

*newly updated!*



FREQUENT  
**FLYER**  
MASTER



FLY AROUND THE WORLD FOR FREE  
EXPERIENCE FIRST-CLASS LUXURY  
ADVENTURE TO EXOTIC LOCALES  
PIONEER YOUR TRAVEL DREAMS



# FREQUENT FLYER MASTER

Frequent Flyer Master  
Free Travel Anywhere  
Featuring the 'One-Free-Plane-Ticket' Guarantee

Copyright © 2013 Unconventional Guides

Interior and cover design: Reese Spykerman

Cover photo: Jonathan Kos-Read on Flickr

# Contents

## 1. STRATEGY

THE BASICS	9
-FIVE RULES TO REMEMBER	9
-ALLIANCES	9
-STATUS	11
WHERE TO START	11
-PICK AN AIRLINE	11
-THE UNITED STATES: BAD AIRLINES, GOOD MILEAGE PROGRAMS	13
-VALUATION OF MILES	14
-MANAGING MILES	17

## 2. TACTICS: EARNING MILES

THE PASSIVE STRATEGY	19
THE ACTIVE STRATEGY	19
PURSUING BIG OPPORTUNITIES	20
EARNING MILES BY ACTUAL FLYING	20
-MILEAGE RUNS	22
-EARNING STATUS & MILEAGE BONUSES	22
NON-TRAVEL PROMOTIONS AND ON THE GROUND EARNING OPPORTUNITIES	24
-ONGOING OPPORTUNITIES	24
-SEASONAL PROMOTIONS	30
-ONE OFF OPPORTUNITIES & FINDING DEALS ON YOUR OWN	31
-OTHER WAYS TO GET MILES	31

## FREQUENT FLYER MASTER

CREDIT CARD SPENDING AND BIG BONUSES	33
-CREDIT SCORES AND FINANCIAL RESPONSIBILITY	33
-CREDIT CARD STRATEGY	34
-THE BEST AND MOST FLEXIBLE CREDIT CARD REWARD PROGRAMS	35
-CO-BRANDED AIRLINE AND HOTEL CARDS	41
-MAXIMIZING CREDIT CARD BONUSES & SPENDING	43
<b>3. TACTICS: REDEEMING MILES FOR AWARD TRAVEL</b>	
THE ART OF BOOKING	45
- THE BOOKING PROCESS	47
- TIPS AND TROUBLESHOOTING	49
CREATIVE REDEMPTIONS AND MAXIMIZING YOUR AWARD	54
-GREAT AWARD IDEAS	55
WHAT IF I CAN'T USE MY MILES	57
<b>4. THE MONSTER Q&amp;A</b>	60
<b>5. FREQUENT FLYER MASTER GLOSSARY</b>	62
<b>6. READER STORIES</b>	63
<b>WANT TO LEARN MORE?</b>	66

# Welcome

Dear Fellow Traveler,

Awesome—you’ve got your hands on the newly updated version of the Frequent Flyer Master report. We first launched this report in 2009, and over the past three years, this guide has helped thousands of aspiring Frequent Flyer Masters like yourself to set big travel goals and earn the miles they need to achieve them for free—and often in first class!

When I wrote the first edition of this guide I had been earning more than 50,000 Frequent Flyer miles a year for nearly 10 years. In the past five years, I’ve taken it up a level and have earned about 500,000 miles per year through creative travel hacking, not counting the 200,000 miles I earn through my actual travel. This is enough miles to get me around the globe in business or first class several times a year—which is helpful if you’re working towards seeing every country in the world like I am!

Depending on where you live and your own preferences, you might not be able to or even want to earn as many miles as I do. But with a small investment of your time, you should be able to earn at least 25,000 to

100,000 miles for at least one free trip a year to anywhere in the world you dream of going.

I’ve always believed that the right kind of travel can be a force for good in the world, which is why I want to help others take advantage of the opportunity. As Mark Twain put it: “Travel is fatal to prejudice, bigotry, and narrow-mindedness, and many of our people need it sorely on these accounts. Broad, wholesome, charitable views of men and things cannot be acquired by vegetating in one little corner of the earth all one’s lifetime.”

I’m interested in living a big, full life, and travel is one of the ways I do it. Since you’ve purchased this guide, I’m assuming you feel the same way. The next step is to familiarize yourself with the strategies and tactics required to skyrocket your way to an overflowing mileage account. Let’s get started.

Chris Guillebeau

[twitter.com/chrisguillebeau](https://twitter.com/chrisguillebeau)

[facebook.com/artofnonconformity](https://facebook.com/artofnonconformity)

# 1 Introduction

## BEFORE WE BEGIN

You're ready to start racking up miles, and we're ready to help you get where you want to go. But where is there? As you begin to supersize your travel life, it's helpful to set goals related to the miles you'll earn and what you'll ultimately use them for. Before you get down to business maximizing your miles, take a minute to think about what you're hoping to get from your Frequent Flyer Mastering efforts.

What's your dream destination? What kind of travel is important to you? Who are you taking along?

Set a goal and focus on what works for you. Write it down. Put it somewhere you can see it.

If you need help, here are some travel goal ideas:

*An African Safari » Nomadic  
Exploration of South Asia » Family  
Vacation to Hawaii » Caribbean  
Retreat with Spouse » Solo Trip to  
Mexico » Snowboarding Adventure  
in Colorado » Scandinavian Tour » »  
Round the World Mini-Retirement*

Got your goal? Now we're ready to dive in.

Warning: This guide and the accompanying online resources and updates you can receive for free (register at [www.frequentflyermaster.com](http://www.frequentflyermaster.com)) contain a lot of information. We guarantee that you should be able to earn a minimum of 25,000-100,000 miles this year without a great deal of effort no matter where you are in the world. If you're game to earn more and don't have time to scour all the travel websites and forums everyday, the best thing to do is to supplement this comprehensive resource with a service that keeps you up to date on all the best deals. We recommend the Travel Hacking Cartel (sign up for a 14 day trial for only \$1).

The most important thing to remember with this hefty guide and with Frequent Flyer Mile strategies is to take what is most applicable to you, engage with that information to make it work for your situation, and ignore everything else.

## A VERY SHORT HISTORY OF FREQUENT FLYER MILES

Since the purpose of this guide is to focus on the practical aspects of maxing out your mileage account and reaching your travel goals, we won't take long discussing the history of Frequent Flyer Miles. However, since we know you're going to be an expert on all things mileage by the time you reach the end of this report, we thought we should fill you in on the history of frequent flyer miles before we get to the good stuff. If you'd like more of the back story, check out *Mileage*

## FREQUENT FLYER MASTER

*Pro*, one of the few published books about the subject.

Way back in May 1981, American Airlines kicked off the first airline loyalty program as a marketing promotion that offered one free first class round trip ticket plus a first class upgrade on a companion ticket for passengers who flew 50,000 miles on the airline. The concept was hot and United soon followed with their own competitive “Mileage Plus” program. In 1983, both Marriott and Holiday Inn began the first hotel loyalty programs, rewarding frequent guests with points that could be exchanged for free stays on future visits.

Over the years, both the airlines and hotel chains have grown and modified these original programs and their benefits to serve the companies’ most loyal members while also ensuring that rewards remain valuable enough to motivate leisure travelers.

### HOW THE SYSTEM WORKS NOW & TAKING ADVANTAGE OF IT

These days, virtually every airline (and hotel and car rental company) has a loyalty program. In addition to the primary legacy carriers like American, United and Delta, regional carriers and discount airlines around the globe like Southwest, Jet Blue, Easy Jet, and Air Asia have their own mileage programs.

While the justification for frequent flyer programs is to reward loyal travelers, the programs are incredible assets to the

airlines. The psychological benefit of earning and spending miles is so great that many people will take extra connections or even spend more money to fly their preferred airline. Others go to great lengths to earn miles on the ground, sometimes spending far more than the miles or points are worth.

The airlines understand this psychological benefit very well, and they go to great lengths of their own to exploit it with heavy advertising. Remember that mileage programs started out as an airline marketing effort and that has never changed. Don’t believe the hype that millions of unused miles are a liability to an airline — frequent flyer programs strongly favor airlines to begin with.

Most travelers are fairly naïve about how mileage programs work, and the airlines use this to their advantage by attempting to limit awards to low-value trips. Savvy travelers can turn the tables on the airlines by a) earning many more miles than the average traveler, and b) redeeming those miles for high-value trips that would otherwise be very expensive.

Because Frequent Flyer programs favor the airlines from the beginning, it’s only fair to do everything you can to earn as much mileage as you can, and to easily redeem your mileage for great travel rewards. That’s where this guide comes in.

### WHY WE DON'T MIND TAKING ON THE AIRLINES

In the battle between airlines and consumers, airlines usually win. With mileage plans in general, the airlines give out far more miles than are actually redeemed for travel. In many cases, airlines impose quotas and restrictions that put people off from using their hard-earned miles for the free travel they were promised.

Most people who aren't savvy to the mileage game don't realize that the majority of miles are not accumulated through flying but rather credit card spending and promotional giveaways. In fact, mileage programs are a cash cow for the airlines. In some cases, airlines have actually protected themselves from bankruptcy due to the large infusions of cash they have received in exchange for miles that are then awarded to consumers.

Because the airlines treat mileage programs as a profit center instead of a reward for loyalty, we don't mind sharing black-hat or provocative information about how to get more miles and successfully redeem them for flights. It's the least we can do to narrow their competitive advantage over the average traveler.

(By the way, we're not as against the airlines as we might sound...and we don't necessarily think they're evil. Their loyalty programs, however, tend to be structured in a way that is misleading to people who don't know better, so that's why we have no problem

with taking them on and helping to share the wealth.)

And don't worry. Everything we're about to share is all fair and legal.



# 2 Strategy

## THE BASICS

The primary strategy of any Frequent Flyer Master is this: Earn, earn, earn, reach your goal, redeem and repeat (otherwise referred to in Frequent Flyer circles as “earn and burn”). We’ve structured this guide to help you do just that.

Before we jump into the fun tactics of earning miles, we want to share some foundational principles and key information about alliances, status, and choosing your partners. These basics will set you up from the beginning with the right structure to redeem your miles down the road. (This section might not be as fun as what is coming next, but if you’re new to mileage mastering, don’t skip it.)

**TIP:** There is a glossary at the end of this guide with definitions of all the fancy Frequent Flyer acronyms and lingo you may want to know.

## FIVE RULES TO REMEMBER

Here are five basic principles to keep in mind as you begin:

- » 1. You can’t combine miles. The miles you earn in one program stay in that program.
- » 2. Earn miles in one program and redeem in another.
- » 3. You don’t become a frequent flyer master by flying.
- » 4. Get miles for free as much as possible. Buying them is almost never a good option.
- » 5. Always choose high-value redemptions.

We’ll explain these more later, and of course there will always be some exceptions to the rules (like how you can break rule #1 by using credit card programs like Membership Rewards or Ultimate Rewards that let you transfer programs to a variety of partner airlines and hotels). But first, more basics.

