

**Ep #140: Maximize Hotel Free Night Certificates:  
Comparing Marriott, Hilton, Hyatt, and IHG**



**Full Episode Transcript**

**With Your Hosts**

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

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## **Ep #140: Maximize Hotel Free Night Certificates: Comparing Marriott, Hilton, Hyatt, and IHG**

Alex: One of our favorite credit card benefits are free night certificates that come with our hotel credit cards. Tune in to hear some of our favorite ways we've redeemed 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.

So none of us particularly loves paying annual fees on credit cards. While it is always worth that fee the first year for the elevated welcome offer that you can earn, there are several cards that we keep year after year, and it's just for one perk: hotel free night certificates.

So we are going to deep dive into hotel free night certificates in this episode, how to earn them, where we like using them, and you can see if it might make sense for you to keep one or two of those cards that you were thinking about canceling after the first year. So, let's start off with what is a free night certificate, Alex?

Alex: Alright, so it's a special reward issued by hotel-branded credit cards and it allows you one night stay at participating hotels for free. So typically, you get these once a year on your account anniversary. There's other ways to earn them, which we'll talk about in a bit, but that's like the most common way that and the easiest way to get them. Like you literally just hold the credit card and

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you get one on your account anniversary. You can get a ton of value out of these free night certificates, well more than the cost of that annual fee, like if you're booking during peak season or in an expensive city, or in Jess's case, when you're going to see Taylor Swift and everything's a jillion dollars.

So these these free night certificates can really pack a lot of value. They, you can get them with your Marriott cards, your Hilton card, Hyatt, and IHG. Sometimes they'll also come as a welcome offer, like part of the welcome bonus. You can get them with spending a certain amount of money on the card, and like I said before, just by holding the card.

A lot of times there will be restrictions with them. So most of them have restrictions with a cap of the amount of points you can use them. For example, Hyatt, the most common one is a category one through four certificate. So, you know, you're not going to be able to use that at a category six property.

With Marriott, they'll have point category caps, so 35,000 points or 85,000 points. Hilton's really great, they don't have a cap as long as there's free night award availability, you can use it at almost any Hilton property. They do expire. They usually have an expiration date of 12 months from when you earned that certificate. Policies vary, so you know, just check that for details.

And then, like we said before, if you can be strategic about how you use these, you can get, you know, \$200 to \$500 in value or more from a single certificate. So they can really way more than pay for themselves. So we all pretty much keep our hotel credit cards that offer these free night certificates because we can get more value from them.

Jess: Okay, if you want to hear more insider tips and tricks, you should join Points Talk Premium. It is our exclusive podcast for subscribers, where we have monthly Ask Us Anything episodes. You can submit your questions and we answer them. We take a deeper dive into points and miles and cover some of the current events currently happening in the points and miles world. We will put a link to subscribe in the show notes.

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Alex: Okay, Jess is now going to go deeper into Hyatt free night certificates. Y'all know that we love Hyatt and so we each have a, we earn a few of these a year. So Jess, take it away.

Jess: Alright, it is pretty easy to rack up a decent amount of Hyatt free night certificates. I guess just depending on how often you stay at Hyatts or how much spend you can put on the Hyatt cards. So with the Hyatt personal card, that is a card that we don't really recommend for the welcome offer. It is not a great welcome offer. It has never been a really great welcome offer, other than when it used to be two free nights at any Hyatt worldwide, but it has been several years since that has been the welcome offer. And it doesn't, the welcome offer rarely changes. You know, it might increase by 5,000 points, but it's not one that we say, oh, you've got to get this because the welcome offer is so great.

It is one that is a keeper card for us purely because of the earnings you'll get by charging any incidentals or stays at Hyatts and because of the free night certificate you get every year. So with the personal Hyatt card, you're going to get a category one to four free night certificate every year on your card member anniversary. So you will not get it right when you open the card, but you will get it a year later.

There is also the Hyatt Brand Explorer Award, which we call Hyatt Bingo. That is where you get a category one to four free night certificate after staying at five unique Hyatt brands. That bingo card never resets, and so you do not have to stay at the five brands in a certain amount of time, but it's like once you've stayed at those five brands, you can never check them off again. So that's kind of a fun way to try and earn a category one to four free night certificate.

If you spend \$15,000 or more in a calendar year, you will get another category one to four free night certificate. That is something that I think all three of us try to hit each year because you're not only earning the free night certificate, you're getting Hyatt points for that spend that you're putting on the card. You're getting elite qualifying nights for that spend that you put on the card. And so it's kind of a way to like triple dip the benefits of the Hyatt card, and we just value Hyatt points so much that I just feel like that's a great way to earn a free night

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certificate if you have that spend. All of those will expire a year after they are earned.

