

Hi there

WELCOME TO TEACHER TRAVELS ON POINTS GUIDE

Hi! My name is Jess, and I am a public high school personal financial teacher. My husband works for a small local college. We are not rich, but we've figured out how to use points to take amazing vacations. This guide is designed to introduce

the world of points. It is meant to teach you the BASICS – the tools you will need to start your points journey. My website and instagram account have a lot more information, but this is a great place to start!



WHAT ARE POINTS AND MILES?

and why do I want them?

- points and miles are earned from credit card sign up bonuses and credit card spend
- they can be flexible points (like Chase, AMEX, Capital One) or they can be specific to airlines, hotels, etc (think Southwest, Hyatt, Marriott)
- you can then redeem points and miles for hotel stays, flights, or even cash back (Although, I don't recommend the last one)
- credit card points can make dream vacations affordable -- read on to see all the perks of points and miles!



(FOR THIS GUIDE - OUR FOCUS WILL BE CHASE ULTIMATE REWARD POINTS. AMEX AND CAPITAL ONE ARE WONDERFUL AS WELL, BUT THIS IS A SIMPLE BEGINNER GUIDE, AND ULTIMATE REWARDS ARE A LITTLE EASIER WHEN YOU'RE JUST STARTING)

SUCCESS STORIES:

you can join these people



This family flew to Disney for free. This is probably the most popular redemption. I have helped at least TEN families fly to Disney World for less than 50 dollars round trip. It makes the Mouse vacation more affordable.



This family dove into points and miles. Last year, they took multiple trips including the Bahamas (flight and hotel), Disney World (flights), Fort Myers (flights), and TAYLOR SWIFT (flights and hotel), This easily saved them over \$15,000.



Aruba was this family's biggest redemption, but they also had a ton of others. They flew, for free, to Disney World, and they used their points for multiple hockey tournaments to save on costs (youth sports can really add up - points can make it more affordable)

POINTS TOOK US...

these are all possible for anyone



DISNEYLAND 2023

TOTAL AMOUNT SAVED: \$2,600



MAUI, HAWAII 2023

TOTAL AMOUNT SAVED: \$15,000



ORLANDO 2023

TOTAL AMOUNT SAVED: \$2,200



BONITA SPRINGS 2024

TOTAL AMOUNT SAVED: \$4,000



ARUBA 2024

TOTAL AMOUNT SAVED: \$8,000



KEY WEST 2024

TOTAL AMOUNT SAVED: \$4,000



KAUAI 2024

TOTAL AMOUNT SAVED: \$12,000



SOCCER TOURNAMENTS

TOTAL AMOUNT SAVED: \$600



BAHAMAS 2024

TOTAL AMOUNT SAVED: \$7,000

This was just our first two years – we had even more adventures in 2025. In total, we've redeemed \$100,000 worth of free travel.

BEFORE YOU BEGIN

ask yourself the following questions



Is your credit score around 700? If your score is below this, it is important to raise your score. Sometimes this takes some time, but is essential before you enter the points world.



Are you free of credit card debt? Make sure you have no existing credit card debt. I don't recommend starting this journey if you're currently paying interest on other cards.



Make sure you have a plan for spend. Add up your monthly expenses and make sure it allows you to hit the minimum spend. You'd honestly be surprised how much you spend in a three month period.

**IF YOU ANSWERED YES TO
THE QUESTIONS ABOVE -
IT'S TIME TO BEGIN YOUR
POINTS JOURNEY!**

HOW DO I GET STARTED?

beginning is easy

SIGN UP FOR THE CARD

➤ The Chase Sapphire Preferred is the number one travel card for a reason. It has a low annual fee (\$95) and comes with a great sign up bonus. Do not add an authorized user, as they will get their own card soon.

➤ Hit the sign up bonus -- THIS IS ESSENTIAL. You must spend \$5,000 in three months. If you do this, you earn 75,000 points, plus the spend, so you have a minimum of 80,000 points

REFER A TRAVEL PARTNER

➤ Once you hit the sign up bonus, refer a travel partner (also known as the 'player two'). This is typically a spouse, but it can also be an adult child, a travel friend, a parent, just someone who will travel with you

➤ In the app, under manage card, there is a spot to refer a friend. Refer your player two, and you will earn an extra 15,000 points. Ensure they hit the sign-up bonus (also known as SUB).