## ALLIANCES

There are three major airline alliances. Most major carrier airlines belong to one or more of these alliances. It is important to get familiar with these and which airlines belong to which alliance as it’s key to your strategy in both earning and redeeming your miles.

# Airline Alliances

## STAR ALLIANCE

<http://www.staralliance.com/en/>

Star Alliance is the oldest and biggest airline alliance. It began in 1997 with five partners and now includes 26 airlines that fly to 1293 destinations.

## ONE WORLD ALLIANCE

<http://www.oneworld.com/>

One World Alliance has been around since 1999. Although it only has 12 formal partner airlines, each member has a number of airline affiliates that give Frequent Flyers access to over 30 airlines flying to 766 destinations.

## SKY TEAM

<http://www.skyteam.com/>

The youngest of the main alliances, Sky Team started in 2000 and currently includes 18 member airlines that cover 993 destinations.

*Adria*  
*Air Canada*  
*Air China*  
*Air New Zealand*  
*ANA*  
*Asiana Airlines*  
*Austrian*  
*Blue1*  
*Bmi*  
*Brussels Airlines*  
*Continental Airlines*  
*Croatia Airlines*  
*Egyptair*  
*LOT*  
*Polish Airlines*  
*Lufthansa*  
*Scandinavian Airlines*  
*Shanghai Airlines*  
*Singapore Airlines*  
*South African Airways*  
*Spanair*  
*Swiss*  
*TAP Portugal*  
*Thai*  
*Turkish Airlines*  
*United*  
*US Airways*

*AirBerlin*  
*American Airlines*  
*British Airways*  
*Cathay Pacific*  
*Finnair*  
*Iberia*  
*Japan Airlines (JAL)*  
*LAN*  
*Qantas*  
*Royal Jordanian*  
*S7 Airlines*  
*Coming 2013: Qatar*  
*Coming 2013: Malaysian*

*Aeroflot*  
*Aerolineas Argentinas*  
*Aeromexico*  
*Air Europa*  
*Air France*  
*Alitalia*  
*China Airlines*  
*China Eastern*  
*China Southern*  
*Czech Airlines*  
*Delta Air Lines*  
*Kenya Airways*  
*KLM*  
*Korean Air*  
*MEA*  
*Saudia*  
*TAROM*  
*Vietnam Airlines*

Some airlines don't belong to an Alliance, but have key partnerships with other airlines. For example, neither Etihad Airways nor Alaska Airlines belong to an alliance, but Etihad partners with American Airlines and other airlines for earning and redeeming miles, and Alaska Airlines partners with 15 different carriers including both American and Delta. Other popular airlines that fit into this category are Emirates and the Virgin Group (Virgin Atlantic, America & Australia).

Additionally, many budget carriers like AirTran, JetBlue, and Southwest have their own mileage or points programs. They're most useful if you actually fly these carriers frequently and have travel goals focused only within North America. We'll talk more about budget carriers later, but for the sake of starting long-term, big-trip frequent flyer mastering, you'll probably want to focus on accruing miles with an airline that belongs to an alliance – or at least one that has a good partnership program.

### STATUS

Frequent Flyer Masters like to talk about status – especially if they have it. Getting status isn't super easy, and once a frequent flyer master achieves elite status, he is she is smart to do everything they can to keep it. The Elites (those with status) have access to great benefits like lounges, bonus miles, and upgrades, which come in handy if you're going to spend a lot of time in airport terminals and on planes.

If you're just getting started you probably won't have any sort of status for a while, and that's just fine. If you plan to do most of your mileage earning on the ground (through promotions and credit cards) and then fly on free premium-class international tickets, you'll automatically get access to the fancy lounges and priority boarding for these flights with the rest of the elite.

The very basic of status is that you typically have to accrue large numbers of Elite Qualifying Miles (EQM) to achieve it. Most (if not all) miles you earn through promotions and bonus opportunities will not be qualifying miles that help you get status. If you want to achieve status, you will have to do a significant amount of butt-in-seat flying to get it.

We'll talk more about the benefits of status later and how to get it when we discuss earning miles through actual flying. But we mention it now because if acquiring some form of elite status is high on your frequent flying goals, you'll want take this into consideration as you decide what mileage programs to join.

### WHERE TO START PICKING AN AIRLINE

You'll want to start by stockpiling your mileage into one or two primary airline mileage accounts in different alliances. Remember rule number one: you can't combine miles. The miles you earn in one program stay in that program, so select wisely because you won't be able to move

## FREQUENT FLYER MASTER

your miles once you've banked them. And start small—you can begin to diversify your accounts as you come across opportunities and learn more about mileage accrual.

You'll want to start with just one carrier in the Star Alliance program (or OneWorld or SkyTeam), and then credit miles from all Star Alliance partner flights to that account. It will make sense to join a carrier from each of the alliances, but probably not two from the same family unless you are an especially active flyer or if you can identify a specific benefit for having the additional account. It is good practice to focus on accruing mileage in your primary accounts, but open additional accounts as needed – such as when you fly on a carrier that will not allow you to bank the miles in one of your primary accounts or if there is an offer for free miles on a carrier you don't often fly.

For example, if you use United as your primary Star Alliance mileage account but take a flight on Singapore, Thai, US Airways or Lufthansa, you should always bank your miles in your primary United account rather than opening multiple accounts with different carriers in the same alliance. However, if you flew on Silk Air, Singapore Airlines' regional carrier in Asia, you would have to bank your miles with Singapore Airlines Kris Flyer program because their rules do not allow you to earn Silk Air flights on a Star Alliance partner. Although you probably aren't actively trying to accrue Kris Flyer miles (unless you live in Singapore), you should never pass up an opportunity

to save miles somewhere, (even if it means opening an account on an airline you don't fly often) because you never know when they'll come in handy.

One of the first questions that aspiring frequent flyers often ask is, "What is the best airline to choose?" The "best" airline is the one that is best for your needs, and a lot depends on where you live, where you fly to most often, and what travel goal you're trying to reach.

(If you want objective rankings for what airlines actually win awards to be the considered the "world's best", check out [AirlineQuality.com](http://AirlineQuality.com). If you're curious, the top five are Asiana, Cathay Pacific, Singapore, Malaysia, and Qatar—and notice that none of them are based in North America or Europe.)

If you happen to live near an airline's hub city, or if you are an active business traveler that frequents a specific route, take this into consideration. If one-way rewards are important to your travel goals, chose an airline that doesn't require round trip redemptions.

Consider where your travel goal will take you. If you're hoping for a visit to Africa or the Pacific Islands, look at what airlines service these more remote destinations and note which alliance may be able to get you there.

Because Star Alliance is the biggest and has a lot of great partners, many people automatically consider it to be the best. However, if your dream is to fly premium



class on a 5-star airline between the U.S. and Australia with a stopover in Hong Kong, you'd be smarter to start banking your miles with a mileage program in One World – like American AAdvantage – so you can earn miles towards a Cathay Pacific redemption.

For example, we really like Star Alliance. They have great partners, mileage on the alliance can get you far, and it isn't hard to get miles through award programs (especially through Chase Ultimate Rewards United redemptions – more on that later). However, if you happen to be a frequent traveler that lives in or has to be routed through a hub like Dallas, Miami or Chicago, you may find it is easiest to earn your miles and status with American Airlines. Even though Star Alliance is great, in this case it makes sense to focus your primary earning efforts on One World through American's AAdvantage program.

If you are outside of the United States, you aren't necessarily limited to the carrier of your home country. You can also think about earning miles through one of the U.S. carrier programs that is in the same alliance as the flagship airline where you are based. Then you can use these miles to actually fly on the carrier in your own country for better value. For example, you might live in Germany, earn on United, and fly Lufthansa.

### THE UNITED STATES: BAD AIRLINES, GOOD MILEAGE PROGRAMS

The headline pretty much says it all – in the U.S., airlines are not known for their service or comfort and we'll pick an Asian airline over a U.S. airline any day. Flying Economy on Singapore Airlines is about the same as domestic First Class on United, Delta, or American.

The bright side is that while the airlines suck, the mileage programs are usually the best in the world. Many active travelers who live elsewhere, especially Europe or Australia, have adopted a strategy of earning most of their mileage activity with U.S. airlines. (This can be a good deal even for those based elsewhere, who rarely come to the U.S.)

Air Canada usually falls into the same category as U.S. airlines – not the greatest in terms of service, but the mileage program is especially good for certain redemptions. For their part, European airlines used to be considered superior to the North American ones, but they have also fallen on hard times recently and dropped in service.

All things considered, you can think of the airline service hierarchy like this:

*U.S. / Canada < European Carriers  
< Most Asian / Middle Eastern  
Carriers (+Air New Zealand &  
Virgin Atlantic)*

## FREQUENT FLYER MASTER

When it comes to mileage programs, though, it's more like:

*U.S. Carriers > Everyone else*

**TIP:** If you reside outside the U.S. and want to register for a U.S.-based mileage program, you'll often need to use a U.S. mailing address to sign up. Canadians, you're (usually) in luck. Most U.S. airlines have an office in Canada and actively compete with Air Canada, so most of the time a Canadian address will be accepted. For everyone else, here's a U.S. address you can use (this is an unadvertised bonus so please don't get us in trouble with anyone):

*Your Name*

*Unconventional Guides*

*4110 SE Hawthorne Blvd.*

*Portland, OR 97214*

Note that we won't be providing any postman or forwarding services — this is just an address you can use if you need one when you sign up online.

### LEGACY CARRIERS VS. BUDGET CARRIERS

Budget carriers aren't all bad. In fact, some budget carriers fly nice aircraft and have service comparable to what used to be the "nice" airlines. If you're looking for the least expensive, no-frills service between point A and point B, there is no harm in buying a ticket on a budget carrier.

These days, most budget carriers have their own mileage or points programs, and some

even have their own credit cards to help you earn free flights. The big difference between a budget carrier's mileage program and a legacy carrier's mileage program is the flexibility of mileage earnings and redemption.

For example, if you fly a lot on Southwest and don't mind standing in line for an extra hour to ensure you don't get a middle seat, it would make sense for you to join their Rapid Rewards program. Once you fly enough Southwest flights, you'll be able to redeem your points for a free flight on Southwest. However, you won't ever be able to use these points to fly on an airline other than Southwest or to a destination outside of Southwest's network.

Unless the budget carrier is a spin-off of a bigger carrier (like Jetstar to Qantas or Smile to Thai Airways), they will typically not have partner airlines or belong to any type of alliance.

We don't dislike budget carriers, but since our rules teach us to accrue miles in one program and redeem in another program to get the highest value awards, we find it most worthwhile to focus our earning strategy on legacy carriers within partnerships and alliances.

### VALUATION OF MILES

Another question frequent travelers always ask is, "What are miles actually worth?" This is a very good question and important to consider as you get more serious about

## FREQUENT FLYER MASTER

the mileage game. The short answer is that mileage valuation is entirely personal and should be related to the awards you will redeem miles for.

Because different people have different travel needs, no one valuation can be standard. You always want to acquire miles for the lowest possible cost, and redeem them for the highest possible value. (Remember Rule #4?)

