

Ep #148: Break These Popular Award Travel “Rules”



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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

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Alex: Everyone has different goals when it comes to points and miles. Maybe yours is simply being able to afford to travel at all. Maybe it's taking your family to all seven continents. And maybe it's somewhere in between. In today's episode, we're covering some popular opinions in the world of travel, and we're giving you permission to let them go. As Pam always says, you do you.

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. The world of points and miles can often feel really overwhelming. First, you have to learn how to earn the points, and then you have to learn how to redeem them. And along the way, you're hearing all of these opinions about the right and the wrong way of doing things. So today, we are diving into some of the wrong things you may have heard about and why you should sometimes just ignore that advice and do what works best for you and your situation.

So we are going to run through a few different scenarios of, you know, popular opinions and points and miles, and kind of dispel them. Tell you why you shouldn't worry about them. All right, so Alex is going to kick it off.

Alex: Okay, so the first one is you shouldn't redeem your points and miles in the portal, or you shouldn't use Capital One miles to erase your travel purchases. And I think a lot of times people say you shouldn't use the portal because sometimes if things go wrong, it can be a pain to work with the bank or a third party to resolve that issue, versus working directly with the airline or the hotel.

Ep #148: Break These Popular Award Travel “Rules”

But sometimes it's just easier to book in the portal. You don't have to worry about transfer partners and airline alliances and figuring all of that out. You can just go book exactly what you want to book. And I will say we've seen some pretty good options in the portal with Points Boost with Chase, and so, I think that could make a lot of sense now.

Whereas before, I don't think really any of us, I think I'd booked in the portal maybe twice before, once was and it was early on in my points and miles journey where it was like booking a Marriott hotel and it was way cheaper to book in the portal than and there wasn't a Hyatt where I was going and it was way cheaper to book in the portal, I didn't have Marriott points, than transferring points to Marriott or booking like a two-bedroom unit somewhere at a hotel, like a suite, that kind of situation. Haven't done it in years, though, but now it's like with Points Boost, it can make a lot of sense. Jess, didn't you just book a flight recently in the portal, which I would have never thought you would do.

Jess: Yeah, I actually booked a first-class flight in the portal because with this was a domestic first-class flight, and I normally don't ever book domestic first-class flights, but with Points Boost, I was getting two cents per point, and first class was like 3,000 points more than economy in the portal. So I was like, that seems like a no-brainer. It's for a trip that my mom and I are going on, and I was like, Mom, we need to be bougie. It's only 3,000 points more. And so, yeah, so I actually, I have found that Points Boost is a really good option in certain scenarios.

Alex: Yeah. And I've, I didn't use points for this booking, but I booked a hotel stay coming up in Zion National Park, and it's a hotel I would not have been able to book through any transfer partners. So I didn't use points, but I paid with my a Chase card. So I'm earning a bunch of points on the booking, which is really cool.

So that's one time, like, yeah, you don't need to worry about booking in the portal. If you find something you want to book in the portal, go ahead and book in the portal. We all book in the Capital One portal using our travel credit from the Venture X card. And I haven't had any issues, and I've, I use mine mostly, I think I've used it every time to book flights. And I haven't had any issues.

Ep #148: Break These Popular Award Travel “Rules”

Pam: I have had an issue through that portal, but it was my fault. And that was I booked a hotel and I didn't carefully look to see that it was non-cancelable. Yeah. And so you do need to be careful when you're booking and make sure that the refund policy is something you can live with, or know that you're going to go on that. And that was my fault. So I think that they're, they're seamless, they're fine. Just know, be really careful looking at those refund policies, cancellations.

Alex: Yeah, I totally agree with you. I always make sure when I'm booking a hotel, like the one I booked in Zion, I booked the refundable option. So as long as you're doing that, you should be pretty safe. When it comes to hotel bookings, now, keep in mind, sometimes you might not get your Elite credits and your benefits, but that seems to be changing a little bit, at least when you book Hyatt through Chase, you should now get those. So that's really nice. So I definitely think at least when it comes to Chase, the portal has gotten much better. It's a much better option.