SO WHAT'S NEXT?

time to spend those points!

START PLANNING A TRIP



You should have a minimum of 175,000 points between you and player two. This is enough for a free hotel stay at multiple Hyatt properties OR enough for two people to fly roundtrip on multiple airlines to a variety of destinations.



Where you want to go will play a huge role in how you move forward. Hyatt stays tend to be the 'best bang for your buck' but it is really about what you value and want to get out of your points.

WHAT ARE MY CHOICES:

More than 90% of the time, I suggest transferring to partners

Transfer to Partners	Use the travel portal	Take the cash back
You will get the most out of your points by looking to transfer partners first. Easy transfer partners include Hyatt and Southwest, but Chase has more than a dozen.	Think of Expedia, but with points. You can redeem your points for hotels, flights, rental cars, but they are always a fixed rate of 1.25 cents per point.	If you take the cash back, you'd have \$750. That sounds amazing, but I'll show you later why this is usually a bad option and your points are worth so much more!

OPTION ONE:

transfer to partners

LIST OF CHASE TRANSFER PARTNERS:

- | | |
|--|--|
| <input type="checkbox"/> Air Canada | <input type="checkbox"/> JetBlue |
| <input type="checkbox"/> Air France-KLM | <input type="checkbox"/> Southwest |
| <input type="checkbox"/> British Airways | <input type="checkbox"/> United |
| <input type="checkbox"/> Emirates | <input type="checkbox"/> Virgin Atlantic |
| <input type="checkbox"/> IHG | <input type="checkbox"/> World of Hyatt |
| <input type="checkbox"/> Marriott | <input type="checkbox"/> BOLD - My favorite |

WHY USE A TRANSFER PARTNER?

Transferring points to travel partners is a great way to get the most bang for your buck, or as we say in the points world, the most cent per point (CPP). For example:

If a stay at Hyatt costs 8,000 points
but the cash price is actually \$300...

$$300 \div 8000 = 3.75 \text{ CPP}$$

(you can use this formula with any transfer partner, but the goal is usually to be better than the travel portal at 1.25 cpp)

WHAT ARE THE BEST PARTNERS?

Some partners are better than others in terms of cent per point and ease of use. When you're just beginning your journey, Hyatt and Southwest are two easy partners, and *those will be my focus*. If you're interested in flights to Europe or other redemptions along those lines, that is not in the beginner's guide, but is easy to do by transferring to partners like Virgin Atlantic, Flying Blue, etc.

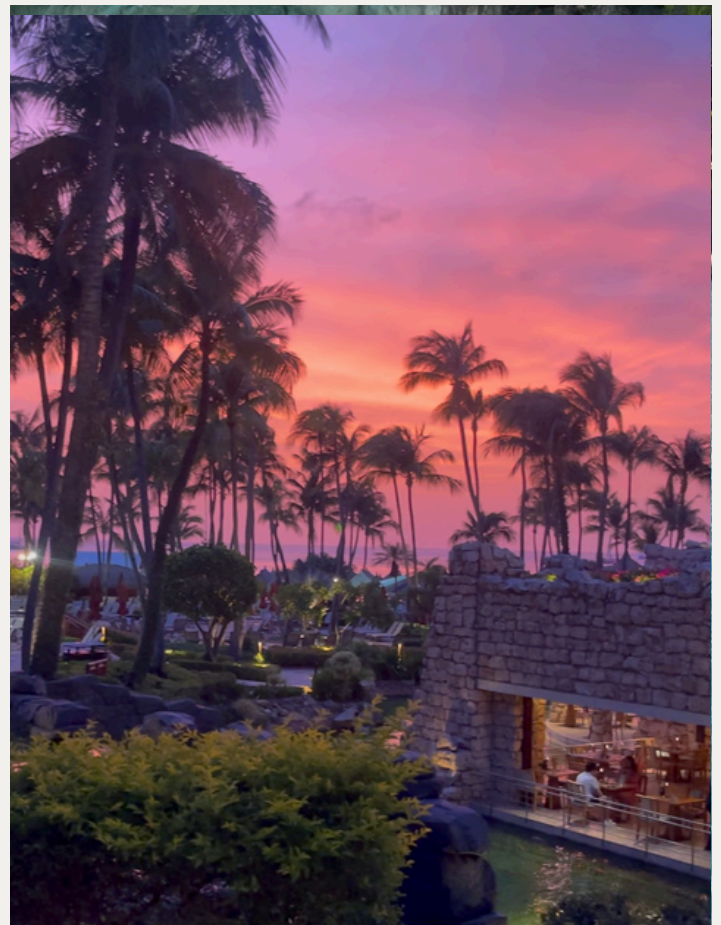
WHY DO I LOVE HYATT?