A general “rule of thumb” can be helpful in determining valuation. The estimate used to be about \$0.02—that’s two cents per mile. Because of the huge influx of miles and an accompanying devaluation of the past few years, some experts now advocate for a lower valuation of approximately \$0.01, or one cent per mile.

Here’s how you can figure it out:

Valuation to acquire miles = What your cost is to acquire the miles / Number of miles you will earn

Valuation of redeemed miles = What the cost of the ticket would be if you purchased it with cash / Number of miles

The best deal is to get miles that cost you nothing, of course, and our goal is to help you get lots of free mileage in your account. However, anything you choose to purchase in pursuit of miles must be cost-efficient. If the cost of acquiring miles is more than \$.01 - \$.015 CPM (1-1.5 cents per mile), it’s

probably not a good deal. Of course, this always depends on how strategically you use your miles.

A strategy we like to use is to focus on what value you’re getting for the redemption of miles. For example, if you use 125,000 miles to purchase a one-way, first-class ticket on Cathay Pacific’s non-stop premium service from New York to Hong Kong and the retail value of that ticket is \$15,728 – the redemption value of the miles is \$0.1258 – or 12.5 cents per mile (and definitely worth every penny you didn’t spend!).

Travelers who have been earning and burning miles for a while and are fairly skilled at the process of redeeming international tickets will average a higher valuation of about \$0.03-0.04 per mile. If you frequently redeem miles for trips that would cost \$5,000 or more (like the Cathay flight above), you may also become comfortable with a higher valuation. This is important when you consider if it’s worth it to get miles that actually cost you something.

Yes, sometimes miles and free flights will actually cost you something (but hopefully significantly less than if you paid for the same flight with cash). Before you go mileage-crazy like some of us (we know that some readers will be mileage-crazy, too), it’s important to consider the time-and-money factor when pursuing miles from many different sources.

## FREQUENT FLYER MASTER

A past travel hacking article posted on the Art of Nonconformity blog outlined the strategy for getting an “almost-free” trip on Expedia.com (including a round-trip flight and three hotel nights valid for numerous cities in North America). A reader from Quebec posted this comment in response:

“I totally agree that there are a million ways to make a million – at least – and each time somebody shares brilliant ideas about how to get one step closer through doing non-conformist tricks there is one important factor which seems to be missing:

Monetary end result (U.S. dollars) divided by your precious time (hours).

Lets take your example the \$200 (+ \$50 tax) trip discount including flight and hotel as being “almost for free”. If you earn \$30 U.S. per hour I see this picture:

One hour of surfing to find the deal (\$30) + 2 days on the road at 8 “work hours” per day (16 x \$30 = \$480) + Food + transportation ball park figure of \$50 per day (\$100) = \$610 – \$200 rebate + \$50 taxes = \$460 expense

If you were going to Cleveland anyway this sounds like a great deal. If you weren’t why would you go there for \$460?”

In this case, the math depends a lot on how you calculate your time. If you can work from anywhere and enjoy the odd hobby of travel hacking it may be worth it. However, Martin (the commenter) is completely right

in principle: once you start going after miles and deals, you better make sure that it’s in your best interest to do so.

If this business of valuation seems complicated, it’s helpful to remember the “penny principle” as a general rule. Each mile is conservatively worth \$0.01. For 10,000 miles, you might happily spend \$100 (remember, a 90,000 mile ticket would then cost only \$900), but you probably shouldn’t spend much more than that unless you know exactly what you’re doing and have a definite redemption plan in mind. Set your own exceptions, but be careful.

### CONSIDER THE VALUE OF YOUR MILES BASED ON THE REWARDS YOU WANT

When considering exceptions to the \$0.01 rule, you should always keep in mind the travel goal you set when we began. If you rushed through that part and didn’t set a travel goal yet, go ahead and do it now — it’s fun. Once you know what you’re working towards, you can figure out how many miles you’ll need to turn the idea into reality. Knowing the value of your rewards will help you discover how much your trip is actually worth, and what you’ll need to do to rack up the miles.

If your travel dream requires a very large number of miles, you may need to save for a while. Or, if your dream involves two people, you may consider paying for one person’s flight while using miles for the other.



## FREQUENT FLYER MASTER

It doesn't really matter what your goals are — as long as you know what they are. Setting travel goals will also help you figure out the value of the miles you already have, as well as the value of future mileage. If you know you want to go to Hong Kong (HKG) in Economy Class on Cathay Pacific, then you know you need 45,000 or 50,000 miles depending on how you book. Your objective is then to get to that level, and the value of your miles will be based on whatever the best-available price for the ticket would be if you purchased it with cash.

Likewise, if you wanted to fly Business Class to HKG, you'd need at least 80,000 miles depending on how you booked it. For First Class, you'd need at least 120,000. For two people, the required mileage will obviously double, so adjust your goals accordingly.

Keep in mind what you want to do, and go for it. You'll be surprised at how quickly you can earn this many miles once you put your mind to it.

### MANAGING YOUR MILES

As you begin, you'll also want to set up a system to keep track of all the growing miles and points balances you'll have in your new accounts. This can be done with something as simple as a table in Evernote or Dropbox, or an Excel or GoogleDoc spreadsheet that you update periodically. You can also consider enrolling in an online mile-managing service that helps frequent flyers keep up with credit card points and memberships in multiple loyalty programs

to make sure your points are accruing properly. Now, many programs are available as smart phone apps and enable you to keep all your frequent flyer information in one place — along with your flight information and mobile boarding passes. We've had some experience with both Award Wallet and Mileage Manager, but you probably just need one system. The best system is the one that you're most likely to use.

One downside to online mileage management is that some airlines have refused to be included in these services, or have withdrawn their account accessibility. For example, both Delta and American currently do not allow their members to automatically access account information through a third-party system. Here are reviews of some of the services we're most frequently asked about:

#### AWARD WALLET

[awardwallet.com](http://awardwallet.com)

Described as a “game changer” by the New York Times, Award Wallet provides most of its mile management features for free. You can track points and miles from more than 500 accounts (who knew there were so many?) by providing your login details to the service. Don't worry — it's safe and secure. The only downside is that some airlines have been fighting with Award Wallet recently, restricting its access to their accounts. When this happens, all of your details remain secure, but you'll need to log in to those accounts separately when you

want to check your balances.

### **MILEAGEMANAGER**

[mileagemanager.com](http://mileagemanager.com)

MileageManager.com can help you keep track of your miles, in addition to providing a number of other interesting services. For example, MileageManager will let you know how close you are to achieving elite status, and can email you alerts based on parameters you select. You can also check on available for certain award flights directly from the app.

### **POINTS.COM**

[points.com](http://points.com)

Points.com is heavily advertised and lightly used, and for good reason. While the service can keep track of your mileage base for many programs, it is best marketed for its claim to allow users to transfer points between many different programs. The “catch” however, is a big one—you’ll lose a lot of value when making most transfers. The rate of exchange is so devalued that it’s almost never worth using the service.

### **THE OLD SCHOOL METHOD**

If you don’t want to subscribe to an online service, a basic Excel spreadsheet or Google doc will do the trick. Keep a list of all your account numbers and mileage balances, and be to log onto your various accounts every month or so and update the data. You may find it helpful to keep a list of your frequent flier account numbers in a notes file on your

smart phone – this comes in handy when checking into a flight if your is mileage number is missing from your reservation.

## **READY, SET, EARN**

You’ve got a goal. You’ve picked a partner. You know the rules, the values of miles, and you’re all set with a system to track your earnings. Let’s go rack up some big miles.

## 2 Tactics: Earning Miles

There are three primary methods for earning frequent flyer miles: actual flying, credit card spending, and non-travel promotions and opportunities. To rack up massive amounts of miles (let's say 200,000+ a year), it helps to combine tactics from all three categories when planning your mileage earning strategy.

Remember, more miles are earned on the ground than in the air these days. If you really want to rack up crazy miles, you can either be a dedicated road warrior who travels for business every week, or you can take it easy at home and use an airline or associated credit card to earn serious miles. However, if you don't fly much or don't wish to use credit cards, you can still accumulate up to 100,000 miles a year through an active strategy, or at least 25,000-50,000 through a passive strategy. The main difference between the two is a) how much time you're willing to spend, and b) whether you're willing to spend any money to get miles.

### THE PASSIVE STRATEGY

If you're able and willing, you sign up for one or two credit cards that provide a good mileage bonus (at least 25,000 on registration) and at least one mile per dollar spent. Whenever you travel, you use your Frequent Flyer number, and when a

promotion comes along that doesn't take much time or effort, you follow up and get the miles.

With a passive strategy, you should still earn at least 25,000 to 50,000 miles a year. And if you spend an hour or two with this guide and the related web sites, you can probably pick up twice as many without much difficulty. That's enough for two domestic tickets a year, or one international ticket to most destinations.

### THE ACTIVE STRATEGY

To take it to the next level, you'll need to spend a bit more time — but the rewards will be adjusted upwards as well. With an active strategy, you're willing to regularly surf the Internet to find new opportunities. If you're able to, you'll sign up for several mileage cards (if you've never done this before and sign up for four, you can have at least 100,000 – 150,000 new miles or more within a month). You can actively pursue bonuses and use a spreadsheet or online mile manager to record your growing stash of free travel opportunities.

Naturally, which strategy you pursue is up to you. It's also possible to start with one or the other and then fall back or scale up as your mileage account grows or other parts of your life get busier. And even though we'll talk a lot about getting credit card bonuses as part of a strategy (because the bonuses are SO great), having them as part of your mileage earning strategy is not for everyone.

### PURSUE BIG OPPORTUNITIES

When pursuing miles, you can do it the easy way or the slow way. Most people choose the slow way of earning a few hundred miles at a time, and the airlines are happy to support that approach.

The better (and in fact, easier) way is to take advantage of the “small” points bonuses whenever they present themselves, but not waste a lot of time with them. Instead, spend your time on big opportunities that require a small amount of legwork but yield large rewards. For the same amount of time, you can often earn 10,000 miles as easily as you can 1,000. Because dealing with airlines can be annoying, you’ll want to minimize the number of issues you need to call in about or track in your mileage account.

What are big opportunities? Here’s an example: for several months in 2010, British Airways had an incredible offer of 100,000 Avios miles just for getting a new Visa card. Upon receiving the card and paying the \$95 annual fee, new card members immediately received 50,000 miles, and after spending \$1000 within three months they received another 50,000. While British Airways Avios redemptions aren’t always a great reward option because of their high fuel surcharges, especially on flights in and out of London Heathrow, Avios can be redeemed for high-value tickets on One World Alliance partners like Cathay Pacific. With very little effort, this big opportunity scored enough miles for a business class return ticket

between the U.S. and Europe.

About once a month, and at least once a quarter, another big opportunity usually presents itself. We’ll keep you posted about them with free updates (sign up for them at [www.frequentfliermaster.com](http://www.frequentfliermaster.com)), and you can check with some other websites listed in the resources section at the end.

Big opportunities often mean the difference between average travelers and those who choose to really max out their mileage account.

Now the part that you’ve been waiting for: taking action to earn yourself some miles. Let’s look at each of the three major areas for earning frequent flyer miles that we mentioned in our strategy: actual flying, non-travel promotions and opportunities, and credit cards.

