

## Ep #134: 2025 Points & Miles Changes You Need to Know



### Full Episode Transcript

With Your Hosts

**Alex Payne, Jess Field, and Pam Lorg**

[Points Talk with the Travel Mom Squad](#)

## Ep #134: 2025 Points & Miles Changes You Need to Know

Alex: We're only about halfway through 2025 and there have already been some major changes in the world of points and miles. Keep listening to hear all about them.

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

Alex: Hey, I'm Alex.

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

Jess: And I'm Jess. Let's talk points. Today we are diving into some of the changes in the points and miles world that have been announced in 2025 so far. We have a lot to cover because, unfortunately, maybe fortunately in one case, there have been a lot of changes announced so far. So let's get to it. Alex is going to cover the first one, which has probably been the most controversial change, I would say, that has been announced in 20... maybe Southwest. But we're going to start out with the lounge access changes that have come to the Venture X personal and business cards.

Alex: Yes. So the Venture X and Venture X Business card lounge access changes are coming February 1st, 2026. Now, I just want everyone to take a step back because, as Jess said, this has been very controversial. People have been very upset about this change, but just remember, it's not until February 1st. You can still, with all the things I'm about to say, just remember, it doesn't start till February 1st. And this is still a card that I will be keeping. I know Jess is planning to keep it. I'm sure you're planning on keeping it, Mom. It's still an incredible card. So just got a preface with that.

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Jess: Before you continue, I just want to announce that February 1st, 2026 is also my 40th birthday. So I expect none of you to forget my birthday because it's the same day that these changes will be taking effect.

Alex: Okay, so for the changes, authorized users on the Capital One Venture X and Venture X business will no longer get access to free access to the Capital One lounges. They will have to pay \$125 per authorized user to get access. You can still have up to four authorized users, but you're going to have to pay \$125 for that authorized user to get into the lounge. So, I think this could be worth it. For my mom, you're located in Denver, you have a Capital One lounge there. It would very well be worth it to pay \$125 for Dad to be able to have an authorized user card to get in with you when you when you can when you're going to be visiting that lounge frequently.

I'm not going to do it, but also, Mitch has his own Venture. He has the Venture X Business, I have the personal. And so we're going to be fine. The downside here is you're not going to be able to bring your kids with you. But I'm going to get into how you still can by paying for them in just a bit. But that's the first big change. Otherwise, users, if you want to go to the lounge, you got to pay \$125 for the lounge access on the card. And this applies for all types of lounge access. So it's not just the Capital One lounges, it's the Capital One landings and priority pass membership.

So that is a big bummer. And this is where it gets worse, is you're not going to be able to bring guests with you to the lounge. This was the part that was a really big disappointment for families is, for us, between me and Mitch having the card, well, even just if I had the card and added him as an authorized user, we'd be able to bring our family of six to a lounge. That's wild. I don't know why they even let that happen to begin with because that's just insanely generous. I was not surprised at all that they got rid of authorized user access. Now, I was disappointed.

Pam: You know, Alex, can I just say that I live by a Capital One lounge. And I have seen the last few months every time I try to go in, there is a waiting list. And so it's got been frustrating for me because I'm like, I have to go, I'm getting

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there early, I have to sign up, I have to wait 20 minutes, it shortens my time there. It's more crowded. And so I kind of saw this coming because I was going, okay, this is weird. There's so many people in there all the time. So if you hold the card, it's kind of frustrating.

Alex: It's a little frustrating when you walk in and see me walk in with my family of six before somebody else and you're like, wait a minute.

Pam: And the other thing that they were doing is that you go in there and you can't find a place to sit because but yet there's empty tables because they were reserving these big tables for the big groups of families.

Alex: Yeah.

Pam: And so as a solo traveller or my husband and I, we couldn't even find a place to sit. So you kind of saw this coming. I understand it. I know it is a super bummer for families, but the writing was on the wall. You just, business lounges have become something everybody wants to take advantage of and who can blame them? And it just had to happen.