Now when let's talk about Capital One miles to erase your travel purchases. This is another one where it's like, if you talk to the people who are the experts in points and miles and those people who are taking business class flights here and there and everywhere, they are going to be like, not a good idea. You're not getting the value that you could be getting elsewhere.

And what I have to say to that is, it doesn't really matter, and if your goal is not to be taking business class flights and going everywhere in bougie luxury, then that's you don't, you it doesn't matter anyway. If your goal is Disneyland, I think the Capital One cards are perfect, and the travel purchase eraser is a perfect option if that's your travel goals and you don't care about, you know, because I do think Capital One miles are a little more, they're not as beginner-friendly as like Chase Ultimate Rewards®.

And so if you're going to be transferring these points, the transfer partners aren't, you know, United and Southwest. They are, in most cases, international airlines. So you got to know a little bit more about airline alliances, or you're traveling internationally. And so for a lot of people, that's not their goals. Their goals is domestic travel, making things easy, going places like Disneyland.

Ep #148: Break These Popular Award Travel “Rules”

So I think like I have friends that have this card, and they're like, “What should I do?” Like, whatever. I'm like, it is fine to use the Capital One purchase eraser. I know where they're at in their points and miles journey, and they're not at that place where it's, I'm doing transfer partners and this and that, and find out my cent per point. It's you do what's easy for you, and there is nothing wrong with it. So that is my take on all of that. Any, do you guys have any other thoughts? Did I miss anything?

Jess: No, I think you covered it all. Okay.

Pam: Yep. Our next, um, popular opinion is some people think that you should try to cover every aspect of your trip with points. Okay, huge disclaimer here. We rarely, if ever, I don't think I ever have. I don't think you guys ever have covered every aspect of your trip with points. You know, and if you want to, I we get a lot of, you know, messages from people wanting to know how to cover a certain aspect, and we're happy to help you figure that out. But that's not what we do. That's what I would say, most of the mainstream points and miles users are not doing that. And one of the reasons is we just want our points to go further, and we want the best value for our points. We're seeking that best value.

And if I'm using my points for say an excursion or I'm using them for a car rental, that means when I'm ready to book that transportation over to Europe, and especially if I'm going to book a business class seat, I'm not going to have those points left. And that's my priority. And so you really have to look and decide what your priorities are.

Our main focus is covering airfare and hotels and resorts. That's what we primarily cover. And then we will pay cash for our transportation once we get there, like rental cars or Ubers, all that type of stuff for our activities, obviously for our food, for any entertainment, we pay cash. So everything isn't completely free, but in our minds it's nearly free. I mean, we have taken the big hunk of what we would pay is covered with points and miles.

Now, for some families, using miles for airfare but paying cash for a vacation rental, an Airbnb, or a VRBO will make more sense than trying to cover multiple hotel rooms with points. That's hard when you have a large family. And so the goal for many people, and actually it's our goal is reducing our costs instead of

Ep #148: Break These Popular Award Travel “Rules”

covering everything. We do try, like I said, to cover our main purchases, the main expenses, which is transportation and our lodging. It's easier for me to cover almost all of my purchases like always my transportation, always my lodging is because I'm...

Alex: Meaning her flights, not rental cars.

Pam: Yeah. When did I, did I say? Oh yeah.

Alex: You just said transportation. So I just want to make it clear that people know you're not using points for rental cars.

Pam: Yeah, but I'm using points and miles for just one person, sometimes two. If you're a big family, that's just not going to be realistic sometimes, or you're going to have to earn so many points, or you're going to use up your points quickly.

And so just as an example, I just got back from Alaska on a cruise. No, I didn't use points and miles to book my Alaskan cruise. I find that to be, I'd have to probably do that in a portal. It would probably be so expensive. I'd use up so many points. So I chose to pay for my cruise, and then we used points and miles. I could have used them for flights. I didn't in this case because that's domestic travel. I choose to use my points and miles for international travel.