### EARNING MILES BY ACTUAL FLYING

You might remember Rule #3 was that you don’t become a Frequent Flyer Master by flying. While not the fastest or most lucrative way to reach rewards, butt-in-seat flying is the most traditional way to earn miles. Unless you fly an awful lot, you’ll need to combine your actual flying with some other mileage earning methods.

When you do pay money for a plane ticket, always make sure you get credit for the miles you spend in the sky on the airline that will help you best reach your travel goal. Here are the answers to the most common questions we’re asked about maximizing the miles you can earn from actual flying.



### ***When should I pay for a plane ticket instead of using a free ticket?***

Always choose high-value redemptions. (Remember Rule #4) If a flight is cheap, pay for it. When flying, always earn mileage on cheap flights and redeem on expensive rewards. This is critical! Don't waste your hard-earned miles on flights that you could purchase cheaply. Always research the current price of a ticket before booking it with miles. Then, after you've earned mileage on cheap flights, redeem those miles for expensive flights.

### ***How can I find out how many miles I'll receive for a particular trip?***

The distance of your trip is usually noted on your itinerary or you can check out the mileage calculator at Webflyer.com. ([http://webflyer.com/travel/mileage\\_calculator/](http://webflyer.com/travel/mileage_calculator/)) In addition to actual base miles, you may also be entitled to bonus miles due to status or booking class. If you are flying one airline, but hoping to bank your miles in a partner airline's mileage program, you'll need to check the mileage rules of the carrier with whom you will claim the miles to see how many miles you can expect to get. Partner flights, in some cases or classes, may not be eligible for any mileage accrual.

For example, if you're flying Cathay Pacific, but hoping to get American AAdvantage points for the flight, you will need to check the American website (AAdvantage / Earn Miles/ Partner Airlines) for the most recent mile earning rules between the partners. In this case, you'd learn that you'd get 100%

of your miles on a Cathay CX flight in economy class only if the booking class was H (no miles on any other economy booking class) or if you booked the flight with an AA flight number. The rules will be different for every pair of partner airlines. It's always smart to check — especially so you aren't disappointed to find out you'll receive no miles after a 15- hour long-haul flight.

### ***Can you get miles AFTER flying?***

Yes, in theory you can claim miles after you've completed a flight – even if you forgot to provide your mileage account number when you booked or checked in – but it can be a pain in the ass. Many airlines now allow you to claim missing miles on the member portion of their website, but this varies by carrier and can get particularly complicated if you've flown a partner airline. Make sure you always save the boarding pass from your trip until your miles are posted. You'll usually need this and sometimes even your ticket number if your miles go missing. If the airline requires a hard copy submission, make a photocopy and send it in to the airline with your Frequent Flyer number.

If the flight is from the past 3-6 months, you'll be able to get credit about half of the time. The policies vary with every airline and partner arrangement – you'll need to check the "claim missing miles" page on the airline site you want the miles to post with. Sadly, many times your mileage request will disappear into the airline abyss, but hopefully you'll get lucky. Additionally, when you sign up for a new airline mileage

program, you can usually get credit for any eligible flights you've actually flown within the past 30-60 days (depending on the airline), provided you still have your boarding pass and ticket number.

### ***What do I do if miles are not posted in due time?***

Wait a few weeks. If the online mileage request inquiry doesn't work, then call the airline to ask. Keep in mind that most problems with delayed posting have to do with partner airlines. Be sure to retain the boarding pass stub, as that's often requested if the airline still can't find your flight.

### ***Will I get miles when I use a reward ticket?***

No. You won't get miles when you're flying on a free ticket or sometimes on a deep discount economy fare for which you've paid. However, you should make it a habit to provide your Frequent Flyer account number at check-in and identify yourself as one of the airline's best customers, even when you think you can't earn miles. Even as more and more people become low-level elite members of the common U.S. airlines, loyalty still counts for something.

Once in a while, you may actually earn frequent flyer miles when you're not technically supposed to. One reader was on a free flight to New Zealand and showed her card at check-in out of habit. The reservations agent also keyed it in without thinking twice. Much to our reader's surprise, an extra 9,000 miles was added to her account the next month!

## **MILEAGE RUNS**

While most people only fly when they really need to go somewhere, Frequent Flyers sometimes fly to far away places using very indirect routings just to collect extra miles. Mileage Runs aren't usually the fastest or cheapest way to accrue miles, but can be useful on occasion as part of your Actual Flying strategy.

Mileage Runs are helpful in situations when you are short of qualifying miles, or need some additional elite segments in a short period of time to reach elite status. Many Frequent Flyers will also take advantage of a mileage run if there is a very low glitch fare that will allow them to accrue a significant number of miles for a very low cost.

If you're interested in Mileage Runs, there is a whole forum dedicated to it on Flyer Talk (details in the resources section at the back).

## **EARNING STATUS**

We introduced status when we talked about the basics, but it's here as well because having status becomes very important when you've decided to include Actual Flying as part of your Frequent Flyer strategy (or part of your daily life).

In the world of earning miles, the rich get richer, meaning those who fly with status accrue miles much faster than those that do not. Each airline has different levels or tiers of status. The higher level you achieve, the more benefits you acquire, and the bigger bonuses you earn when you fly.

## FREQUENT FLYER MASTER

For example, American offers its Platinum and Executive Platinum elites double the qualifying miles on all flights. If you're Executive Platinum on American and purchase a ticket to fly the 4,900 mile domestic return flight between Portland and New York, you'd earn almost 10,000 miles for the journey.

Here's an rough idea of the mileage you need to earn in order to reach status and the earning bonuses you receive once you reach the different elite levels. Some programs have three levels of status and some have four.

If you want to know the exact requirements to reach elite status on a specific airline, you can find it on their mileage plan webpage or Google "airline name' status requirements."

Level	Requirement	Bonus
Lowest Tier	25,000 -30,000 EQM	25% EQM mileage bonus
Mid Tier	50,000 - 60,000 EQM	50 -100% EQM mileage bonus
High Tier	75,000 EQM	75 -100% EQM mileage bonus
Super Elite Tier	100,000- 120,000 EQM	100% - 125% EQM mileage bonus

Here's the links to the status pages for the four largest U.S. airlines.

### AMERICAN AADVANTAGE STATUS

[www.aa.com/i18n/AAdvantage/eliteStatus/qualification-requirements.jsp](http://www.aa.com/i18n/AAdvantage/eliteStatus/qualification-requirements.jsp)

### DELTA SKYMILES STATUS

[www.delta.com/skymiles/about\\_skymiles/benefits\\_at\\_glance/index.jsp](http://www.delta.com/skymiles/about_skymiles/benefits_at_glance/index.jsp)

### UNITED MILEAGE PLUS

[www.united.com/web/en-US/content/mileageplus/premier/qualify.aspx](http://www.united.com/web/en-US/content/mileageplus/premier/qualify.aspx)

### US AIRWAYS DIVIDEND MILES

[www.usairways.com/en-US/dividendmiles/preferred/benefits.html](http://www.usairways.com/en-US/dividendmiles/preferred/benefits.html)

The other important things status can get you are lounge access and upgrades; but these aren't available to everyone with status anymore. Reaching the lowest level of status will usually only entitle you to the things one used to expect for free as an airline passenger – checked luggage and a spot closer to the front of the boarding line. The real benefits begin when you reach the mid-tier status level and get better mileage bonuses, as well as upgrades and access to lounges when you travel internationally. Ironically, when you do fly more than 50,000 EQM and finally reach mid-tier status on a U.S. airline, you still cannot use the lounges within the U.S. under most circumstances unless you have a membership. One way some frequent U.S. travelers get around this is to acquire status with a non-U.S. based

carrier. For example, United Gold Card holders cannot access Star Alliance lounges within the U.S. unless they are traveling on an international ticket. However, Star Alliance Gold Card holders of airlines from outside the U.S. can access these same lounges for free. Agean, the Greek Star Alliance carrier, happens to have one of the lowest mileage requirements for a new member to achieve Gold Status. It isn't surprising then that there are many non-Greek Frequent Flyer Masters who've never stepped foot on an Agean airplane using this international status to access lounges in the U.S. Another simple way to get lounge access even if you don't have status is by signing up for the American Express Platinum Card that gives travelers free Priority Pass access to lounges (but more on that when we talk about credit card bonuses).

Two other ways you can sometime get status without actually having to meet the official requirements set by the airline are through the status match and the status challenge. A status match is when an airline will comp you elite status if you have elite status on a competing airline. A status challenge is when you complete a set of short-cut requirements set out by the airline to earn status in a short period of time. These aren't offered by all of the airlines or they aren't offered all the time, and sometimes you have to pay for it. If you're trying to get status with a specific airline, you can always call their mileage program representative to see if they're offering either of these options. It never hurts to ask.

## NON-TRAVEL PROMOTIONS AND ON THE GROUND EARNING OPPORTUNITIES

### ONGOING OPPORTUNITIES

Ongoing promotions are things you can do at any time to earn miles. Often, they're linked with services or products that you'd be spending money on anyway. While the terms and partners of some of these opportunities will change over time, these are the kinds of earning opportunities that stick around.

**NOTE:** *These deals were all current at time of publication. Sign up at [www.frequentflyermaster.org](http://www.frequentflyermaster.org) to receive free periodic updates or at [www.travelhacking.org](http://www.travelhacking.org) for the paid service that regularly sends the latest mileage deals to you by email or text message.*

### Dining & Shopping

You're going to eat and shop no matter what, so it helps that the airlines provide ways that you can earn bonus miles for something you're already doing.

#### Dining

Airline dining programs reward you with miles for eating at restaurants. The program works like this: You register for the dining program and link one or more credit cards to your account. When you use that credit card



## FREQUENT FLYER MASTER

to eat at one of the restaurants on the dining miles list, you get between 1-5 miles per dollar spent. (This is in addition to the miles you'll also get if you're using a credit card that provides you mileage bonuses.)

There are frequent sign-up bonuses that offer between 1,000 and 2,500 miles to new members for completing one dine and review. The list of restaurants is pretty solid for most U.S. cities and there are probably places you eat already where you could be getting miles. (If you happen to be in Japan, this program also works there).

You can join the dining program of each of the main airlines listed below, but you'll need to register a different credit card with each of them, as they're all managed by the same company and you can only register a card once.

**TIP:** When you dine with friends, pick up the check and let them pay you cash for their tab. If the bill is \$60 and you've registered with your Chase Sapphire that gives you double points at restaurants, you'll get up to 300 points for the dine and another 120 points for the credit card bonus. That's 420 bonus points for a meal you were going to eat anyway!