Alex: Yeah. So there are ways you can continue to bring guests. One of them, which is a little crazy and I would not do, would be to spend \$75,000 a year on the card, or you can bring people guests in at a rate of \$45 per adult and \$25 per guest 17 and under. Children under two are free. So personally, myself, I have Venture X, Mitch has Venture X Business. Him and I can get in. I would be willing to pay \$25 per kid of mine, so \$100 to get us all in if we were going to be there for a while, if we have enough time.

Because when we travel and there is not a lounge, we spend at least \$100 on lunch at the airport. It is crazy how expensive it is. So I think it's worth it to pay for the guest access if you have a long enough layover. That's what I would be doing. But it is a bummer. What I wish they would have done was get rid of the free authorized users and allow you to bring in two guests for free and see what happened with that, and then if it was still crowded, then make the next change. Like just staggered it a bit. Or been like, okay, you can bring one guest for free. I

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mean, it's a bummer, but it is what it is. And yeah, if people can't get into the lounge, what's the benefit of having a lounge, you know?

Now, like we I said before, this isn't just impacting the Capital One lounges, it's also with priority pass. So there's no longer guest privileges with priority pass. And this only applies to the personal version of the card, not to the business version. The business version, you still can bring in two guests. So priority pass membership through the Venture X, if you want to bring a guest, it's \$35 per person to bring in any guest. And this even applies to the \$75,000 spending requirement once that's met. So that spending requirement only applies to Capital One Lounge and Capital One landing locations. So you spend that 75, you're still not going to bring a guest into priority pass.

So I don't think that's a big disappointment. Honestly, you guys, there are sometimes where we go to an airport and there's a priority pass and we don't even go in because I'm like, we're not here that long, maybe it's a little further away. Half the time, it's not very great food. And then I'm just like, hey guys, be quiet, don't be rowdy, just sit down. It's almost not worth getting a free Coke for the kids. I'm like, I don't they don't need more drinks. They got enough free drinks on the plane, you know? So...

Jess: I don't think I've ever visited a Priority Pass lounge and thought, I would pay \$35 to get in here. They're just not great. It's more like the food is more like snacks usually. It's not usually like the Capital One lounges and the Centurion lounges are like they have these huge spreads of all this food. I've never seen that at a Priority Pass lounge. And so maybe internationally, there might be some ones that I would pay \$35 to get into. But I know at Houston at IAH, I would not pay \$35 to get into either of the priority pass lounges there. And that's been my experience at all of the domestic airports that I've visited. So I'm not going to pay \$35 to use a priority pass lounge.

Pam: Yeah. Yeah, I agree, but I will say that I have been to some amazing priority pass lounges internationally, and that is just like you said, that is the caveat. Caveat. So definitely internationally, I would consider it domestically, no.



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Alex: Yeah. So anyway, like we said, this is a bummer. There's no way around it. Yeah, it stinks for people with families who were getting this card and hoping to take their kids into the lounge. But to be honest, there's not that many Capital One lounges. And so we saw so many people on Instagram that were so disappointed and upset about this change. And Jess and I were like we were texting about it and we were just really surprised because how I go to these lounges maybe twice a year with my family. Maybe twice a year. And that's if we have a connection in Denver. Sometimes we go through and the lounge is already closed. Like we're going through when it's late at night or we don't have enough time. And so the amount of times that we go in here go through these lounges isn't enough time, it's not bad enough that I should be that upset about it.

And so we were just really surprised that people were so bugged about this change when you're maybe going to for most people. Now, I know if you live in Dallas and you love to go early and spend a little bit of time here with your kids and get some food, that's that really sucks. But for most people, I don't think most people are going to these lounges with their kids all that often to make the change that devastating. People were using the word devastating. I'm like, this isn't like devastating is a really strong word. And so we still love this card. We will be recommending this card still. Is it the best card for lounge access for families? No, but are lounges in general really catering towards families? Not really. So we still love the Venture X personal and business.