But we did have two nights of a hotel pre-cruise and one night afterwards. I used my points to stay at Hyatt's then. I used credits on my, um, credit cards. Like I used a Lyft credit, I used a dining credit. So I do use points and miles to reduce expensive costs of what I'd have to pay. But you don't have to cover every aspect of your trip with points. In fact, I wouldn't. You know, I just find that's you're you're not getting the best use of your points. But again, it's fine if you do because I that's I'm not telling you that you should do what I do or what we do. You do you.

Jess: Yeah.

Pam: Just don't think that you have to cover all of it. That isn't really the goal for most people.

Ep #148: Break These Popular Award Travel “Rules”

Alex: It's a thing people will feel like they're not doing it right if they're not covering everything, or I'm making a mistake, and it's like, no, there's, I think our goal of this episode is for you to feel like there's no right or wrong way to do this. It's whatever works for you. If you feel like you're getting a deal on your travel, then it's working. And this is a huge thing. I know Megan does this a lot where she'll focus on airfare. She might get a couple hotel nights, but then she's booking a lot of her stays through [booking.com](https://www.booking.com) and getting like family suites and paying cash for those. So it's just about finding how to make it work for you.

Pam: Yeah, we're not looking at Megan and saying, "Oh Megan, you're doing it all wrong because we don't do it that way." No, you know, you do it how you want to do it. That is the right way for you.

Jess: All right. The next one is one that I am guilty of saying and that is earn and burn. You should never hoard your points. So I'm guilty of this, but sometimes earning and burning isn't feasible. Maybe you're pregnant or you just had a baby, so you're not going to be traveling as much. Maybe you just started a new job. You don't have a lot of PTO. Maybe you have a sick parent or family member that you're caring for. Maybe you're just burnt out from traveling, and you're like, I don't want to travel for the next year. I just want to be at home. Or maybe you're like Alex and you're opening way more cards than you are traveling. And so you just have this huge stockpile building up. Okay?

Alex: So, well, and I think with that idea of having the huge stockpile built up is I would rather have a big stockpile and be hoarding my points and maybe they get devalued, than have no points. You know what I mean? So it's kind of like, I'd rather be a hoarder than not use than have zero points. Like, have no points because I'm not opening cards, not because I spent them all, but because I just am not opening up credit cards.

Jess: And I think, you know, if you are, if you're saving your points for a specific redemption, I don't consider that hoarding points. Like Alex, you have a big family. You have six people. And so if you just decide on a whim, I want to take this trip, you have that stash to cover your family of six, you know?

And so I still, I do think it is still worth earning points and miles on your purchases even if you know you're not going to redeem them as soon as you

Ep #148: Break These Popular Award Travel “Rules”

earn them, or it's going to be a while before you can redeem them. I think it especially makes sense if you're planning a big trip for the future.

So for a long time, I was actually hoarding a lot of my flexible points. I'm taking my family of five to Tanzania next year. We are flying in Qatar Q Suite, and that is a lot of points for five people. You know? And so it took several welcome offers for myself and for Ted to earn enough points for those seats for all five of us. And so, especially if you have a goal in the future, like that's not hoarding points.

That's just being smart and racking them up because you know that you're going to use them. I think people say this because of, like Alex said, because of devaluations. Like, there was recently another huge Hilton devaluation. And so someone who had been sitting on a huge stockpile of Hilton points, those are now worth significantly less. But, you know, it is what it is.

Alex: And you don't sometimes know when they're coming. I know for a lot of people, they're like, I'm saving up my points for when there's availability and I can book Conrad Bora Bora, which was tricky because they had to they were closing it so they could finish renovations. And so they're thinking, I'm going to book it for next summer. And then it's like, oh shoot. Like you can't plan for that stuff. And so sometimes, even if you're not trying to hoard your points, bad luck will just get you sometimes.