- they use fixed pricing rather than dynamic pricing
- easy to transfer points
- great cpp redemptions, especially compared to other hotel brands
- wonderful loyalty program – amazing perks that help save money
- NO RESORT FEES OR TAXES ON AWARD STAYS!!!

THIS IS USUALLY THE BEST DEAL IF THERE IS A HYATT AT YOUR DESTINATION



HYATT REGENCY MAUI



HYATT REGENCY ARUBA

IMPORTANT HYATT INFORMATION

- Hyatt has fixed award pricing.
- Every hotel has a category.
- The points can range within that category, but they never go above that fixed price, even during peak times (the exception to this is Mr. and Mrs Smith properties).
- Below is a chart that details the points price for each category.

Category	Off Peak	Standard	Peak
1	3,500	5,000	6,500
2	6,500	8,000	9,500
3	9,000	12,000	15,000
4	12,000	15,000	18,000
5	17,000	20,000	23,000
6	21,000	25,000	29,000
7	25,000	30,000	35,000
8	35,000	40,000	45,000

There is a similar chart for all-inclusive resorts, which are another AMAZING OPTION!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
23 12,000 Points OFF-PEAK	24 12,000 Points OFF-PEAK	25 12,000 Points OFF-PEAK	26 12,000 Points OFF-PEAK	27 12,000 Points OFF-PEAK	28 12,000 Points OFF-PEAK	1 12,000 Points OFF-PEAK
2 12,000 Points OFF-PEAK	3 12,000 Points OFF-PEAK	4 12,000 Points OFF-PEAK	5 15,000 Points	6 18,000 Points	7 18,000 Points	8 15,000 Points
9 15,000 Points	10 15,000 Points	11 15,000 Points	12 15,000 Points	13 15,000 Points	14 18,000 Points	15 18,000 Points
16 15,000 Points	17 18,000 Points	18 18,000 Points	19 18,000 Points	20 18,000 Points	21 18,000 Points	22 18,000 Points

Example of a Category 4 Points Calendar (Hyatt House Dinseyland)

TAKE SOME TIME TO EXPLORE

Go to the Hyatt website, and type in some destinations you'd like to visit. Click the points option. When you click the hotel, there is an option to view the points calendar. See how many points some destinations will cost.

Hyatt is usually great for availability if you're able to book 6-9 months in advance for high-demand properties (think locations like Aruba). Sometimes I've only booked a few weeks out; it just depends on the property.

If you decide Hyatt stays are where you want to redeem your points (they have fabulous options all across the world) look at the page for "how to transfer my points" to explain the step-by-step process.

***EVERY STAY WITH HYATT IS TRULY FREE BECAUSE YOU PAY
ZERO IN TAXES AND FEES!***



WHAT ABOUT OTHER TRAVEL PARTNERS?

Transferring points from the Chase app works the same for the other partners. See the page about 'Transferring Your Points' towards the end of the guide for a step-by-step walkthrough on how to transfer them.

DYNAMIC VS FIXED PRICING

Dynamic pricing is used by most travel partners. This means the price fluctuates with market conditions. This isn't always a bad thing – you can get some great deals – like flights to Europe under 15,000 points! In fact, most airline partners use dynamic pricing, and some, like Southwest, will always have award availability.

Fixed pricing is a little more rare in the travel world. This means prices are standardized and do not change based on market conditions. Hyatt is by far the winner here with their fixed award calendar.