**MILEAGEPLUS DINING (UNITED)**  
[mpdining.rewardsnetwork.com/](http://mpdining.rewardsnetwork.com/)

**AADVANTAGE DINING (AMERICAN)**  
[aa.rewardsnetwork.com/](http://aa.rewardsnetwork.com/)

**SKYMILES DINING (DELTA)**  
[skymiles.rewardsnetwork.com/](http://skymiles.rewardsnetwork.com/)

**DIVIDEND MILES DINING (US AIRWAYS)**  
[usairways.rewardsnetwork.com/](http://usairways.rewardsnetwork.com/)

**UNITED MILEAGE PLUS DINING IN JAPAN**  
[mileageplus.dining.ne.jp/](http://mileageplus.dining.ne.jp/)

### *Mileage Mall Shopping*

Mileage Mall Shopping is a greatly underused strategy for earning miles. Most Frequent Flyers shop online a lot for both travel and non-travel items, but less than 5% of Frequent Flyer members also participate in a mileage mall rebate program.

At first glance, you may think that a Mileage Mall program is a hard sell because they often feature promotions for advertising partners you may not be interested in — and it isn't worth it if you end up buying stuff you wouldn't ordinarily buy. However, the attractive thing about Mileage Mall shopping is when vendors that you already buy from offer additional rewards or mileage rebates when shopping through a mileage portal.

If you regularly shop at Target, Barnes & Noble, Best Buy, Toys-R-Us, Safeway, or a number of other big-box merchants, you can easily earn extra miles for your purchases without changing any of your shopping habits. Here are the links to the bigger mileage malls, and a few that are based outside of the U.S. If you don't see your preferred airline, use Google to search "airline name mileage shopping":

### **MILEAGE PLUS SHOPPING (UNITED)**

[mileageplusshopping.com/](http://mileageplusshopping.com/)

### **AADVANTAGE ESHOPPING**

[aadvantageeshopping.com/](http://aadvantageeshopping.com/)

### **SKYMILES SHOPPING (DELTA)**

[skymilesshopping.com/](http://skymilesshopping.com/)

### **DIVIDEND MILES STOREFRONT (US AIRWAYS)**

[dividendmilesstorefront.com/](http://dividendmilesstorefront.com/)

### **AEROPLAN E-STORE (AIR CANADA)**

[aeroplan.com/estore/](http://aeroplan.com/estore/)

### **BRITISH AIRWAYS E-STORE**

[britishairways.com/travel/eshop/public/  
en\\_gb](http://britishairways.com/travel/eshop/public/en_gb)

### **UNITED MILEAGE PLUS MALL IN JAPAN**

[mileageplusmall.jp](http://mileageplusmall.jp)

**TIP:** Some of the mileage malls are better than others, and you should beware of the expensive gift catalog offers that airlines tend to feature in their online shopping sites. Yes, they'll give extra miles for those purchases, but you'll usually pay far too much in the first place. It's better to focus on using the mall as a gateway to buy from national merchants that you already shop with or could easily switch to.

Even if you're not a big shopper, it's definitely worth trying to make a purchase through the mileage mall portal, especially when you need to buy something for more

than \$200 or so. If you don't want to pay for shipping, it's often possible to buy something through one of the mileage mall stores and arrange for local pick-up. This can really come in handy for big electronics purchases from outlets like Best Buy, Staples, or the Apple Store. Mileage Malls often offer special bonuses of up to 5 or 10 miles per dollar through various retailers – which is a great deal for something you were planning to buy anyway. A good time to check for these bonuses is during traditional retail holidays.

### *Finance Bonuses*

If you've got money sitting in a bank account earning almost no interest, financial companies often offer bonus to get your money into their account. You can usually bank your money in a new account, wait a few months as required by the offer until your mileage posts and then close the account. The same goes for mortgage companies and insurance brokers – they're willing to give you big blocks of miles if you're willing to sign up for their services (even if only for a short time). Here's a few examples of offers out there.

### **FIDELITY**

Fidelity is a leading investment and trading firm that offers a big bonus – up to 50,000 miles – for opening a non-retirement brokerage account with their company. The more money you deposit, the more miles you receive, and you have a selection of a few mileage programs your award miles can go towards. If you have between \$25K and

## FREQUENT FLYER MASTER

100K to invest for a short period of time (you have to leave it there for six months), here are a couple links:

### FIDELITY AMERICAN BONUS

[fidelity.com/aa](https://fidelity.com/aa)

### FIDELITY UNITED BONUS

[fidelity.com/united](https://fidelity.com/united)

### FIDELITY DELTA BONUS

[www.fidelity.com/delta](https://www.fidelity.com/delta)

### BANK DIRECT

If you don't have a spare \$100K, but do have a bit of savings sitting in an account where it isn't accruing much interest these days, you can take advantage of this bank that pays you interest on your money in miles. You'll get 100 miles per month per \$1,000 you have invested in your savings account with Bank Direct. Additionally, if you have a referral to join you'll get an extra 1,000 miles on sign up (email us if you want a referral, we'll be happy you'll get 1,000 extra miles and we'll get 1,000 extra miles, too). There's also a money market option, but the interest you receive in miles is lower. And because this is actually a bank, your money is guaranteed by the FDIC.

### BANK DIRECT AMERICAN BONUS

[bankdirect.com/programs/aadvantage.aspx](https://bankdirect.com/programs/aadvantage.aspx)

### SHAREBUILDER

The ShareBuilder bonus isn't huge, but you can still get 2,000 - 2,500 miles to open a financial account without a minimum

and without ever having to actively trade. You'll also continue to get miles throughout the first year as long as you keep it open. Opening bonus and ongoing mileage depends on which mileage partner you sign up through - maximum bonus is 4,500 miles.

### SHAREBUILDER US AIRWAYS BONUS

[sharebuilder.com/usairways](https://sharebuilder.com/usairways)

### SHAREBUILDER UNITED BONUS

[sharebuilder.com/em/united](https://sharebuilder.com/em/united)

## *Debit Cards and Checking Accounts*

### DELTA SUNTRUST DEBIT CARD

Most of the time, credit cards are a better source for mileage accumulation than debit cards, but this older card that from Delta and SunTrust is an exception. The debit card offers 1 mile per dollar spent on debit card purchases (normally available only for credit cards) and 2 miles per dollar on direct Delta purchases. This card currently has a sign-up bonus of 5,000 SkyMiles and there's also a business version. Here's the link: Delta SunTrust Debit Card <http://www.deltacheckcard.com/details.php>

**NOTE:** This card is offered by SunTrust, a small regional bank in Florida. If there's no SunTrust in your area, you can also apply by phone for the personal card.

### Citibank Checking Accounts

This one isn't tied to any specific airline, but Citibank typically has some type of offer for gift cards, points or miles when you open a new Citigold®, Citibank® or

## FREQUENT FLYER MASTER

Basic Banking® checking account. This typically requires you to enroll in the Citi ThankYou® Rewards programs within 45 days of account opening and complete one direct deposit and complete one qualifying bill payment for two consecutive months to qualify for the bonus. Here's the link for the latest information on this deal:

[cardsfortravel.com/citi-checking-gift-cards/](https://cardsfortravel.com/citi-checking-gift-cards/)

### Surveys

What's your opinion worth? Well, it depends, but at some web sites, it can be worth free miles. Spend about 10 minutes a month answering questions and these sites will faithfully deposit new miles in your account every 6-8 weeks. Both companies partner with numerous hotels and airlines, so you can decide where you want your reward miles to go. There are often sign-up bonuses through the airlines. If you happen to love taking surveys, you can use multiple email addresses and get rewards with more than one partner.

### E-REWARDS

[e-rewards.com](https://e-rewards.com)

### E-MILES

[emiles.com/united](https://emiles.com/united)

### Quick Miles and Online Promotions

Online mileage promos come and go every week these days. Here are a few that seem to pop up regularly:

### BOSE AA PROMO

Get 150-350 AA miles for watching a video online or for walking into a Bose store to

check out a new featured product – usually their latest and greatest headphones. Check this link to see if the promo is currently active – if not, it will be sooner or later. If you decide to actually buy Bose headphones, you can get a mileage bonus for that too.

[aa.com/i18n/AAAdvantage/earnMiles/beyondTravel/retail/bose.jsp](https://aa.com/i18n/AAAdvantage/earnMiles/beyondTravel/retail/bose.jsp)

### NETFLIX SIGN-UP BONUS

The Netflix DVD rental club offers a 2,000 United miles bonus for signing up for a trial membership. Already a member? Simply cancel your existing membership and sign up again with another household name.

Here's the link: United

[united.com/netflix](https://united.com/netflix)

### Free Status

Rental car companies and hotel chains often offer free priority membership status just by signing up online. Here are a couple that frequently offer this benefit. If the links don't work right now check back – they're bound to reissue the promo sooner or later.

### ACCOR HOTELS PLATINUM STATUS

[s-leclub.accorhotels.com/enroll-loyalty.action?hasPromoCode=true&promoCode=AMEXOLPL212&lang=en](https://s-leclub.accorhotels.com/enroll-loyalty.action?hasPromoCode=true&promoCode=AMEXOLPL212&lang=en)

### HERTZ GOLD CHOICE

*Sign up for the generic membership and get an invitation for free upgrade to Gold Choice (\$60)*

[hertz.com/rentacar/emember/join/overview.do](https://hertz.com/rentacar/emember/join/overview.do)

**TIP:** If you're hoping for status with a specific partner that doesn't often offer it for free, you can try to use the free status you can gain from a competing partner to request a status match with the partner you do use. You can also commonly get free status from major hotel programs if you carry one of their co-branded credit cards. Hyatt (<http://cardsfortravel.com/hyatt-visa-card/>), Hilton (<http://cardsfortravel.com/citi-hilton-hhonors-reserve/>) and Marriott (<http://cardsfortravel.com/marriott-premier-card/>) all offer free status of varying levels to card holders.

### *Test drive a car*

Acura will periodically offer points or miles if you drop into a dealership and test drive their latest car. Their most recent deal for 2,000 Starwood Points seems to have ended, but check this periodically to see what deal they've got going.

[acurarewards.com/](http://acurarewards.com/)

### *Miles for Social Media: Facebook Likes and Links*

Every airline and hotel wants you to like their Facebook page and many of them are willing to give you miles to do it these days. Usually you'll get 500 miles or points for a like, which isn't bad for less than a minute of your time. There are also many cross-promotions between retailers and airlines that offer miles and discounts for clicks in their Facebook promotions. These come and go as quickly as Facebook statuses. The best way to keep up-to-date with the latest and greatest is by following some of the mileage

bloggers recommended in this guide, or by subscribing to a service like the Travel Hacking Cartel ([www.travelhacking.org](http://www.travelhacking.org)) that notifies you when these deals are up. Here are a few that have popped up recently:

#### **HAMPTON INN FACEBOOK**

Like the Hampton Inn Facebook page for 500 Hilton HHonors points. Each week a new 2 minute video is posted on the page. If you watch it and fill in your HHonors number, you'll get another 500 points.

[facebook.com/Hampton](http://facebook.com/Hampton)

*(Though it isn't the best value, HHonors points can be converted to miles on numerous airlines if you don't want to save them for Hilton stays)*

#### **DOUBLETREE**

Another Hilton partner (Hilton seems to be into points for Facebook lately) just offered free points to the first 40,000 people who liked their page. They reached their quota quickly, but once there has been one deal, there will always be another one.