Pam: Well, and I also think that having, that hoarding points, to me that sounds negative. I like to do the positive, having a stockpile of points. Yeah. I think that's really important because there have been times when, I remember Alex and I sitting in the snow one time at her house and thinking, this weather is horrible. Oh, we wish we could go to Hawaii. Well, we had a stockpile of points, and two weeks later we were in Hawaii. I mean, it makes dreams come true to have that stockpile of points.

Or you may have a sudden emergency, and you have to go help someone who's sick or you have to go to a funeral or something, and that just takes a sting out of those, you know, emergencies, to be able to not have to put up cash at the

Ep #148: Break These Popular Award Travel “Rules”

last minute and pay a really high cash price. So I think having a stockpile of points is really, really important.

And so I would never say, don't keep earning if you don't have a plan. Keep earning those points and miles. And like you guys said, if the devaluation happens, yeah, I'm hit with that devaluation on Hilton. I have some Hilton points that aren't as valuable, but you know what, I have a lot of other points and it will all even out and, you know, it's what it is.

Jess: I'm confident that you will find a use for those, Pam.

Pam: I'm pretty sure I can too. I'll figure it out.

Alex: I think what happens sometimes, though, and this is I think who this message is for, it's not for the people who are just like stockpiling and all of that. Like, I know somebody who has so many points, like especially like with Delta, this particular person, they never use them because they're like, I don't want to use my points because then I won't have any left. And I want to keep earning like I, they always just pay cash. And I'm like, you're that's when it's hoarding is when you have the points and you're paying cash because you have like this scarcity mindset of, but then I'm not going to have any points and it's like, no, but that's when your points are being devalued is when you have them and you're never using them and you're paying cash. So that's where it's like, that to this message is for.

Jess: All right, if you're enjoying this episode and feel like you're just sitting around chatting with some other points and miles nerds, you will definitely want to check out Points Talk® Premium. It is our premium podcast subscription where we get down into even more of the nitty-gritty. We answer your questions, we cover current events in the points and miles world, and more. We will leave a link to subscribe in the show notes.

Alex: Okay, next, you should only redeem your points and miles for business class flights and luxury hotel stays because it will give you the best value for your points.

Ep #148: Break These Popular Award Travel “Rules”

Okay, don't get me wrong. You all know that all three of us, even me with her family of six, loves a business class flight and a luxury hotel stay. But sometimes it's just so much more practical to fly economy. So, like my mom says, she doesn't really use points or miles for domestic flights. I do it all the time. We have two Southwest® Companion Passes, so we are flying economy very, very often and using our points for that. And it is it is difficult to find six business class seats and the points price can be extremely high.

So, like, I booked us flights to go to Europe next year. We're flying premium economy there, which was I mean it wasn't a splurge because I paid like 14,000 points per person because of a transfer bonus and the and the price was just super, super cheap already. But that's not normal. We're normal, I didn't even look at business class because I'm like that's going to be so many points. I mean, I checked it on seats.aero and I was like, 80,000 points. I'm not spending that much when I can spend like 14,000 for premium economy. Coming home, we're flying economy.

So, do I want to do it someday? Absolutely. That's a goal of mine to be able to fly my whole family in business class, but it's got to be the right deal, and it just doesn't, that's just not that easy to find. So economy, we're great with economy. Oftentimes, too, when you're traveling with a family, you're going to have to get two hotel rooms. And two hotel rooms at a luxury resort is a lot of points. I know Jess, you got two hotel rooms when you went to the Grand Hyatt Kauai. You spent a lot of money or a lot of points on that stay.

Jess: I was very determined to go to the Grand Hyatt Kauai with my family of six, and so we did splurge on two rooms, and it was over 400,000 points.

Alex: And that was before it moved to a category eight. Now it would be even more expensive.

Jess: Yeah, but it was just like, I'm I am an earn and burner when it comes to my Hyatt points, and so I'm like, I would rather take an amazing week vacation with my whole family for over the holidays in Hawaii than save those points for multiple. It's like constantly a balancing act for me. Yeah. Like do I want to splurge or do I want to save these points for something else?