Then we get into the milestone rewards, which is rewards that Hyatt gives you for hitting a certain amount of nights. And so it doesn't have to be heads on bed stays at Hyatt. These can be nights that you earned, like I said, from holding the personal card, from putting spend on the personal or business card. And so once you hit 30 nights, you earn another category one to four free night certificate, and once you hit 60 nights, you earn a category one to seven free night certificate. That one can be especially valuable. The annoying thing, in my opinion, about these is they expire six months after they are earned.

I don't know why Hyatt does that. I think it's ridiculous that you hit 60 nights and then you only have six months to use this category one to seven free night certificate. And so it's kind of like I don't, I'm trying to use it at a category five, six, or seven because I want to get max value out of it. But I don't just stay at a category five, six, seven on a whim, typically. You know, this is like a this is a nice hotel that I have planned out far in the future. And so whenever I earn those, I just go into my reservations and I'm like, what is a reservation I already have made that I can kind of swap out a free night for and hope that I have one. So I do think that that's annoying. I wish that they would bump those up to also expire after a year.

Alex: Yeah, I agree. And what I've done, I've done the same thing. I've logged into my Hyatt account, and I'm like, okay, what stays do I have coming up? And then I will message Hyatt and I will say, hey, I want to apply this. Because I don't want to cancel my booking and rebook or anything. So I just have them apply it. They then deposit the points.

The other thing that's a little bit of a bummer to me is you can't use multiple awards for one booking. And so a lot of times if I am staying at a category, you know, five, six, seven, I'm hoping that I can use a suite upgrade award, and then I don't, but then if I use a suite upgrade award, I can't then apply my category one through seven certificate to that stay. And so you it does take some strategy

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with using those certificates, especially where you only have six months to use it.

Jess: Alright, so what are, we wanted to just go through some examples of hotels we have used category one to four and category one to seven certificates. So Alex, what's your go to for the category one to four and one to seven?

Alex: Yeah, so I was I was trying to think about this. Well, what we've been doing the last few years is we use them at the Hyatt Place Park City. That's a category four. The nights, if you go in the wintertime, you're really going to get your value because it's a great place for skiing. We go in the summertime because we always have a soccer tournament up there, and it works really well still, though, because those nights can go up because it is a busy time up there that weekend. And so that's worked out really nice.

In the past, I'd used one at like the Grand Hyatt Washington D.C., but that's now a category five. So I haven't used it there. I was originally going to use one at the Hyatt Regency Lisbon, which is an incredible use because that property is super nice, but I used a suite upgrade award instead. And so I couldn't use both of them. So I used points and then applied my suite upgrade award, but there are some really great uses for that category one through four certificate. So what about you two?

Jess: Shocker, I've used mine to go to Chiefs games last year, and I'm doing that again this year. I am going back to Kansas City for a Chiefs game, and this is purely to try and get a look at Taylor. I don't really care about football. But the Hotel Kansas City is actually a really, really great use of these certificates. It's a category four. And so I feel like you're getting, you know, I like to play games, and I'm like, I want to stay at a category four because I want to get like the most value I can out of these. So it is a category four. It is a beautiful hotel, some really unique history. And so if you're ever in the Kansas City area, I highly recommend that hotel. So that's where I've used it the past couple years.

Alex: And I have to guess, maybe is it, can the cash price be a little high when they have Chiefs' games?

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Jess: Yeah, when they have Chiefs' games, I mean, you're looking at \$400, \$500, \$600 a night. So...

Alex: So your \$95 annual fee and you're getting a \$400, \$500 hotel stay.

Jess: Exactly. So that's where I've used it past couple of years. And then category one to seven, like I said, I kind of just use it where it makes sense based on my travel. Last year, I earned one and I used it at the Grand Hyatt Kauai. That was before it got bumped to a category eight. So that is no longer an option, but when I used it as a category seven, that was an amazing redemption for that category for that one to seven free night award. I'm going to try, I'm supposed to earn one this year, coming up pretty soon. I try to use them at like Andaz's or Thompson's, you know, something a little nicer, but yeah, it's just going to depend on what I've got going on at the time. What about you, Pam?

Pam: Well, I would say I go to Salt Lake City quite often. Um, we have a student meetup coming there pretty soon. It's a really nice category four. The Hyatt Regency Salt Lake City is a really nice category for. I mean, it is nice. And I'm like you. I want to use my category one to four at a category four. I want to use my category one to seven at a category seven if possible. And I want to get the most bang for my buck. And so I have used it quite often for my stays at the Hyatt Regency Salt Lake City. There are also some Andaz's that are category fours and and that would be a really good use of it. For...