Jess: I will be keeping it and Ted doesn't know it yet. Ted probably doesn't even know any of these changes have happened.

Alex: Ted doesn't even know he has the card.

Jess: Ted's like, what? So we will both be keeping our Venture X cards.

Alex: Yeah, and just to say like you got to remember the benefit and the reason why is because of the other benefits that come with it. You get the \$300 travel credit. You get the 10,000 anniversary points. You get the global entry credit or TSA global entry credit. Those things more than pay for the card before you

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even drop in lounge access. And you have to think, you can still get yourself in. If you're traveling with just you and your player two and they have the card as well, you're good. If you're traveling solo, you're good. If you want to be like me and spend \$25 to bring your kid in, it's probably worth it to not spend a jillion dollars getting some garbage food in the airport.

Jess: One other thing I quickly want to point out before we move on is if you do like Alex said, I have visited a Capital One lounge with my family maybe three times ever. So being in Houston, this was not, I would even describe close to a devastating change for me. But I will say, I totally empathize with people who live in these home airports. Capital One lounges have the grab-and-go stations. So, if that were me, if I lived in Denver or Dallas or Las Vegas, I would take myself into the lounge, grab a little bag, load it up, take it out to my family. That is how I would solve this problem. And I think if you have the mentality that any change in the points and miles world is going to be devastating, you're going to be devastated often.

Things change. You have to expect that things are going to change. There are going to be devaluations. It's just how you look like, you, these things aren't going to last forever. You could bring 14 people in with one Capital One Venture X personal or business card. Like that was never going to last forever. So I just think it's important to shift your mentality and have really low expectations and think, I'm going to take advantage of this while I can. And once it's over, I'm going to be like, wow, that was a great run that we had and I'm going to like look at the bright side. Like, hey, I'll just get a bunch of free to go food for my family and we'll eat it by the gate and we'll save ourselves \$100.

Alex: Yes. No, I think that's great, Jess, because it's totally what it is. It's all about your mindset and, okay, well that stinks, but moving on, going to take advantage of whatever I still can while it's good.

Pam: And there's always good stuff to still take advantage of. So look on the bright side. I love it, Jess. Okay, so the other the next change that we're going to go over is ANA changes. ANA is an airline. It's ANA stands for All Nippon Airlines. It's a Japanese-based airline. And the thing that I always have loved

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about ANA is something that I love but never took advantage of was that they had these really inexpensive around-the-world tickets that you could get. In fact, I have friends right now that just completed it and it looked amazing. I always had every intention of doing it and just never did it. Well, that is ending. So that's not going to be happening anymore. So that's the bad thing, but it was a difficult thing. It wasn't an easy thing to do, which is probably why I never did it. So, but it was really inexpensive.

But the good thing, this is to me really good news because in the past, booking on ANA, you had to always book a round-trip flight. And that was difficult because sometimes maybe you could find your one way but you couldn't find your way your return flight. And ANA flights can be really inexpensive and a really good deal. And so now, if you're a member, if you're a mileage club member of ANA, you will be allowed to redeem miles for one-way flights starting on June 24th, which is really soon. That is a great deal.

Alex: Which that will probably already have occurred once this episode airs.

Pam: Yes. Exactly. So as an example, an economy flight from North America to Japan will range from 20,000 miles on low season dates to 36,000 miles on high season dates. I mean, that's amazing all the way to Japan. A business class fares will range from 50,000 to 82,500 miles each way. Again, such a good redemption. I've flown ANA, it is a really nice airline. People love to fly on it. And so that is really good news.

And the other thing is we're just really glad that ANA isn't moving to a dynamic pricing model. I mean, that is always a fear and they're not. Now, I would say with whenever I have looked, I have flown them, I flew them from, where did we go? We went I think from out of San Francisco to Japan with a stopover on to Australia round trip 120,000 in business class. Did that one time. I have really looked hard for that type of a flight to redeem again and it's been really, really difficult.

