drastically different between hotel chains.

/// STAY LONGER, SAVE MORE

Many hotels will offer discounted rates on extended stays, which means you'll be spending less per night to take a longer vacation. Why, hello! Can't beat that!

Both Starwood and Marriott will give you the 5th night free if you stay 4 nights on points. Hilton does a similar thing with their special AXON and GLON award charts, and while these discounts are only available to people with at least Silver status, you can easily obtain that by opening up a Hilton credit card.

/// OTHER AWESOME HOTEL PROMOTIONS

Hotels are constantly offering promotions for award stays and some of these can be quite lucrative if you're able to take advantage of them. I'd be remiss to try to mention them all here, since they are constantly changing, but here are a few of my favorites that have been around for the long haul:

Priority Club PointBreak

Priority Club, the largest hotel chain in the world, offers PointBreak properties that change every few months. Each PointBreak property costs only 5,000 points a night and each quarter you can find a few gems, such as their top end Intercontinental and Crowne Plaza hotels. Make sure to check out the list before you travel to see if anything you want is on there. If you can snag one of these PointBreak properties, you've gotten yourself the best deal in the hotel world!

Starwood and Marriott 5th night free

I've mentioned it above, but if you use points to stay at a Starwood or Marriott property for 4 consecutive nights, you'll get the 5th night free!

Starwood Cash and Points

Another Starwood favorite, this promotion allows you to use a combination of points and cash to pay for your room. This not only allows you to stretch your points further but the nights you stay will count towards status since you paid cash for the room, even though it wasn't the full price. If you're chasing status, or you've only got a limited amount of Starwood points, this is a great option.

Here is how the standard Starwood chart (top) compares to the Cash + Points chart (bottom):

			Starwood Hotels Award Chart							
		1	2	3	4		5		6	7
Free night - Wee	ekdays	3,000	4,000	7,000	10,000	12,000	- 16,000	20,00	00 - 25,000	30,000 - 35,00
Free night - Wee	ekends	just 2,00	00! just 3,000!	7,000	10,000	12,000	- 16,000	20,00	0 - 25,000	30,000 - 35,00
		1	2	3		4	5		6	7
Cash & Points	1,200 Starpo \$25 Oi at Asia U.S., a Canad hotels	ffered Pacific, and ian	1,600 Starpoints + \$30 Offered at Asia Pacific, U.S., and Canadian hotels only	2,800 Starpoints - \$45	4,00 + Star \$60	points +	4,800 Starpoin \$90	ts+	8,000 Starpoints + \$150	New! 15,00 Starpoints + \$275*

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Hilton AXON and GLON

The major benefit of Silver status with Hilton is that it allows you to access the GLON award chart. Being an American Express cardholder gets you access to the AXON awards. Both of these charts offer substantially reduced rates for longer stay at top notch Hilton hotels and resorts. Using the GLON award chart, you'll get a 25% discount for a 6 night stay on your entire stay. Instead of paying 300,000 Hilton points, you'll pay 225,000. That's a huge savings!

Hilton does not publicly advertise these two award charts, but they are still available. GLON awards (sometimes referred to as VIP awards) can be booked either over the phone or online. If you have elite status and are signed in to your account, the VIP discount will automatically be given to you when you book a stay of 4 nights or more.

AXON rewards cannot be booked online, so you'll need to call. To book an AXON award, call the Diamond desk at 1-800-920-5649. Simply tell them that you aren't a Diamond member but that you are booking an AXON reward.

To learn everything you could ever want to know about AXON and GLON rewards, head to this incredibly comprehensive Flyertalk thread.

These are just a few of the best "everyday, always offered" promotions, but make sure to keep an eye out for limited time offers that pop up so you can snag hotels at even cheaper award prices!

SECTION SIX



"The cool thing about being famous is traveling. I have always wanted to travel across seas, like to Canada and stuff." - Britney Spears, United States resident

"I've been to Canada 5 times and never once crossed a sea." - Travis Sherry, United States resident

/// FORUMS:

Flyertalk - Hands down the largest, most active frequent flyer community online. The breadth and depth of the information on flyertalk is unparalleled and if you take the time to learn, ask questions, and become an active member, they will quickly accept you as one of their own. Look for me there posting under the name "civico".

Milepoint - Newer than Flyertalk and with less members, Milepoint doesn't have the depth and breadth of information that Flyertalk does but it is much more socially media friendly and the members and discourse is generally friendlier, especially for newbies. You can find me posting under "Extra Pack of Peanuts".

/// BLOGS

This is by no means an exhaustive list as there are TONS of frequent flyer blogs out there. These are just some of my favorites:

Extra Pack of Peanuts (the blog of yours truly!)

Million Mile Secrets

HackMyTrip

The Points Guy

MileValue

NoobTraveler

Mommy Points

One Mile at a Time

/// OTHER RESOURCES:

If you're looking for other resources that will help you on your quest to be a frequent flyer expert, you can check out the Frequent Flyer Toolkit on the Extra Pack of Peanuts blog. I keep it constantly updated with all the tools that I use. From flight availability to credit help, it's all there!



A Great, Humungous Thank You

Congratulations! Seriously, if you've made it to this page, you deserve it. I've given you a TON of information to think about in this guide, but now you have the knowledge to travel the world for free. And that's some exciting stuff.

Before going, here are some final thoughts I'd like to finish up with.

Only Get as Involved as You Want To Be

If you decide you absolutely love frequent flyer miles, great. Become a junkie like me and never look back. Earn more miles than you can imagine and travel all over the world. But if you're not as gung-ho, that's fine too. Do enough to take the trips you want for free and leave it at that. Whatever your level of involvement, just make sure to ejoy the ride.

Use Your Miles to Take the Trips You Want

Everyone is different and everyone has different travel dreams. Use your miles for what you want, and don't worry about what anyone else says. As long as you are getting enjoyment out of them, that's all that matters.

Don't Hoard Your Miles...Get Out and Travel!

As much fun as it can be to collect miles and see a huge number next to your balance, don't forget that the end goal of collecting miles is to use them. Get out and see the world with your miles. You can always earn more!

Don't Be Afraid to Ask for Help!

The frequent flyer world can be scary and daunting at times. Even with this guide, there will be times you don't understand something. If you don't understand, ask someone who does. There are plenty of people out there who are more than happy to help.

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Keep Rocking!

If you bought this book and made it all the way through, that means you're passionate about a life of fulfilling travel experiences. And that's awesome...because nothing expands your mind like traveling, meeting new people, and engaging in new cultures. Keep that passion burning, and if our travel paths cross, I'll buy the first round!

Thank you

I hope you've enjoyed reading this guide as much as I've enjoyed writing it. I can't thank you enough for your support of this endeavor as well as the Extra Pack of Peanuts site. It's amazing that so many people have taken time out of their lives to hear what I have to say. I'm truly grateful.

If you have an extra second, I'd love to hear from you. I personally read and respond to every comment on the blog and every email (trav@ extrapackofpeanuts.com) so if you come by and say hi, I promise I'll get back to you.

Lastly, if you haven't already done so, come connect with me on Twitter @PackofPeanuts and join the Extra Pack of Peanuts Facebook group.

Happy (free) travels,