Alex: I want to, I want to say really quick, if any students are listening, the meetup is not at the Hyatt Regency Salt Lake City. That's just where we're going to stay the night. So we will send you the details.

Pam: Good clarification.

Alex: On where... it's nearby. We'll say that. It's nearby, but it's not at the High Regency Salt Lake.

Pam: So but but I do like that. And then for category one to sevens, I just got globalist again, and so I just got my one to seven. I was staying up in Denver

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and I really love the Thompson Denver, really nice hotel. And so I decided, so I was going to book it with points, but I wasn't really paying attention. I was multitasking, to be honest, when I was booking this. And it said free night. And I thought that it was just saying, oh, my you know, my points, my 23,000 points would be with the free night.

No, it was taking that certificate and it didn't dawn on me because I had just earned it. I mean, like a couple days beforehand. And so I did use it at a category five, which isn't my best redemption, but this hotel would have cost me about \$300 to stay at. And, you know, it was, it was fine. It worked it worked out great.

I have used it at the Hyatt Regency Huntington Beach in the past. I have used one at the Thompson Central Park. I've also used one at the Park Hyatt Dubai, which honestly is one of my favorite hotels, and it's an amazing redemption. There are some Park Hyatts that are category seven, so, you know, but again, it comes down to that expiration date, six months after earning that kind of gets you. And so I think I need to be more careful now, and I love what you said about looking at what you already have planned to stay at and picking one of those and switching those out. So that's what I'm going to do, you know, in the future.

Alex: So I actually didn't even share my category one through seven.

Pam: I thought we were going order of fours and then sevens.

Jess: We were, but Jess decided to jump ahead.

Alex: So for the category sevens, I did the same thing Jess mentioned. I knew we were going to be like I already had a booking for the Hyatt Regency Maui over the New Year, and so I messaged them and I applied to that, which was an amazing use because that was peak pricing when it was a category seven. So what's that? 35,000 points? Is that right? So I got 35,000 points back in my account. So that was really good.

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Another time I used it for the Hyatt Regency Huntington Beach. And this was one of those times where I was like, oh, this is going to expire. And I don't know where to use it because my other bookings, I used a suite upgrade for it, and so I can't apply it to that. And so we were actually going to Disneyland. And so I thought, why don't we go to Huntington Beach for one night before? We already had our flights booked, I believe, or something. Like I ideally I would have liked to put it at the end of our trip, so that way we could have a relaxing beach day after being at the park all the time, but we did we had to do it first.

So that actually worked out pretty nice. We just stayed there, we took an, yeah, we didn't rent a car. We just took an Uber from the Santa Ana, John Wayne Airport or whatever, stayed one night at the Hyatt Regency, and then took an Uber the next day to, after we like stayed there most of the day. Took a Uber to the Hyatt House Anaheim and stayed there the rest of the time, which that's another really good use of your category one through four is the Hyatt House or Hyatt Place Anaheim, both category fours, walking distance to the parks at Disneyland. And so that'd be a good way to do like a trip if you're like, okay, I got my category seven. I'm going to stay at Hyatt Regency Huntington Beach. That's a category six. And then I'm going to go spend a few nights with my category four, one through four certificates at the Hyatt House and do a Southern California Disney trip.

Jess: That is a good idea. You have my wheels spinning now.

Alex: I know, because it's always like, oh, where do I use these for good value? And Disney trip is pretty fun.

Pam: Okay, we're going to go on to Marriott Free Night certificates, and Jess has none of these. So she's not even going to be talking in this part of it. Now, I have every card you can have from Marriott because before they had they have really stringent rules, you can have this card, but you can't have this card. We do have a post about it and a chart, so we can refer you to that. But I started getting these before those rules were around. And now, because I have some of these cards that come with a free night certificate, I can never get rid of them because I will never be able to get this many cards with free night certificates again.

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And I was a Marriott girl way before I was a Hyatt girl. I was a Marriott girl. It was until they got rid of their award chart, I was team Marriott all the way. And I'm still able to make good use of these certificates. So these certificates come with these cards. The Marriott Bonvoy Boundless and the business card get a 35,000k certificate. Up to that's what you can uh, what it is. The Marriott Bonvoy Bevy does come with a certificate, but only if you meet a threshold of spend of \$15,000, then you're going to get a 50k certificate. Never, never would never do that. That's not, you know, something that I think personally would be something I'd chase after.