And so I think that those round trip flights have been really hard. My hope is that now that we can book just one way, that it's going to be a little easier to find



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those good deals. And I think it will be. And so hopefully, this is really going to be a win-win. We're losing the round-the-world tickets. I'm sad about that, but you know what? I never even got around to doing it because it was difficult. So I'll take this. I will take the ability to book a one-way award flight on them over the round-the-world tickets. So to me, this is a win-win. I don't know if you guys agree, but to me, this is.

Alex: Yeah, I think it's a good change to be able to book one ways. And what's nice too is ANA is part of the Star Alliance, so you can book flights on other airlines like United, for example, to Europe, and they have some really great redemptions that way as well. Not just for flying to Japan on ANA.

Pam: Yeah, I had a really good flight round trip flight one time to Europe, um, booking through them. Again, but then had trouble finding it another time. And so I think the one-way flights are just going to be a heck of a lot better.

Jess: All right, next up, there is another Clear pricing increase starting July 1st, 2025. I think this is the third increase that they've had since they started and the past one wasn't too long ago. So I don't know what the deal with Clear is. I'm guessing demand is higher and so they're raising the price because they know they can. It is going up from \$199 to \$209 a year. I personally would not pay \$209 for Clear, but I get a statement credit with some of the cards that I hold. And so for that reason, I will continue to use it. American Express is the one who is the bank who issues these credits. They will also increase their statement credit to \$209 per year when you pay for your Clear membership with an eligible AMEX card. Those are the AMEX Platinum, the AMEX Business Platinum, the AMEX Green Card, and the Hilton Aspire. You can get the 200 the soon to be \$209 credit if you charge it to any of those cards. It does not have to be for you. You could buy Clear for your spouse or your child or your parent.

Alex: Well, and if you're on, which you don't need it for kids under 18, but if you have adult children. And also, if you have the if you're on the AMEX Business Platinum gravy train, there's a lot of Clear memberships you can buy for other people. Just remember they do like auto renew. So either turn that off or cancel the cards. Well, you get it every year. So you'd be fine, but if you're not going to

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keep the card, just make sure that person knows they just show up and Clear they're like, ah, you don't have this anymore.

Jess: Exactly. Another little trick is that United and Delta elite members and card holders get discounted Clear memberships. And so if you are a card holder, I'm not going to go over the elite memberships because I'm assuming most people listening are not United or Delta elite members who really take advantage of this. You have to be major elite status. But if you are a card holder of any of the United or Delta credit cards, you can get Clear for \$169. If you're a general member, you can get Clear for \$199. I'm curious, would you all pay? If you didn't have the credits, what's your limit with what you would pay for Clear? Would you pay \$169?

Pam: You know, I wouldn't because in Denver, I hardly use it. Because honestly, going through Clear takes longer than me just going through TSA pre-check. Now, sometimes going in out of other airports on my return flights has been very helpful. So for me, I won't pay much at all for it because I don't use it much.

Alex: Yeah, I agree. I think it's hit and miss. Some of the time, I just I find myself using it because I have it and I'll look over and I'm like, oh, the TSA precheck line went just as quickly.

Pam: Yeah.

Alex: So I don't think it's necessary. I mean, it has saved me one time. I will say there was one time in Phoenix where we were not going to make our flight and we had Clear, TSA was a long line and we 100% would not have made it if we didn't have Clear. So I was grateful for it that day. When you need it, you need it. And when you don't, you don't, you know?

Pam: Exactly. So having the option of it, would I pay for it? Probably not, since my cards pay for it, I'll always have it.

Alex: Agreed. Yeah.

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Jess: There we go. And then adding a second adult to your Clear account will cost \$125. That's up from \$119 a person. Children under 18 can still join their parents in the Clear lane for free. So that is a nice perk for parents with young kids.

Alex: Yep. All right, Alex, probably the second most contro- you're getting on the really controversial changes.

Alex: I know, I am. I'm not a very controversial person.