[facebook.com/Doubletree?fref=ts](http://facebook.com/Doubletree?fref=ts)

#### **VIRGIN AMERICA FACEBOOK**

Virgin recently gave away 20% discount codes just for playing a quick online game. This deal is gone now, but again, there will be more. You can either like their Facebook page and wait for them to promote it in your feed, or you can wait until you see an offer elsewhere that may also give additional miles to "like them."

[facebook.com/VirginAmerica](http://facebook.com/VirginAmerica)



**TIP:** Most promos will ask you to share their posts on your page, but you can usually opt out of sharing somewhere in the small print.

### *Seasonal Promotions*

In addition to ongoing promotions, there are also every-so-often promotions that tend to come up at the same time every year, or sometimes several times a year. These include offers like:

#### **FALL SALES AND END OF YEAR PROMOS**

Just before American Thanksgiving (in November) and until the end of the year, many airlines come out with sales and promotions that are worth following. Two big ones currently are United and Virgin:

*United*

[united.com/CMS/en-US/content/deals/offers/Pages/from.aspx?origin=TPA](http://united.com/CMS/en-US/content/deals/offers/Pages/from.aspx?origin=TPA)

*Virgin America*

[virginamerica.com/vx/some-fare-sale?cid=sm\\_social\\_THU\\_1018\\_10a\\_Sales\\_FB&stop\\_mobi=yes](http://virginamerica.com/vx/some-fare-sale?cid=sm_social_THU_1018_10a_Sales_FB&stop_mobi=yes)

#### **AMERICAN EXPRESS MEMBERSHIP REWARDS TRANSFER BONUSES**

Several times a year, you can earn a 20% bonus or more when transferring AmEx Membership Rewards Points to designated airline partners.

#### **REDUCED MILEAGE AWARDS**

Once a year, United usually puts on a sale offering reduced mileage awards. This is usually either in the fall or in the beginning

of the new year. (It used to be every fall but it seems United is shifting the timing of its ongoing and seasonal promotions since it merged with Continental in 2012.) In 2011, the deal happened in January and offered 25% off mileage rewards from the U.S. to Europe and Africa. (Round-trip economy class to Europe 45,000 and Europe 60,000.)

United has traditionally offered 20% off domestic mileage fares in the fall for use in the spring. (We're not yet sure if the Continental merger will affect this.) If it does happen, this is a good value on a domestic ticket for 20,000 points, rather than the usual 25,000 if you plan your travel in advance. Pay attention to United.com deals page.

American also offers quarterly discount award tickets to select destination pairs if you pay for your ticket with a Citi AAdvantage credit card. You can see the latest offerings for their mileage awards that are 7,500 fewer miles than regular redemptions here.

[www.aa.com/i18n/AAdvantage/earnMiles/beyondTravel/creditDebit/citi\\_reduced\\_mileage.jsp](http://www.aa.com/i18n/AAdvantage/earnMiles/beyondTravel/creditDebit/citi_reduced_mileage.jsp)

#### **END-OF-YEAR BONUS MILES**

On occasion, airlines will offer bonus miles to boost traffic between a certain pair of cities. Air Canada does this at the end of the year. You gain between 500 and 1,500 bonus miles for each take-off and landing at an eligible airport.

<http://www3.aeroplan.com/ACPromos.do>

### US AIRWAYS GRAND SLAM

While US Airways seems to be taking a break in 2012 from this annual program, their near-famous Fall Frequent Flyer challenge sets a series of different mileage, flying, and partner-related tasks, which you complete at varying levels in order to earn big bonuses. If, and hopefully when Grand Slam comes back next year there will certainly be a thread you can follow on Flyer Talk to learn how to hit a home run for big miles.

### *One-off opportunities and finding deals on your own*

Mileage opportunities come and go every day. Many of them don't stick around long enough put in a published guide like this one. Lots of deals are one-off promotions, bargains caused by a glitch in a system, or an opportunity that's open only as long as it takes for a maximum number of people to register.

The easiest way to find out about what deals are out there is to follow active travel bloggers, stay current on Flyer Talk forums you care about, or subscribe to a service like the Travel Hacking Cartel that provides the latest and greatest deals. We've given you some links and tips on a few great bloggers to get started with in the resource section.

Once you start finding deals, you'll realize how many amazing ones are out there.

### *Other ways to get miles*

#### HOTELS & DOUBLE DIPPING

Another way to accrue lots of points each year is through ongoing hotel promotions. You may have noticed we've included a number of hotel offers already and consider hotel points and stays as part of the greater mileage earning strategy. Of course, we like having hotel points because it's an extra bonus to have a "free" place to stay after you've flown somewhere for "free".

In addition to free hotel rooms, some hotels will allow you to transfer your points to miles with partner airlines and some will allow you to choose airline miles in lieu of hotel points when you stay...the best programs will allow you to "double dip". This means you can connect your preferred airline program and your hotel account, and when you stay at a hotel property, you get both hotel points and airline miles.

**TIP:** There are often double dip promotions that offer big airline mile bonuses for completing a specified number of hotel stays. Most hotel bonuses require you to complete a registration before you are eligible to receive the bonus. (You're not automatically registered by being a member.) When double dipping, you'll need to make sure your hotel account is linked to the participating mileage program.

#### BUYING AND SHARING MILES

"Is it ever a good deal to buy miles?" is another common question we hear – especially when airlines are offering

bonuses on mileage purchase. The answer (remember Rule # 5) is that buying miles is almost never a good option. Even when your favorite airline offers a great “deal” on buying miles, 99% of the time, the deal won’t be great. Don’t forget, airlines sell miles to generate revenue. It’s usually a better value to buy a ticket that you’ll get miles on when you fly, rather than buying miles to pay for a “free” ticket. When in doubt about the greatness of a “buying miles” deal, consider what you know about valuation. If the miles cost about \$.01 or less each, it may be a decent deal after all – depending on what you’re going to do with the miles and the actual value of the trip you’ll be taking.

Sharing miles is essentially the same as buying miles because you typically have to pay per mile you transfer, in addition paying taxes and a transaction fee. It’s usually a much better deal to just help your friend earn the miles they need.

Of course, there are exceptions to the rule. Recently, US Airways offered a 100% bonus on miles sharing. Dividend Miles members could share up to 50,000 miles with another member and those miles would be doubled (that’s 100,000 miles in the receiving members account). At the maximum transfer of 50,000 miles, the cost of this bonus was \$567 (this included taxes and the 30\$ transfer fee). This was a good deal because you didn’t just share miles with a friend, you essentially created 50,000 new miles for just over \$.01 CPM.

## CREDIT CARD SPENDING AND BIG BONUSES

Before we talk about the mega-mileage bonuses offered through credit cards, let me state for the record, that you can become a Frequent Flyer Master without packing any plastic. If you can’t get credit cards or don’t want credit cards, you should be able to easily earn at least 100,000 miles a year and reach your travel goal by following the other strategies in this guide without ever having to charge a thing.

If you are able and willing to get credit cards, however, you can take advantage of the big point payouts that credit cards provide. Credit card spending, managed responsibly, is simply the best way to max out your miles. If you’re not already earning miles for every dollar you spend, this is the easiest way to make a big improvement in your mileage balance.

This section will help you understand the strategy of using credit cards to maximize miles while carefully guarding your credit score and financial well-being. You may even reach that 100,000 mile mark in your first month!

Which cards are best for you? It all depends on your needs and location. We’ll introduce you to our long-term favorites here, explain how flexible points programs work, and even talk about how you can get credit cards if you don’t live in America. But first, let’s talk about credit scores and financial responsibility.

### CREDIT SCORES & FINANCIAL RESPONSIBILITY

To really make credit cards work in the mileage game, you should be able to pay off your balance every month. It doesn't make economic sense to charge for miles and then pay high interest rates. So be smart, use the card for miles, but pay the bill on time and in full. If you're currently trying to get out of debt, credit cards bonuses probably aren't the best way for you to get miles.

The most common question asked by newcomers to mileage credit cards is this: "How will getting credit cards for miles affect my credit score?" While applying for a large number credit cards in a single year can affect your credit score by a point or two, having multiple cards should not cause any significant problems as long as you're paying your balance off in full each month. It's a good idea to check your credit score before you start applying for mileage cards and keep an eye on it periodically as you go. You can do this by requesting a free copy of your credit report once a year at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) and by watching for changes in your FICO score, which measures your overall credit worthiness at [www.MyFico.com](http://www.MyFico.com).

The second most common question we get asked about credit cards is "What can I do if I'm not American?" The answer is simple: you can get the credit cards that are offered in your country. It's true that American banks offer the greatest variety of deals and highest bonuses for consumer mileage

credit cards, but that doesn't mean there aren't options for you in Canada, Australia, the UK, Germany, Thailand, Japan, or wherever you live. In most countries, you should be able to get a card that accrues miles on the flagship carrier in your country, at the minimum.

For example, Thailand has the Thai Airways American Express Platinum Card (<http://www.americanexpress.com/thailand/en/thai-amex-card>) and Singapore Airlines offers a co-branded credit card to residents of Australia, Hong Kong, Japan, Indonesia, Malaysia, Taiwan, UAE and Singapore ([http://www.singaporeair.com/en\\_UK/ppclub-krisflyer/earn-nonairpartners/](http://www.singaporeair.com/en_UK/ppclub-krisflyer/earn-nonairpartners/)). In the UK, there are numerous cards including the British Airways Amex ([https://www.americanexpress.com/uk/content/ba-credit-card/?PID=827&BUID=CCG&PSKU=DEX&CRTV=Listing%2520&AFF=6164&sourcecode=X21601BD01&cpid=100041300&VEID=2979\\_1350761723\\_c09aa64c2a33ced2b2f5506f5b3a1ef0&awc=2979\\_1350761723\\_c09aa64c2a33ced2b2f5506f5b3a1ef0](https://www.americanexpress.com/uk/content/ba-credit-card/?PID=827&BUID=CCG&PSKU=DEX&CRTV=Listing%2520&AFF=6164&sourcecode=X21601BD01&cpid=100041300&VEID=2979_1350761723_c09aa64c2a33ced2b2f5506f5b3a1ef0&awc=2979_1350761723_c09aa64c2a33ced2b2f5506f5b3a1ef0)), the Virgin Atlantic Visas (<http://uk.virginmoney.com/virgin/vaa-amex-white/?source=ABM-VAW-51366-64866>), and a UK version of most of the American Express products that are offered in the U.S. You may not have as many options for credit cards living outside of the U.S., but you can still apply the same principles of our credit card mileage strategy with those cards you do have access to.

If you're from Australia or Canada, check out these pages at [www.cardsfortravel.com](http://www.cardsfortravel.com) for

an up-to-date list of the best mileage card offers in your country:

### AUSTRALIAN CARDS

[cardsfortravel.com/australian-credit-cards/](https://cardsfortravel.com/australian-credit-cards/)

### CANADIAN CARDS

[cardsfortravel.com/canadian-credit-cards/](https://cardsfortravel.com/canadian-credit-cards/)

## CREDIT CARD STRATEGY

The strategy for getting mileage with credit cards is simple: apply for cards with big bonuses as frequently as you can, charge everything you can, and then use your points and miles to book airfare anywhere in the world, on all major airlines and in the cabin of your choice.