Marriott Bonvoy Brilliant and The Ritz-Carlton, which is only available now as a product change, you can't apply for it, but I do have that from having an application a long time ago, get 85k certificates, which are my favorite Marriott certificates. Um, one of the things that I love is that all Marriott free night certificates can be topped off with up to 15,000 Bonvoy points. And so that allows you to book a hotel that costs like if you've got a 35k free night certificate, I can book up to a 50,000 point hotel. We're not even going to talk about the 50k ones because I don't even I'm not going to ever do those. The 85k free night certificate can be topped off with for with 15,000 Bonvoy points allowing me to stay in a hotel that would cost 100,000 points. And that means a really nice hotel.

So, I really like this. Now, Alex does have... Alex, I think you only have the 35k free night certificate card.

Alex: Yeah, so I have, Mitch and I both have the Marriott Bonvoy Business cards. We've had those cards for years. And then I don't even know what it's called. The Marriott Bonvoy, maybe it's just Marriott Bonvoy. I don't know what it is because there's also a Chase no-annual-fee Marriott card. Guys, the Marriott card names are ridiculous. Let's just say that. They all are Marriott Bonvoy something with a B.

So I have so like I said, Mitch and I both have the Bonvoy Business from American Express. And then I have the old, it used to be the old SPG card. And then so it's this card that you can't even get anymore. It's an American Express

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Marriott card. comes with a 35k free night certificate. And then Mitch has the Marriott Bonvoy Boundless from Chase. So I have two Marriott cards, he has two Marriott cards. All four of those earn the 35k free night certificates.

Every for the last couple of years, we've been using those at the in St. George at the Spring Hill Suites for soccer tournament. And so I think a lot of times the cash rate there is like \$300 to \$400 a night. So we're paying around \$400 in annual fees, but we're getting a four-night stay instead of a one-night stay. So and it it's a long it is a longer tournament down there, and so we always stay for four nights. So I strictly keep those cards for that. I am kind of interested, though, in maybe product changing to the Ritz-Carlton card at some point. It would have to be Mitch's Bonvoy card from Chase to do that.

Only so I could go to stay at Marriott Wailea Beach Resort, but I'm like, what's one 85k going to do? You know, like I have points. So then I could stay for six nights instead of five nights, but I wish it was under my account instead of Mitch's account because then we could combine it with yours, mom, and the three of us could go. But the thing that's a little annoying is, which my mom will get into, is you can't these these free night certificates aren't transferable, which is something we forgot to say about Hyatt. With Hyatt, you can on your account, you don't need to call them, you don't need to do anything. You can transfer your free night certificates to any other Hyatt account, which is really nice. I always transfer Mitch's to mine so I can get the elite night credit when it's used. I wish Marriott would get on board and do that as well. But...

Pam: It is really the bee in my bonnet with Marriott that they will not let you, you know, you can transfer points so many per year to another person, but these free night certificates, you can't. To be honest, I didn't know that was a real deal. I, you know, I remember I would use my husband's here and there, and then my sister and I went to Italy. We went to Florence, and we were going to use her husband's free night certificates. And we were there, and they're telling us we can't do this. Where is he? And we go, he's not here with us. And it was kind of stressful because it was like, oh my goodness, we can't really do this. I mean, they did make an exception. We were not kicked out. We were able to check in,

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but ever since then, I've been really scared to try what I thought was an okay thing to do. So...

Alex: Yeah, I've had times where I've, Mitch has booked his for me, and he'll call the hotel and say, hey, my wife's checking in. I, you know, she's going to be checking in for me, and it's worked out. But it's really up to the hotel, and I feel like internationally it might be trickier. I remember we also did this at the Ritz-Carlton Kapalua in Maui, Mom. And they were like, they let us stay but they were like, oh, where's where's your husband? And you're like, oh, he's not here. And they're like, okay, we'll let you stay, but you're really not supposed to, like he's, he's supposed to be the one checking in. So I think it kind of varies, like those higher-end properties and maybe more internationally might be more strict. I don't think a Spring Hill Suites is going to be too worried about it. But it just is, but it is kind of annoying because you're like, I, he, I paid the fee, like he should be able to use that for his wife. Like, that's kind of ridiculous.

Pam: Exactly. I know that the Denver, the Westin Denver Airport will not, absolutely will not. So now I know that I always if it's...

Alex: And how did you figure that out?

Pam: I think I got there, tried to check in. No, I think I called them to say, hey, you know, had your dad called and say, my wife's going to check in first. And they said, no, you've got to be there. And I go, okay, so that's not going to work. So now...

Alex: Which is interesting too because like, I feel like in an airport situation, if you're flying, like you're meeting somebody there and their flight gets delayed, the other and they're going to get there, the other person can't just check in and then the other person come down and show their ID when they get there? Like...