Jess: All right, so probably the second most controversial change has been the Southwest changes. There are a lot of them, but we're going to mainly focus on the baggage fees and the assigned seats because those are the two that I feel like people are most interested in hearing about.

Alex: Yeah. So bags don't fly free anymore, which we're all aware of. If you booked your flight before May 28th, then you're fine. Your books bags will still fly free unless you go and make changes to that flight, then they'll you won't get those free bags anymore. So these changes go into effect for basic, want to get away fare or want to get away plus and anytime fares. Now, basic is a whole new thing. It just used to be want to get away and want to get away plus. So now we've got basic. So basic want to get away plus and anytime fares, you do have to pay for bags. But there are some work arounds.

So first of all, these this is who's still going to get free checked bags. So Business Select, you get two free checked bags. A-list preferred members get two free checked bags. A-list members get one checked bag. And now this is the part where this is going to be helpful for us points and miles people. Rapid Rewards primary credit card holders and up to eight additional passengers, which is very generous, traveling on the same reservation, get one free checked bag. So just another reason to keep a Southwest card. I mean, I've never travelled with my family and needed a checked bag for each one of us. So we're great with this benefit here.

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Now, if a companion pass holder qualifies for one or two checked bags, the benefit will also apply to their companion. So that's really nice because, you know, your companion is never on your same reservation. They have a different confirmation number. So it's nice to know they'll get that free checked bag as well.

Now, if you don't have a Southwest card and you're flying Southwest, you don't have any of those options to get a free checked bag, you're looking at paying \$35 for the first bag and \$45 for the second bag. So that's it for bags, assigned seats. Now this one, I'm excited about. I know Jess is super excited about it. Mom, you don't really fly Southwest, but I'm sure you're happy about it for the every now and then that you do fly Southwest.

So no more checking in right at 24 hours or having to purchase early bird or upgraded boarding. And I got to be honest, when I've purchased early bird, I don't even think it does anything half the time. And it's really annoying when you're on vacation and you're like, okay, we're going to be going home soon and you've got to interrupt your vacation to check into your flight. So now you have three options for choosing, well, not now, but soon, later on, when is it supposed it's supposed to come later this year, right?

Jess: I think it's I think it's later this year for flights starting January, 2026.

Alex: Okay, that's what I thought too. So there's going to be extra legroom, preferred and standard seating. Now, extra legroom is exactly what it sounds like. You'll have some extra legroom. Preferred are just seats that are towards the front of the plane. And then standard are the same seats as preferred but just not that close to the front, more towards the back. So if you hold one of the Southwest credit cards, you will be eligible for free seat selection. But depending on the card that you have, that'll determine when you get to choose your free seat.

So the plus, the Southwest plus personal or plus business, which is very strange because that is not listed on Chase or the Southwest website for applications, but it's listed on the card member benefits chart on the Southwest website. So

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we're not sure what's going to happen with that. Like, we've heard nothing about there being a new Southwest business card. And Crime Dog Jess is the one that found this. She's like, um, what is this here? And we're like, uh, no idea. So TBD on what the Southwest plus business card is or if it's real or what's happening with that, but just a little interesting tidbit for you there.

So with either of those cards, you will be able to select standard seats within 48 hours of departure. If you have the Southwest Premiere personal or business card, you can select standard or preferred seats within 48 hours of departure. And then if you have the priority personal or the performance business card, you can select standard or preferred seats at booking and extra legroom within 48 hours of departure. Now, that right there, I will be keeping my Southwest performance business card, the ability to select seats at booking, huge benefit, and you can select the standard or the preferred as well as standard. And then it's nice to be like, okay, yeah, I can get extra legroom within 48 hours of departure. That's right there, I'm keeping that card forever. It's not going away.

So, yeah, I'm happy about these changes. I've been fortunate that we have a child under six, so we've been able to do family boarding, so I haven't been able to stress about that. But I have thought, he's turning five later this year. That's only one more year of family boarding and then I'll have to like stress out about being in the C group. So I'm really happy about these changes. They couldn't have come at a better time for me.