If you are using a partner that has fixed or dynamic pricing, chances are this is still the best option over the portal or cash back, Always check your cent per point calculation to see if you're getting the best deal!

READY TO TRANSFER?

congrats, it's time for vacay

MAKE SURE YOU'RE READY

- You can't get your points back once they leave, so make sure the deal is there
- You can cancel later, but the points will be stuck in that account (for example, if you transfer to Hyatt and then cancel your hotel, you can get your points back, but they are forever in Hyatt)
- Look for transfer bonuses, occasionally, banks will run a transfer bonus, like 40% more when you transfer. So if you're transferring 10,000 points, with a 40% transfer bonus, you would actually have 14,000 points. This is a GREAT DEAL if you have a redemption ready, I don't recommend transferring without knowing how you will spend the points.

IT'S TIME TO TRANSFER

- 1 CREATE A LOYALTY ACCOUNT WITH THE TRAVEL PARTNER
- 2 LOG INTO THE BANK APP
- 3 CLICK THE ULTIMATE REWARDS
- 4 SCROLL TO THE BOTTOM AND SELECT TRANSFER TO PARTNERS
- 5 SELECT THE PARTNER

TRANSFER POINTS IN INCREMENTS OF 1,000

(I RECOMMEND CREATING A LOYALTY ACCOUNT AS SOON AS YOU ARE CONSIDERING THE PARTNER. SOMETIMES, POINTS CAN TAKE TIME TO TRANSFER. IF YOU CREATE THE ACCOUNT AND THEN TRY TO TRANSFER TWO MINUES LATER THERE MAY BE A DELAY)

OPTION TWO:

use the travel portal

WHY USE THE TRAVEL PORTAL?

The travel portal exists in the bank's app. Think of it like Expedia, and you can use your points to redeem flights, hotel stays, and even rental cars. Your points will depend on the booking, but it will be at least 1 cent per point with up to 1.5 cents per point.

AN EXAMPLE:

If The Hyatt Regency Coconut Point costs \$1,790 for 3 nights and the portal per point price is 132,727 points + \$130 so you're getting 1.25 cents per point



Just for reference, if you transferred directly to Hyatt, this hotel would cost 75,000 points for three nights - in this case, it's a no brainer to use option one and transfer to Hyatt

WHEN SHOULD I USE THE TRAVEL PORTAL?

I am a firm believer in no redemption is a bad redemption. If you're saving money, making memories, and enjoying vacation, you cannot really go wrong. However there are a few times where I believe in using the portal over transferring to travel partners. Here are some examples:

- **RENTAL CARS:** YOU CANNOT TRANSFER TO A RENTAL CAR COMPANY, AND IF YOU WANT TO REALLY CUT DOWN ON THE COST OF VACATION, THIS CAN BE A GREAT WAY TO USE YOUR POINTS
- **USE YOUR TRAVEL CREDIT:** THIS ISN'T A POINTS REDEMPTION, BUT IF YOU NEED TO USE YOUR CREDIT, YOU NEED TO DO IT IN THE PORTAL
- **WHEN TRANSFER PARTNER'S ARE NOT AN OPTION:** SOMETIMES THERE ISN'T A TRANSFER PARTNER AVAILABLE, SO IT MAKES SENSE TO USE POINTS IN THE PORTAL
- **THE TRANSFER PARTNER REDEMPTION IS LESS THAN 1.25 CENTS PER POINT::** SOMETIMES THE TRANSFER PARTNER'S REDEMPTION IS LESS THAN 1.25 CENTS PER POINT, AND IF THAT'S THE CASE, IT MAKES SENSE TO BOOK IN THE PORTAL
- **YOU WANT TO EARN MORE POINTS:** YOU DON'T WANT TO USE POINTS, YOU CAN BOOK IN THE PORTAL FOR 5X (OR 10X IF YOU HAVE THE RESERVE)

THERE ARE NO BAD REDEMPTIONS, BUT IT IS ALWAYS IMPORTANT TO DO A CENT PER POINT CALCULATION BEFORE TRANSFERRING OR BOOKING IN THE PORTAL

OPTION THREE:

take the cash back

WHY I'VE NEVER TAKEN CASH BACK

I can always find a better deal than taking cash back. We've had stays where it was worth 5 cents per point, so taking the cash back doesn't make sense. Here's a simple calculation.