Pam: No, they are they are very, very strict.

So for me, using a 35k free night certificate, I'm usually always topping them off. Now, once in a while, I can stay at the Gaylord Rockies, which is near Denver Airport and I'm using my 35k free night certificates for an airport stay. But they're

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usually a pretty nice airport stay. Gaylord Rockies is an amazing hotel. You can take a shuttle to the airport. I've also been able to use it occasionally when the prices have been on the lower side at Denver Airport, the Westin Denver Airport. If it's mine, obviously not if it's your dad's. So kind of with him, now I always look to see if he's got one and if it's on the lower end, and then we'll use his when we stay there if we're going to have an early morning flight. We do have to top them off at the Westin always. I never find one for 35k, but sometimes I can find one for 50k. So that's how I primarily use those 35k free night certificates.

Now, I'm the only one that is getting those 85k free night certificates. I get my I get two and my husband gets two. We get them through the Marriott Bonvoy Brilliant and then like I said for the Ritz-Carlton, that is only a product change. I love these. And primarily, the way I like to use them is what Alex is talking about is the Wailea Beach Resort. I have used them at some Ritz-Carltons in the past. There are some that you can find.

I used them in Crete when I was in Greece at the Dome's Zene. I think it's is it's looks like it's Chania, but I think they pronounce it Thania or something. And that was an incredible redemption. Now, this isn't like this is like a heavily discounted stay. because these hotels are going for, you know, uppers of \$1,000 a night. And so I keep these cards just for this heavenly-couponed stay because I love the stays so much.

Jess: Yeah, because your annual fees are really high on those cards.

Pam: The annual fees and you can, you know, you're still going to you're still even with the perks that I use, I'm still probably paying \$300. I'm still having to pay resort fees and, you know, parking, you know. So I'm probably getting a 50% discount on these hotels, but they're luxury, they're bougie. I like them enough that it's worth it to me. Now, with the Ritz-Carlton, much cheaper because I can get with the perks and the benefits on that card, I can get it down so I'm only paying \$150 for that card. So that is definitely a no-brainer.

Alex: You mean because of the other benefits that come...

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Pam: Other benefits that come with the Ritz-Carlton. Yes, it has a \$300 incidental credit. I will use it to upgrade my seats periodically. So that one works for me, and it has a lower annual fee to begin with.

Jess: So the, so basically what you're saying, for anybody listening, if I'm getting this right, the Ritz-Carlton card, if you want to get that card, you need a product change from the Marriott Bonvoy Boundless issued by Chase. That is a better card in your opinion than the Bonvoy Brilliant issued by American Express.

Pam: Yes, yes, for yes, for using it for wanting to get these 85k free night certificates. I want to get two because I want to stay two nights. You know, and like if I'm going with your dad and he's got two nights, then I've got four nights that we can stay. So, so it works for us, not going to work for everyone.

Alex: Yeah, I mean for a lot of people if you're like, oh great, I got one 85k certificate and now to stay more nights here, I need 150,000 points per night, makes it a little bit tricky, which the same could be said about Hilton free night certificates, which we'll get to, but I feel like it's a little easier to earn Hilton free night certificates than it is Marriott free night certificates.

Pam: And just a few weeks ago, I was at the Marriott, the Wailea Beach Resort, and my nights were at 81k. So my 85k covered it just fine. So you definitely can find those nights. And definitely we will, I wish I could, I wish they will change if they would change and I could use your dad's, we would have four nights, girls, and we could all go, but we might just have to go for two nights sometimes because I've got to show it to Jessica to show what a great hotel.

Jess: Jessica? I'm in trouble. Um, no, what we should do, what we should do is like you could redeem two free nights for us at Wailea Beach Resort and then I could redeem two free nights at Grand Wailea Hilton and then we could stay a couple nights at the Andaz and we could just do like a hotel hopping Wailea extravaganza.

Alex: That's a good idea. You know what else? We should, maybe what we should do is drive up to Hana and stay at the Hyatt...

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Jess: I want to stay there. I want to stay there.

Pam: I think I can do it if I take some motion...

Alex: And if we, and I don't want to drive that, and I don't, Jess want to drive that, and I don't know if you'll want to drive that. So we might need to hire a private driver.

Pam: Yeah, we might need to. But yeah, that's an idea.

Okay, so Jess, tell us no, Alex, you're going to tell us about IHG free night certificates, which is I just love free night certificates. These these are really good ones too.