Jess: Yeah, you timed that really well. I as someone who-

Alex: You know, when I had Noah, that's exactly what I was thinking is, okay, I'm going to time his birth to Southwest flight changing seating assignment changes.

Jess: That's the whole reason you had Noah. I mean be honest, you had him so. No, I it's been five years since I have been able to use family boarding. And so I am thrilled about these changes. And like you said, I have a performance business card currently and I have no plans to cancel it just for the seat selection alone. But I do think it has other really great benefits too if you regularly fly Southwest.

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Alex: Yeah, and I'm actually planning on Mitch has a Southwest business card, he has the other one. and I'm planning on getting him the performance before these changes go into effect. So that way if he's ever booking flights for booking them from his account, I can guarantee that we're going to be able to choose our seats through his account as well.

Pam: Okay, so our next update is about the Alaska Hawaiian merger. And the big news about this is that what's happened, there's been a work around for a while because of this merger. Um, there are no banks that transfer to Alaska Airlines. But for a little while, AMEX membership rewards have always transferred to Hawaiian Airlines. And because of the merger, there's been this little work around that you could transfer AMEX rewards to Hawaiian and then transfer them into Alaska. And I'll tell you, I did take all my Hawaiian miles and transfer them into Alaska because I just find it a lot more valuable. A lot of people have been doing this. People have been transferring some of their AMEX membership rewards to Hawaiian and then into Alaska. I didn't go that far, but I did take my Hawaiian airlines miles and transfer into them.

Jess: At first I thought you were going to say that you transferred all of your AMEX. I was like, Pam.

Pam: None. I transferred, I transferred none of them. Now, this is something that has been worthwhile for some people who fly Alaska a lot, find their mileage program. And I do find their mileage program very valuable. So I did take all my Hawaiian miles and transfer to there. Well, this is going to the ability to transfer your AMEX membership rewards to Hawaiian is going to end on June 30th. And so that effectively ends that transfer from membership awards to Alaska Airlines mileage plan, the work around.

Jess: So I'm curious, Alex, are you transferring any of your, are you speculatively transferring any of your AMEX points to Hawaiian and then to Alaska?



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Alex: No, but my mom is going to mention the Hawaiian cards and I did open Hawaiian cards.

Jess: All right, I'm the same. I'm not speculatively transferring.

Alex: I'm not a speculative transfer person.

Jess: I have some Alaska miles. It's not, I agree, it's a very valuable program. It's just not one I use that often. I think it's based off like where I'm traveling, when I'm traveling, because it's not, I don't fly Alaska like ever. But the partners Alaska partners with are really, really valuable. Like we flew Condor Airlines from Minneapolis to Frankfurt and then we went on to Athens once we got there. But it was like 50,000, 55,000 in business class. Like they have some really great redemptions, but it's just not something we do that often. So that's why I'm not doing it.

Jess: My other thing is like they're great sweet spots now, but once this merger is complete, will those sweet spots still exist? The demand is going to be crazy high because all these people have now, there are people who are transferring hundreds of thousands of AMEX points to Hawaiian and then to Alaska. And that just I'm too risk averse to do that. Like I'm too risk averse to have my flexible AMEX points stuck in Alaska because there's still so much unknown.

Pam: Exactly. I think that's, you know, 100% correct and that's why I haven't done it either. But we I have applied for some Hawaiian Airlines cards in this interim as soon as we heard about this. I think my husband and I each got a business card because I thought, let me get some Hawaiian miles that then I can transfer into Alaska. We each did that. Now, we expect the Barclays and the Bank of Hawaii issued Hawaiian Airlines Mastercards will probably be discontinued at some point. We don't have any official word as to whether or when that will happen, but it's pretty reasonable to guess that it may go away after June 30th.