Ep #148: Break These Popular Award Travel “Rules”

I have the opposite of scarcity mindset though, which is probably to my detriment because I am going to run out one day, but I always tell myself, I can always get more points. I can always get more points.

Alex: No, but I think, I mean, you're you have been killing it. It hasn't slowed you down yet. It's working. But I also think like that's a problem where scarcity can get in for people. That's like, I don't want to do that because it costs too much points. And you guys had a magical vacation in Hawaii that would never have happened if you hadn't been like, yeah, I'm just going to splurge and book two rooms, and we're going to make it happen.

And so it's kind of like, yeah, you can get more points. Maybe this is what I really want to get and get people to understand is maybe if you do that, you won't take 12 trips a year, but who's really taking 12 trips a year besides my mom and Jess?

Pam: I also want to say Alex, you have a different strategy. She's not going to the Grand Hyatt Kauai or a luxury hotel. This is another strategy you could think about. She just invites us along and then she can put a child or two in our room, which I'm not knocking that. I love that strategy. Keep it up, Alex. Yes.

Alex: Well, our my kids now are like, wait, are grandma and grandpa coming? And if they're not coming, it's like really weird.

Pam: The next one is, and this is something a lot of people believe, buying points and miles is never a good idea.

Okay, another disclaimer. We buy points and miles sometimes. Now, in many instances, it's probably not the best idea, but it can make sense depending on the program and your plans for redemption and it makes sense to buy points and miles when you can get more value from for redeeming them than it costs you to purchase them.

So I, this happens all the time. So there's a couple instances that I bought them. I buy IHG points every year. Several times a year, they offer them at a half a cent per point. So they're give, what you do is you buy so many and they give you a 100% bonus. So I do this a few times a year because it just makes perfect

Ep #148: Break These Popular Award Travel “Rules”

sense, because I can redeem them for more than that. I can redeem them for at least a cent a point, probably. And so that's an easy way. I don't have to worry about opening up a card or another card or putting spend on. It's just makes sense.

Alex and I did it when we were going to the Kimpton Seafire. We didn't have quite enough points to be able to get that fourth night free. So we bought enough points so that we could book the three and then get the fourth night free.

I've just done that just bought 100,000 points and got 200,000 points because then it's like, okay, I have, and I have 10,000 points in my account. I now have enough that I can stay for \$1,000 is what I paid for those points. I can now stay at the Grand uh the Kimpton Grand Roatan? That's what it's called. Yeah. I can stay there now for \$1,000, that's \$250 a night. That goes usually for almost \$1,000 a night. And so it makes sense.

And then sometimes there's promos or bonuses for buying miles. And honestly, that's really when I usually buy them. The only time I have not used a promo for buying miles is when getting that fourth or fifth night free, I need some points right away, so I can book something. And so I have for a Hilton, I bought enough, and there wasn't a promo going on, but I didn't need very many, just so I had enough points that I could book four and get the fifth night free.

So absolutely makes sense sometimes. It is something I will always be buying IHG points. I will probably always buy 100,000 IHG points every year because it makes sense in my mind. I will pay...

Alex: Just make sure you don't get unlucky and then they devalue, and then you're like, uh oh, now I'm stuck with all these IHG points that are as worthwhile.

Pam: Well, I don't have that many. I usually keep enough in my stockpile so that I can go to the Seafire or the Grand Roatan.

Jess: And they and IHG runs the 100% bonus promos at least a few times a year. So I would say wait unless you need them immediately, hold off for one of those 100% bonuses because they are pretty regular.

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

Ep #148: Break These Popular Award Travel “Rules”

Pam: Right. And I would say that many times they're very short-lived, though. So keep an eye on that. We do put that in our transfer bonus and purchase points post that we publish every month. So check that periodically. But yeah, it could be a really good deal. And if you're a family and if you're having a hard time earning a lot of points and miles, it can significantly, significantly lower your expenses to go somewhere that's can be pretty luxurious.