Alex: Yes, I know. Let me preface this by saying that I am not the best at using my IHG free night certificates sometimes. I'll be honest, I actually, when I saw that I was doing, I was over IHG on the outline. I was like, does Mitch even have an IHG card? Does he still have it? I had to log into his Chase account to see if he still had an IHG card. He does not, but I do. And I was like, oh, when did I get like I'm not very good at keeping track of it because I just don't stay with IHG as often as I stay with other hotel brands.

So, how to earn these, you can earn one every year on your account anniversary with the IHG One Rewards Premier card. That's the personal card or the business card. So, these are capped at 40,000 points, but you can top them off. And the nice thing is there's no limit. So, you could, you could top these off. If you found a place that's 100,000 points, you could top it off, add 60,000 points to it. I wouldn't do that, but you could. Um, the nice thing here is like if you want to stay at the Kimpton Seafire in Grand Cayman, which everybody knows we love, you can often find rooms for 70,000 points a night. You're going to then top it off with 30,000 points. That to me is doable and reasonable.

The nice thing too is like if you were booking four nights, like if you have the IHG card, you get the fourth night free on award stays. So you could do a booking, these have to be two separate reservations. You cannot combine these. But you

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could do a booking where you get the fourth night free with your points. And then you could then do another booking with your free night certificate and get a five-night stay. So that's pretty nice. And I, I think my mom and I actually did that when we went to the Kimpton Seafire. We stayed for five nights and one of those nights was a free night certificate.

So you guys, my uses of these free night certificates are so exciting. We stayed at a Holiday Inn Express in Pocatello, Idaho. So, was it no, maybe it was Idaho Falls, one of those, but anyway, that's where I've used it. I also used one at a Crown Plaza JFK. That hotel's not even open anymore. Like it's not someone DMed me and they're like, I heard you mentioned this on a, one of your podcast episodes, and I went to find it and I didn't see it, and I looked up and I'm like, oh, that hotel is no longer in business.

So, I, as you guys will see, like the tradition here is I use a lot of free night certificates to pay for traveling for my kids sports. It just really, really reduces the cost and makes traveling for kids sports cheaper. It makes it so I don't even have to think about it. It's just, okay, we're staying here and we can afford to go on all, to all of these tournaments. It's not it's not even a question or a stress at all. So it is really nice. Sometimes, you know, I'm sure that Idaho that Holiday Inn Express in Idaho probably wasn't a \$300 or \$400 night redemption. But it was more than the \$95 annual fee, or maybe it's \$99 on that card. But regardless, it's more than that. So I am either even just breaking even, it's worth keeping it, you know, so that's that's how I like to use them. And Jess, what have you done with your IHG cards?

Jess: So, I will say I also struggle to use these. I often forget about them. Um, I used to have, so Ted doesn't have any IHG cards. He has in the past. I used to have both the IHG business and the personal Premier. So I was getting two a year. And I was like, I am not using, like I it's it's a struggle for me to find a use for these. And so I actually closed my IHG business Premier card because I said, if I'm like, if I'm having to redeem these for a staycation that I wouldn't

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otherwise take just to redeem the free night certificate, to me that's not worth paying the annual fee for.

But usually, once a year, I can find a use for them. I try to use them in kind of similar to you, practical ways, like a night at, by the airport before we have to fly out early the next morning. You know, there's often Holiday Inns or Holiday Inn Expresses by airports where I can find a use for them. We go on road trips usually once a year, so that's a time where I will try to find a use for it.

And I did actually redeem, so I'm, like I said, I'm the only one that gets one, but Ted and his daughter Olivia were going on a road trip, and they needed somewhere to stay where there were no Hyatts, but there was a Staybridge Suites, I think. And so I redeemed one of my free night certificates, and I added Ted, there's like when you book with IHG, there's a spot to add the additional guest's name. I added his name there, and he had no issues checking in for the IHG free night. And so I don't know that that would work internationally at the Kimpton, you can know Kimpton Seafire.

Pam: You know what? They're pretty good. They are pretty good about letting you use somebody else's points or free night certificates. So, yeah.

Jess: Okay. Yeah. So that's where I've that's where I've used mine. I know Pam always has a use for hers at a Kimpton somewhere in the world.

Pam: Exactly. Isn't it any wonder that Pam always uses all of her free night certificates? Just like she takes advantage of all her treat credits that come with her different credit cards. So, you know, usually I am using mine at a Kimpton. You know, if I just want to go local, just up to Denver, there is a beautiful Kimpton Denver, uh Monaco up in Denver. So if I want to go to a play, I want to see a musical, I'm going up to Denver for any reason, I can use that there. We've also used one, and I do usually have to do a little bit of a top off, not much, you know, probably less than 10,000 points. We did stay at the Kimpton Margo Sydney in Australia. No top off at all. Beautiful hotel. So for me, I'm looking to see if there's a Kimpton that I can use it at. That's my number one choice.