Typical bonuses for credit cards usually range from 25,000 to 50,000 points or miles in the U.S. and average 10,000-15,000 points or miles outside of the U.S. Some cards have an annual fee of \$50-\$100, but since the miles you'll get are worth a lot more than that it, is usually worth it to pay the fee. Many cards will waive the fee for the first year and before the end of the year you can usually cancel the card or downgrade it to a free card with no fee. When you cancel cards, it also can affect your credit score – not enough to be worried about, but something you should be aware of.

### CARD CHURNING

When people talk about credit card churning, what they mean is that they apply for a credit card, wait until they get the bonus, cancel the card, and reapply again

after a few months to get the bonus again. When you do this wisely, you can add up miles quickly – especially if you have more than one person in your household eligible to apply for credit cards. Be sure to read the details as some cards will not let you get the bonus more than once a year, and some will not let you have the bonus more than once in a lifetime. Don't feel bad about doing this, credit card companies make a lot of money on your business. - Many times, they'll even offer you a couple of thousand extra miles not to cancel your credit card, - so factor this into your card churning cycle.

### THE APP-O-RAMA

If you're super-serious about maximizing your miles with credit cards, one of the best strategies is to apply for multiple cards at once. The App-o-Rama is a fancy way for saying this. Applying for multiple cards at the same time minimizes the hit your credit score takes for the applications, and also allows you to get multiple cards from one bank. Depending on how serious you are with credit card miles we recommend doing research on what mileage credit cards are out there and plan your own App-o-Rama to get a few cards in one shot at least once or twice per year.

One trick that comes in handy is using multiple browsers in order to apply for more than one card from the same bank simultaneously. This is especially important if you're applying for two cards in the same series that only offer their bonus to first time card holders. (If you apply for the cards one



at a time, you will not get the bonus on the second card because you will no longer be a first-time card holder!)

For example: If you want to get the first-time cardholder bonuses for a personal Citi AAdvantage AmEx and a personal Citi AAdvantage Visa, you'll need to apply for both cards at the same time. In one browser (say, Chrome), fill out the Visa application but don't click on submit yet. In a different browser (say, Firefox), fill out the AmEx application. Hit submit on the first application and then switch to the other application and hit submit. If all goes well, you should get the sign-up bonus on both cards! It's important to use two different browsers, not just two different windows in the same browser. If you aren't approved immediately, you can call the application status line, but make a separate call for each offer. This trick usually works, but of course, things are always changing and there are no guarantees.

### THE BEST AND MOST FLEXIBLE CREDIT CARD REWARDS PROGRAMS

Most co-branded hotel and airline cards will offer you miles that go directly into your mileage account for a specific chain or carrier. These are useful (especially if you can churn them to get their bonuses every year), but the programs we like best and tend to use for daily spending are those that offer flexible reward schemes. Remember Rule #1 when you learned that the miles

you earn in one program always stay in that program? This is the big exception. Starwood AmEx, Chase Ultimate Rewards, and American Express Membership Rewards are the three best flexible reward programs out there. If you want big miles with great flexibility, you should carry at least one card in each of these programs.

### STARWOOD PREFERRED GUEST AMERICAN EXPRESS

At first look, the SPG American Express looks like you're average co-branded hotel credit card. But the redemption program offered by Starwood allows you to earn Starpoints that are high-value for transferring to partner airlines. This card has been a long-standing winner for Frequent Flyers and accrues points on a 1/\$1 basis that can be converted to virtually every major airline program. One of the great things about the Starwood AmEx card is that it offers a 20% bonus when transferring at least 20,000 points to an airline program. Whenever you transfer 20,000, they give you a 5,000 point bonus. The bonus continues even when you transfer more points. Transfer 40,000 and you get 10,000 bonus points. A transfer of 60,000 points gets an additional 15,000 bonus, and so on. This is a fantastic deal, because with most U.S. & Canada Economy redemptions requiring 25,000 miles, in effect you can get the flight for only 20,000 points.

You can also use the Starwood points bonus to dramatically offset the cost of international First or Business Class

## FREQUENT FLYER MASTER

tickets. In fact, by earning on Starwood and transferring to Cathay Pacific, you can then fly British Airways Business Class to Europe for the same miles that a Delta Economy ticket requires. Check out the math below:

*Delta Economy (U.S./Canada - Europe): 50,000 Miles*  
*British Airways Business Class (U.S./Canada - Europe, when booked through Cathay Pacific): 60,000 Miles*

### How to do it:

Transfer Starwood Points to Cathay Pacific:

50,000 + 10,000 Bonus = 60,000 Miles

*Note that you'll have to join Cathay Pacific's Asia Miles program and book the BA flight with them (a partner airline). You'll then enjoy the superior BA service in Business Class instead of being crammed in the back of the plane on a no-frills, low-service Delta flight.*

Why isn't everyone doing this? For two reasons:

- 1) It's hard to accrue mileage with British Airways. BA is one of the few airlines that doesn't accept 1/1 transfers with Starwood, thus making it difficult to earn substantial miles without flying.
- 2) Most people don't understand the strategy of earning with Starwood, then transferring to Cathay Pacific, then booking the flight on British Airways. It's really not

that complicated, but most people don't realize that this is even possible.

You can see a list of all the airlines that Starwood miles can be transferred to here ([http://www.starwoodhotels.com/preferredguest/account/starpoints/transfer/airline\\_partner\\_list.html](http://www.starwoodhotels.com/preferredguest/account/starpoints/transfer/airline_partner_list.html)). Take notice that transfers to United are 2:1 while transfers to US Airways, Lufthansa (Miles & More) and Thai Airways are all 1:1. By transferring your points to one of these other Star Alliance carriers, you can book the same flight you'd book through United at half points.

The Starwood card also offers a lot of other benefits, like the ability to combine points with cash for lower-cost hotel stays, 50% off the rack rate deals, annual "stay" credits that count toward your SPG status, and guaranteed rooms when using points to book Sheraton and other Starwood rooms around the world. It's a great program that most commonly offers 25,000 Starwood points for a new cardmember – 10,000 when you activate the card and an additional 15,000 when you meet a minimum spend requirement. Here's the link with the most up to date application information. (<http://cardsfortravel.com/starwood-preferred-guest/>) There is an annual fee of \$65 starting the second year, but if you use this card for your primary spending, you'll certainly earn that back and more.

Once you get your first SPG AmEx and figure out how valuable the miles can be, you'll also be excited to know there is

also a business version of this same card, and you can get this one as well as the personal card for another 25,000 point bonus with all the same benefits. If you don't have a business and the tax ID to go with it, it isn't a problem. You can apply for a business card as sole-proprietor of your own business using your social security number. Here's the link for the Business version of the Starwood American Express OPEN. <http://cardsfortravel.com/starwood-preferred-guest-business-card/>

### CHASE ULTIMATE REWARDS

In the past year, Chase has introduced some new cards to the scene that offer great bonuses for travelers and accrue points in the competitive and flexible Ultimate Rewards program.

The most popular and lucrative personal card is the Chase Sapphire. The sign-up bonus for this card has varied in the past months, but seems to be holding tight at 40,000 points with the annual fee waived for the first year. This is a great card for personal spending, especially on international travel, since it charges no transaction fees and gives two points to the dollar on any expenses related to travel and restaurants. That's double points to fly, double points to take a taxi, and double points at Starbucks to sip a latte at the airport while waiting for your plane to board. Points add up quickly.

With the Chase Sapphire, points accrue in the Ultimate Rewards program and can be

transferred (usually immediately with no waiting period) to multiple airline and hotel partners.

Here is the list of current Ultimate Reward partners. While these may not be your top picks for carriers, they've got all three major alliances covered in the redemption scheme, and some creativity can certainly land you a seat on your favorite airline.

*Airline Partners >> United, Korean, British Airways, Southwest*

*Hotel Partners >> Hyatt, Priority Club, Marriott, Ritz Carlton*

For example, if you get a 40,000 point sign-up bonus, you can transfer 30,000 of these points instantaneously to United and book a one-way award on Lufthansa to Germany or transfer 35,000 to United and get yourself to the Far East on Asiana or ANA.

The link to the most current bonus deal on the Chase Sapphire Preferred personal card is here: <http://cardsfortravel.com/chase-sapphire-card/>

Just like the SPG American Express, Chase has not one, but TWO business versions of the amazing personal Chase Sapphire Visa. If you have enough expenses to meet the minimum spend of \$5,000-\$10,000 in 3-6 months for each of them (the offer varies from time to time), the Chase Ink Bold and the Chase Ink Plus give another 40,000-50,000 bonus points each. These cards also offer lots of bonus points (5x per dollar) for

business expenses. If you don't actually have a lot of business expenses, you can always visit your local big box office supply store and purchase gift cards that you can use at other stores where you do shop. Here are the links:

### **Ink Bold**

[cardsfortravel.com/chase-ink-bold/](https://cardsfortravel.com/chase-ink-bold/)

### **Ink Plus**

<http://cardsfortravel.com/chase-ink-plus/>

**TIP:** Chase will actually allow you to get all three of these cards at once for a whopping bonus of 140,000 points! (That's First Class to Australia!) Of course, make sure you'll be able to meet the minimum spend within the designated time period.

## **AMERICAN EXPRESS MEMBERSHIP REWARDS**

If you're an entrepreneur or have a small business, then you can probably earn miles quicker than a lot of other people. Signing up for an American Express Business card can be the best decision you'll ever make for ensuring that your business supports your personal travel dreams (in addition to the other goals you've set for your business, of course).

American Express Membership Rewards is one of the longest-standing flexible rewards programs. Each dollar you charge on an AmEx card will automatically accrue one Membership Rewards (MR) point. You'll pay an annual fee for both your AmEx card and

the Membership Rewards program (fees vary depending on what kind of card you get, but are usually around \$70), so be sure you can earn at least 10,000 miles to justify the fee.

You then have access to a large catalog of travel awards through an online catalog. The catalog includes specific rewards and also allows direct transfers to a number of airline and hotel loyalty programs. The second option, direct transfers, is normally what you want to focus on earning and redeeming for. Members of American Express can access the catalog here for the U.S., [https://rewards.americanexpress.com/myca/loyalty/us/rewards/redirect/nonsecureredirect?request\\_type=un\\_sso&target=https%3a%2f%2fwww.membershiprewards.com%2fmyca%2fProcess.aspx&src=mrc](https://rewards.americanexpress.com/myca/loyalty/us/rewards/redirect/nonsecureredirect?request_type=un_sso&target=https%3a%2f%2fwww.membershiprewards.com%2fmyca%2fProcess.aspx&src=mrc)

here for Canada, [https://global.americanexpress.com/myca/intl/rewards/canlac/action?request\\_type=un\\_Rewards&Face=en\\_CA](https://global.americanexpress.com/myca/intl/rewards/canlac/action?request_type=un_Rewards&Face=en_CA)

and here for the UK. <http://www.americanexpress.com/uk/content/membership-benefits/membership-rewards-benefits.html?page=PR>

In addition, there are a number of other programs that don't allow direct transfer but do allow transfer for specific awards. Your mileage may vary, but generally speaking, these awards aren't as optimal as the direct transfer of points. A vast array of rewards is

available using all of these programs. Some of the airline partners are better than others, and some should really be avoided unless you need a specific reservation or travel frequently on that airline anyway.