75,000 POINTS = \$750

That seems like a great deal, but I can easily turn that \$750 into over a thousand dollars worth of travel. So what if I transferred 75,000 points to Hyatt?



Hyatt Regency Coconut Point



75,000 POINTS WILL GET YOU THREE NIGHTS AT THE HYATT REGENCY COCONUT POINT. THREE NIGHTS HERE WILL COST AROUND \$1,500. WOULD YOU TAKE 750 DOLLARS CASH BACK OR A \$1,500 HOTEL STAY?



Hyatt Regency Grand Cypress



75,000 POINTS WILL GET YOU FIVE NIGHTS AT THE HYATT REGENCY GRAND CYPRESS IN ORLANDO. FOUR NIGHTS HERE WILL COST AROUND \$1,400 DOLLARS. WOULD YOU TAKE 600 DOLLARS OR A \$1,400 HOTEL STAY

Sometimes you want to use cash back because you need the money for an excursion, tickets, etc. There's no wrong way to use points, just keep the cent per point in mind.

YOU'RE READY TO START

important info to remember

➤ **THERE ARE LOTS OF CARDS:** THERE WILL ALWAYS BE MORE CARDS TO APPLY FOR, SO THIS CAN BE SUSTAINABLE. ONCE YOU LEARN MORE, YOU'LL BE MORE COMFORTABLE APPLYING FOR MORE CARDS FOR POINTS, MY HUSBAND OR I APPLY FOR ONE EVERY 90 DAYS.

➤ **BUT YOU DON'T HAVE TO SIGN UP FOR MULTIPLE CARDS:** IF SIGNING UP FOR TONS OF CARDS MAKES YOU NERVOUS, YOU DON'T HAVE TO! DO WHAT YOUR COMFORTABLE WITH AND GET FREE FLIGHTS OR A HOTEL STAY.

➤ **DO NOT EXCEED 5 PERSONAL CARDS IN 24 MONTHS:** CHASE HAS AN UNOFFICIAL RULE, YOU CANNOT SIGN UP FOR MORE THAN FIVE PERSONAL CARDS IN 24 MONTHS. YOUR GOAL IS TO STAY UNDER 5 CARDS IN 24 MONTHS (REFERRED TO AS 5/24).

➤ **DO NOT CLOSE YOUR OLDEST LINE OF CREDIT:** IT IS TEMPTING TO CLOSE YOUR OLDEST CREDIT LINE TO FOCUS ON NEW CARDS, BUT THAT WILL HURT YOUR CREDIT. YOUR OLDEST LINE OF CREDIT IS A SIGNIFICANT FACTOR IN YOUR CREDIT SCORE, SO IT IS BEST TO LEAVE IT OPEN.

➤ **POINTS DEVALUE OVER TIME:** I BELIEVE IN EARNING AND BURNING. IF YOU STOCKPILE YOUR POINTS FOR YEARS, THEY BECOME WORTH LESS AND LESS. A GREAT EXAMPLE IS SOME RESORTS THAT USED TO BE 20K POINTS A NIGHT ARE NOW 35K POINTS A NIGHT, IF YOU HAVE A REDEMPTION IN MIND - GO FOR IT! DON'T HOARD YOUR POINTS!



points can show you the world...

there's really no limit to where points can take you. The biggest hurdle you will ever face is just getting started

TIME TO SIGN UP

congrats on your decision

PLEASE USE MY REFERRAL LINK

By using my referral link, it allows me to offer inexpensive and free content. Please feel free to reach out and ask any questions, I can walk you through any part of the process.



CLICK HERE TO OPEN A CHASE SAPPHIRE PREFERRED

This is the card I would begin with 95% of the time. Click the link and sign up -- remember, household income is both you and your spouse, even though your spouse will not be an authorized user.



Disclosure: This guide is the opinion of the author and the author alone. It does not reflect the beliefs of any company, bank, or credit card issuer.