Alex: Well, another idea too is you could book two rooms. If you're like, I have enough for points for one room, but if like for myself, a family of six, it's like, oh, well, I could just book another room by paying \$1,000 and buying the points, basically.

Pam: Yeah. Well, I've often thought, you know, go in with someone, you know, my sister, you know, you want to go to the Seafire with me? Let's just purchase the points. And between the two of us, we're paying \$125 a night by purchasing these points to stay there, each. And that's insane because it's an insane property. So it does make sense sometimes.

Jess: All right. Last but not least, you should always be working on a minimum spend. This one is, it's funny because like I used to feel this way and now I kind of have more expenses than I know what to do with, which is like good and bad, I guess, because I can easily meet my spends, but I also am spending a lot of money. It helps that we are business owners, and so we do things like pay our estimated taxes with credit cards. I have a couple kids in college. I pay their tuition with cards, and so I, unfortunately, Molly's in braces. You know, it's like every time a life event happens, I hit a minimum spend.

Alex: You know, you got a new dog.

Jess: I got a dog. I've hit a minimum spend on like food and toys and vet bills. So the other thing though, is not everyone wants to open a new card every two months, every three months, you know? Sometimes people just want to open, you know, two or three cards a year.

And so there are actually now several times a year where my husband and I are between minimum spends, and we are purely concentrating on maximizing our everyday spend with the cards that we have. So for us, that are that is things like

Ep #148: Break These Popular Award Travel “Rules”

using our AMEX Gold personal card at restaurants or at grocery stores to get 4x. We really max out the Freedom FlexSM quarterly 5x bonus categories. That's something that I'm constantly working towards.

Some quarters it's easier than others. Like when it's PayPal, that's my favorite because it is super easy to max out PayPal. We are using something like our Venture X or our Freedom Unlimited[®] for other purchases that would normally just earn 1x. Now we're earning 2x or 1.5x. I'm really excited about the Sapphire, I got the Sapphire Reserve[®], the personal and the business actually, but that gets 4x on hotels and airlines booked directly now, you know? And so, and it comes with great travel protections. So that's an ideal card for booking travel on.

And so it's just little things like you don't have to, I feel like you don't have to memorize every spend category. I think there are some people who are like, I want to maximize every single thing. I have the top our top few in my head. I'm like, okay, restaurants, Sapphire Reserve or AMEX Gold, depending on, you know, which points I want to rack up more. Groceries. Okay, AMEX Gold. Everything else, Venture X. You know, it's just like, just have a few categories in your head that are like your top categories, know what cards to use for those. Don't stress about the rest.

Alex: Yeah, I agree. And I also think that it's also just good every now and then to take a little break for your like I sometimes we run into the problems where we start getting denials because we've opened so many cards. So just taking those breaks here and there can be really healthy for your longevity. I know Jess always says it's a marathon, not a sprint. And so it can just be good to take those little breaks every now and then. Granted, we're not very good at doing it. But we try.

Pam: But we're in a unique situation too because it's our business. It's what we do. And it's hard, we have a lot of FOMO. It's very difficult to pass up a good a good welcome offer, to be honest.

Okay, so like I always say, you do you. The longer that you're in the world of points and miles, the more you'll hear about the right and wrong way to do things. If you're in our Facebook group, don't be surprised if someone tells you that you're doing it all wrong. But take the advice that works for your situation

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

Ep #148: Break These Popular Award Travel “Rules”

and simply ignore the rest. Not everyone's journey looks the same, and that is completely okay. If you enjoyed this episode, make sure to share it with a friend and leave us a review. We get so excited when we get a new review and we appreciate your support so much.

Thanks so much for listening to *Points Talk with the Travel Mom Squad*. Make sure to hit the subscribe or follow button from wherever you're listening so you never miss an episode. Wanna start jet setting even faster? Follow the links in the show notes to learn about everything we discussed in today's episode. And to stay connected and follow along, follow us on Instagram @TravelMomSquad. We can't wait to see where in the world points and miles take you.