And so it seems like the three Hawaiian Airlines cards, the two personal and the one business, like I said, my husband and I each got the business ones, are

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probably living on borrowed time. So if this interests you, if you'd like to get some more Alaska miles, this is the way that I would go about this is how I have done it. I think Alex sounds like you did the same thing. Um, go ahead and get the Hawaiian Airline cards while you still can if you're interested in Alaska.

Alex: If they're still available when this comes out.

Pam: Yes.

Alex: Big caveat there.

Pam: Yeah. And the other thing is, and this is why I got business cards, my husband and I, is that the business version won't count towards five and 24. So that's what, I think that's something that people should consider if you like Alaska, if you're under that five and 24, you know, go ahead and think about getting the Hawaiian Airlines credit cards that you can then transfer those miles into Alaska.

Jess: I attempted to do this and I was denied for I was denied for the personal and the business card. Um, but Ted got approved for the personal card. And so this is one where I agree with you like, I'm not going to transfer my flexible points into fixed points, but if there's a card that I've never gotten before and it's going away, I will, you know, risk, I'll risk a hard pull for that. In my case, it didn't work out, but Ted at least got the personal card, so we got we got one.

Alex: Yeah. Well, I applied for the business and personal for Mitch and I, so four cards. All four of them went pending. And I was texting Jess and I'm like, uh oh, I'm going to get denied for all of them like you did. Well, you got you got one of them. But I'm like, I'm going to get denied too. And then I got a call from Barclays and they're like, they left a voicemail to call back. They gave me a reference number for each card. So I called them and they're like, oh, okay, yeah, like we just need to borrow. They took money from I have an Old Navy card that I've had for years and a Barclay aviator card. They were like, we can take money from, you know, some credit from that to open up this card. I said, great, let's do it. So they did that.

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And then on the call, he's like, okay, is there anything else? I said, yes, I actually applied for the business card too. I was kind of nervous to say both. I was like, they gave me a reference number for each card. I was like, yeah, I just applied for that one because I thought I was denied for the other one. So I thought, well, I would try for the business version. And so, they just asked me, oh, what's and they even asked me on the personal card too. They're like, what's your like, what's my income, how I, are you self-employed or you employed? What's your business? What are you doing?

For the business card, they said, basically, it sounds like I was approved because he had he once again took credit from another card, which was interesting because I they didn't move credit from a business card. I don't have any Barclays business card, but they he made it sound like he took some credit from a business card to open it, but then he had to transfer me to like the fraud department. And I basically had to mail in, not even do it digitally, I had to mail in a copy of my social security card, my driver's license, like the front and back, and then a utility bill. And I said, okay, so once I mail this in, like how long should it take? She's like, oh, probably like a week or two, but as long as we get it, like you should be approved. So I think and Mitch was approved for the personal, I've heard nothing about his business card application. I probably should check his email and see where that's at. But we've been approved for three out of the four so far. So...

Pam: Wow.

Alex: Fingers crossed. That's I mean, it just paid off. Jess was going a little too hard with her applications this last year and I haven't gone quite as hard. So, so it paid off for me.

Jess: I think it was all those spark business cash plus inquiries that really uh got me there cause the reason I was denied was...

Alex: And you called, didn't you? And they were like, well, what are all these application like inquiries all about?

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Jess: Yeah, the reason for my denials were too many inquiries. They're basically sort of unpredictable the way Capital One is. I guess if you have a lot of inquiries, they'll deny you, so.

Alex: Well, and Jess, you weren't even going to call, right? But then you're like, what was the number that they gave you? I'm going to call that number.

Jess: Yeah, I called. I was like, well, maybe if they approved. I was like, maybe they can, you know, move some of my credit over, but she was like, no, you were denied for too many inquiries so we can't we can't reconsider it. I was like, at least I tried.

Alex: Yeah, good try. Well, despite these changes, there is still so much value to be had in this wonderful world of points and miles. There's always going to be changes to award charts, devaluations, credit cards discontinued, new credit cards available. We just have to adapt and move on. But if you've enjoyed today's episode, be sure to leave us a review and we appreciate your support so much.

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