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Alex: Jess, didn't we, didn't you use yours in Barcelona at the Kimpton The Vadora and top it off?

Jess: Well, I did initially, and then that's when we had, that's when Iberia changed our flights, and so we had to cancel it. So that's why I used it for Ted's road trip, because I was like, well, now I have this free night back in my account that's going to expire in like a month.

Alex: And that one was tricky because some nights were reasonable, where we would have to top it off with maybe 25k to 30k, and other nights were 120k where you're like, I'm not going to top that off.

Jess: Exactly. So, yeah, but that was, I think it was around 50,000 or, you know, 60,000 maybe. So we had originally redeemed it and then just added 20,000 points. And you can redeem these online, which I think is really nice. Even if you're going to top it off, you can do all that online. So it is convenient.

Alex: And yeah, all of them, all of these you can redeem online except for Hilton, which just is going to get to now.

Pam: Which is a great value, though.

Jess: Yes. Yeah, Hilton, Hilton free night certificates are by far my favorite of the different options because A, you can use them at virtually any Hilton worldwide, as long as there is standard availability. So you get major value out of them. And then the only really annoying part is that you cannot redeem them online. So you have to chat or call, but it's not terrible. The other nice thing is Hilton's like Hyatt, where they do not charge taxes or resort fees on award stays. And so, like Pam said, you know, with IHG, if you're redeeming it at the Kimpton Seafire or with Marriott, if you're redeeming it at Wailea Beach Resort, you're still paying a pretty decent resort fee on top of that free night certificate. But at Hilton, that's not the case. It is literally a free stay.

So there are several ways that you can earn these with the Hilton Aspire card. So I have the Aspire card. You get your first free night certificate as soon as you are approved. I mean, within maybe a month of when you're approved, you have

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to have time to deposit it into your account, but you do get it the first year and then subsequently every year after on your anniversary as long as your card is open. You can also get a second one if you spend \$30,000 in a calendar year on your Aspire card and a third one if you spend \$60,000 a year on your Aspire card. Those are not typically ways that I earn them, but if you have a lot of expenses, I will say that, you know, the Hilton, if you're going to spend to earn a free night certificate, I think Hilton is the way to go.

They do occasionally offer these as part of the welcome offer. I know Alex, you and I, and our husbands both got the Surpass card when it came with 100 and something thousand points plus a free night certificate. And basically, the free night certificate was the main reason we applied for those cards at the time because we said, you know, this is that free night certificate is worth 140,000, 150,000 points just on its own. And so I definitely recommend waiting to apply for any of these cards until there is an increased offer because they do increase them, I would say at least two to three times a year. So that's another one. And then with the Surpass, you will earn another free night certificate if you spend \$15,000 in a calendar year. That is one that I think all three of us, or at least Pam, do you have the Surpass card?

Pam: I don't have it. Not anymore.

Jess: So Alex and I and our husbands do try and earn one by spending \$15,000 on the card. The nice thing about Hilton, too, is the earn rates are really high. So bare minimum, you're going to earn 3x on every dollar you spend, gas stations, groceries, dining, you're earning 6x. And so in the process of spending that \$15,000 to earn the free night certificate, you're earning a ton of Hilton points by putting spend on that card.

Like I said, you can redeem them at virtually any Hilton worldwide as long as there is a standard, room available, no cap. I have redeemed them at the Waldorf Astoria, Los Cabos, the I'm hoping to redeem some for next summer at the Grand Hotel Victoria. That is an SLH property. That's another really nice thing. Once those SLH properties transitioned from Hyatt to Hilton, you can now use your Hilton free night certificates at SLH properties. So I'm hoping to use a

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couple next summer at Grand Hotel Victoria. I have used them at Canaves Oia Suites in Santorini, Conrad Bora Bora. And so we're talking major, major value from these free night certificates. Alex, where have you redeemed yours?

Alex: Yes, so two years in a row now, I've redeemed them at the Waldorf Astoria Los Cabos. And I like this because Hilton does give you the fifth night free on award stays, but I don't need to go to some of these properties for five nights. I don't need to spend five nights at ,in at Los Cabos, Waldorf Astoria. Like, first of all, it's going to cost me a jillion dollars in food. But secondly, like is there's it's the perfect place to go for like three nights to just relax and decompress. You don't need five nights. Same thing with Canaves Oia Suites. You don't need five nights in Santorini. Like three nights is perfect. And so those free night certificates are perfect for that.

I also used one just last month at the Waldorf Astoria Park City. It actually, it was going to be expiring and I and and these do expire a year later and I just hadn't I I didn't do a good job planning my use of them this year. And so I have another one planning expiring in September, and I don't know where and when I'm going to use that one. I will say it is really nice that the Waldorf Astoria Park City is not too far. It makes for a really good staycation. I kind of wish I would have stayed two nights then just so I could like get use them both, but I had just got back from Hawaii and I was like, I don't want to be gone for two nights. Let's just do one night. And it was really great. I would totally recommend either of those properties.

I will say it was kind of interesting booking it this time. So I used, it was Mitch's Hilton Free night that was expiring. It was going to expire like a few days later. And this was my plan going into it was, I'm going to use it for this because I didn't I didn't want to hop on a plane and go do anything, or, you know, it had been kind of a busy spring.

And so I you have to either call them or chat with them. I was chatting with them because that way I can do it and be Mitch instead of making Mitch call. And so I was chatting with them, and I was booking this for three, for me and two friends. And so I said, occupancy three, I need. Well, first of all, I had almost finished

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everything, and it got disconnected. And the first person did everything right. Like it was great. The second person I get on with says, well, with free night certificates, they're for occupancy for two adults. And I was like, I did not know that. Did you guys know that?

Jess: No. I thought I thought if... here's the thing, I don't know that that's true because...

Alex: Well, no, I went and I looked at the terms and conditions, and it says free night certificates for up to two adults or something like that. I just don't think any properties actually enforce that.

Jess: Because I have redeemed I had to cancel the trip, but I have previously redeemed them for four people, three adults and one child at the Grand Hyatt, or the Grand Wailea.

Alex: Yeah, so I think they didn't come anything. The first person that I was chatting with didn't tell me anything either. And it was like, oh yeah, like he was in the it was almost booked, but then we got disconnected. So then the second person, this lady was like, oh, well, I can only book it for two per the terms and conditions. And I was kind of questioning her. So I went and looked it up, and it says, nope, they're for two. So I was like, okay, make it for two. I'm bringing three, but make it for two. The property didn't care in the slightest.

And then, instead, so with the free night certificates for Hilton, you can book them for other people. You can't like they don't they're not like you don't transfer them. But then once they're like booked for that other person, they're attached to that person's Hilton account. If they're canceled, they're lost, like you want to make sure that it's going to get used. So I told her, I am booking this, you know, remember I'm Mitch, I'm booking this for my wife. So like it needed to be in her name. Well, she didn't do any of that. And then I asked her to do that. I said, can you confirm that this is booked for my wife? And she said, no, this is booked for Mitchell Payne. And I'm like, well, and then at that point, they once it's issued, they can't then reissue it to me.

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So I had to have Mitch call the hotel. And she's like, you know, she could go, but you just they might not, they might turn her away. And I was like, I don't want to make Mitch drive up to Park City. So I was just going because I was going with two girlfriends. So I called, I had Mitch call the hotel the morning of, and they're like, just to say like, oh, my wife's going to be checking in. They're like, oh, that's no problem at all. Like, what time will she be here? We're so excited. She's coming. They upgraded us to like a king's one-bedroom suite that was incredible and amazing. The service was so good.

And so I just want to throw that out there. If you are on the chat and they do tell you something about two adults, then I don't know what to tell you. Just show up with your, the correct. I think if I think as long as your occupancy isn't more than the room allows, then you're going to be fine. And you probably will get a rep, representative that just will book it how you want it booked because just got it how she wanted to book, and in the past I've never had them say anything about that.

So, yeah. And it is good to know you can book them for other people, just make sure they do it right. Maybe I should have just had Mitch call, and it would have been much easier. But I actually did it while we were on a plane and so there was no option to call.

Pam: Well, I love how we use these free night certificates. I mean, they are aspirational stays. Never did I think I'd be staying at Waldorf Astoria or Conrad Hotels for nothing. So I used mine just recently. Uh, we stayed two nights at the Conrad Koh Samui. And so my husband and I um each used them. Right now, I don't have any Hilton cards. We used to have the business card, and we could it came with a free night certificate. I kept it until they got rid of that, and then I got rid of that card. We also could earn another one with spend, and we had done that. So I'm kind of sad right now that I'm not going to have any of these free night certificates, and hoping that I will get an offer with no limited language um this coming year, so I can get back into that because they really are some of the best free night certificates that you can use.

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So I hope that you see that getting a free night certificate as a benefit for paying an annual fee is a no-brainer for us. We can easily get at least double what we are paying for the annual fee. So be sure and share this podcast with your friends, and we'd appreciate it so much if you take a minute to leave a review.

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