Membership Rewards currently allows for direct transfers with multiple airlines and hotel chains including:

### **Airlines:**

Air Canada, AeroMexico, Alitalia, Asiana, El Al, Iberian, British Airways, Frontier, Hawaiian, KLM, Delta, Virgin and JetBlue.

### **Hotels:**

Hilton HHonors, Starwood Preferred Guest, Choice

Partnerships vary year to year and the most current list can be found on the Membership Rewards site. <http://www.membershiprewards.com/catalog/search/Default.aspx?N=13000000&mrnavlink=topnav%3aTravelAirlines&ResetBreadcrumb=true&No=0>

If you use a business credit card for any reason, even a home business or sole proprietorship, you should definitely consider using American Express as a big part of your spending-and-miles strategy. The Membership Rewards program is simple and one of the greatest multiple-partner redemption programs out there. (It used to be the best hands-down, but Chase and SPG are making it compete!)

## *Specific Tips about Membership Rewards*

### **Double points promotions**

At least once a year, members typically receive a promotion through the mail (or email) advertising double points during a specific time period, usually a month. This is a fantastic opportunity, especially for high-spenders. To take advantage of the offer, you need to have your account activated for it. This is free, and usually you just need to click a link in an email or call a toll-free number to get your account activated.

Once that's done, you'll be able to earn 2x the regular points for all your purchases. While you should never buy something just to receive points, you should consider if there are any major purchases coming up in the next month or two that could be shifted to the current spending period. The bonus points usually show up after your regular points do. Sometimes it only takes a week or two, but other times it takes up to six weeks. Also, make sure to read the fine print—sometimes there is a limit on the number of bonus points you'll earn. Other times, there is no limit, and we've heard of people who have bought \$30,000 cars or other high-ticket items specifically during the 2x points promotion time.

### **20%-40% bonus promotions**

Throughout the year, AmEx and several of the participating airlines run bonus promotions. The way these work is simple: when you transfer a minimum number of



points (usually pretty low) into miles with one of the airline partners, AmEx will add a bonus to the transfer. Usually this bonus is 20%, but this year AmEx recently offered a 40% bonus promotion on transfers to British Airways. In other words, for every 10,000 points transferred to British Airways Avios, AmEx kicked in an extra 4,000. This bonus is very helpful when working towards international and premium tickets.

You can monitor the forums on FlyerTalk to pick up on any transfer bonuses you haven't noticed, or just look at the Membership Rewards site whenever you log in to pay your bill. You don't have to check in all the time—usually once or twice a month is sufficient to stay current. To access the AmEx Membership Rewards program forum on FlyerTalk, use this direct link. <http://www.flyertalk.com/forum/american-express-membership-rewards-410/>

Is American Express perfect for everyone? The short answer is no, because there are still a lot of good airlines not included in the Membership Rewards program. If you're dependent on one airline that doesn't participate with Membership Rewards, you may choose not to accumulate a lot of your points with AmEx.

But even if your preferred airline isn't part of Membership Rewards, you still may be able to redeem free flights through an airline that is part of the program. Look carefully at the airline's partner awards options (included on their web sites) and see if there's a way you

can rack up AmEx points and then redeem them through a partner.

For example, United isn't a member of the AmEx program, and neither are the other great Star Alliance carriers like Thai and Lufthansa. But, Air Canada and ANA Airlines are, and you can book Star Alliance partner flights through them. To take advantage of this, just transfer your Membership Rewards points to Air Canada or ANA, and then book the partner award with them. (You might want to call before transferring to check availability.)

**TIP:** You can transfer Member Rewards points to your SPG account and then transfer them onward to another mileage program from there. This helps you to take advantage of getting points to airlines that aren't partners of MR. If you transfer more than 20,000 points out of SPG, remember that you'll get that extra 5,000 mile bonus.

While American Express has traditionally been the best option for business awards points, Visa and Mastercard have begun competing with AmEx for business customers. Most co-branded airline cards now have a business version that they offer along with the personal one. This is good news for you because it means there are more cards with bonuses available!

## FREQUENT FLYER MASTER

Here are the links to the latest information on the best American Express Cards.

**American Express Business Gold**  
[cardsfortravel.com/american-express-business-gold-rewards-card/](http://cardsfortravel.com/american-express-business-gold-rewards-card/)

**American Express Platinum**  
[cardsfortravel.com/amex-platinum-card/](http://cardsfortravel.com/amex-platinum-card/)

*(This one has a high annual fee, but offers great premium travel benefits including free Priority Pass which gives you access to U.S. airline lounges)*

### CO-BRANDED AIRLINE AND HOTEL CARDS

A co-branded credit card is one that has its reward program tied to the mileage or points program of a specific airline or hotel chain. In addition to earning mileage bonuses with a co-branded card, you also typically receive other membership benefits like priority status and certificates for free services – depending on the card issuer. Some hotel programs let you transfer the points you earn through their co-branded card to airline miles. However, when you earn miles through a co-branded airline credit card, your miles are typically stuck in that program until you redeem them. Here's a short summary of a few different co-branded cards (one from each alliance) that provide a bonus worth considering.

#### THE DELTA AMEX CARD

The Delta Amex usually has a sign-up bonus of 30,000 SkyMiles and has traditionally

required a very low minimum spend (currently \$500) which means quick miles! If you like to fly Sky Team airlines, this can help you with the miles you need to redeem an award via Delta (remember Delta doesn't offer one way awards or partner first class awards). If you have to fly Delta often (perhaps because you live near Atlanta) you get "perks" like free bag check and priority boarding.

From time to time, Delta will offer a 100% SkyMiles bonus for all purchases with their AmEx branded card. This is a great opportunity to move all your spending to that card for a month to really add to your mileage account.

Even better, AmEx will also sometimes offer a 20% bonus on transferring Rewards Points to SkyMiles. If you take advantage of one of the 100% bonus months and then transfer your points to SkyMiles, you can get both of these bonuses—a whopping 120% bonus! For a U.S. or Canada round-trip ticket, you'll only need to earn slightly less than 11,000 points (that are then transferred to SkyMiles) to redeem for the 25,000 SkyMiles needed for the ticket. Amazing! Here's the link you need: <http://cardsfortravel.com/delta-gold-amex/>

#### THE GREAT CITIBANK AA CARDS

The Citibank AAdvantage cards are probably the most famous in the history of Frequent Flyer Masters. For the past years Citibank has notoriously allowed its cardholders to apply for multiple cards at one time and to churn these cards every 60-

90 days in order to claim the 30,000 point sign-up bonus multiple times per year. Some religious card churning mileage junkies have literally used this method to earn more than two million miles in just a few years.

While it appears that Citibank is beginning to slow down the opportunity for AAdvantage card churning, you can still get 30,000 AAdvantage miles for every Citi card you sign up for, including Visa, Mastercard, and AmEx options. The annual fee is waived for the first year, and if you have a willing spouse or partner, you can get double versions of the multiple cards to really max out the points. Many Frequent Flyers report they're still able to churn the Citi AAdvantage cards, but on a slower cycle. It would be wise to check out what people are saying in the Flyer Talk forums if you're planning your own multi-browser Citi App-o-Rama.

If three Citi AAdvantage cards aren't enough, you can also apply for Citi AA Business cards, which also provide the bonus and also waive the fee. The allowable application calendar is slightly different for those cards, and may have been shifting recently. (It's hard to know for sure, since presumably Citi doesn't want most of its customers earning hundreds of thousands of miles each year—but it looks like you can get one business card at least once a year, if not every few months if you choose.) The Business card app can usually be found on the same page as the app for the personal cards.

Here's the Citi AAdvantage card link: <http://cardsfortravel.com/citibank-aa/>

### UNITED CHASE VISA

This Chase card doesn't accrue mileage in the great Chase Ultimate Rewards program, but rather puts the miles directly into your United Mileage Plus account. It is a good one to get for the bonus – which usually starts at 25,000 miles and gets you 2 free United Club passes. Once you get the bonus there isn't much benefit to keeping the card unless you make use of the few additional perks of free checked bags and priority boarding. You will get double miles on United purchases – although we'd probably just use the Chase Sapphire card that gets double miles on all travel and still offers the option to transfer to United.

Here's the United Visa link: <http://cardsfortravel.com/united-explorer-card/>

### HOTEL CO-BRANDED CARDS

We have already introduced Starwood's great and flexible Amex. Of course, all the other big hotel chains are in the credit card game and offer some great deals. Some of the hotel chains will let you transfer points to miles (like Starwood does), but the free nights at expensive hotels they offer can sometimes be more valuable. Free premium flights and free premium hotels go well together. It's very nice to get off a business class Etihad flight in Abu Dhabi (booked with AA miles) and catch the Etihad complimentary limo transfer service for premium passengers to check into a FREE

(\$400 per night) room at the Park Hyatt. Here are links to the hotel cards with the best and most competitive offerings at the moment.

### HILTON

Gives you free gold status and certificates for free weekend nights.

[cardsfortravel.com/citi-hilton-hhonors-reserve/](https://cardsfortravel.com/citi-hilton-hhonors-reserve/)

### HYATT

Gives you platinum status and two free nights (if you already have status you'll get your free nights in suites – sweet!).

[cardsfortravel.com/hyatt-visa-card/](https://cardsfortravel.com/hyatt-visa-card/)

### MARRIOTT

Gives you silver elite status, a free night, and 50,000 bonus points.

[cardsfortravel.com/marriott-premier-card/](https://cardsfortravel.com/marriott-premier-card/)

Almost every hotel chain has its own co-branded card these days. A quick web search will turn up the credit card deals for the ones we haven't covered.

**TIP:** Banks typically offer different deals simultaneously on the same cards. If you're doing your own research on card deals, don't always use the first application you come across- make sure it is the best bonus offer out there. If you do find a better bonus offer after you apply, you can always phone the credit card company and try to get them to match it.

## KEEPING TABS ON THE BEST CARD OFFERS

When you actively begin following travel blogs and frequent flyer forums in your quest for earning opportunities, you'll inevitably see the latest and greatest credit card offers come through your feed. If you want a one-stop-shop that is updated with summaries of the very best of the travel credit card offers and recommendations, you can follow [www.cardsfortravel.com](https://www.cardsfortravel.com). (Disclosure: Some of the card links on this site provide referral bonuses).

## MAXIMIZING YOUR CREDIT CARD BONUSES AND SPENDING

### REACHING THE MINIMUM SPEND

If you don't have \$30,000 in upcoming expenses, but want to take advantage of multiple credit card bonuses at once, how can you meet the minimum spend?

The most straightforward way to meet minimum spends is to charge everything you possibly spend money on to your new credit cards. Shifting everything you'd pay cash or check for in a given month over to your credit cards should take care of a nice little chunk. Once you've moved your daily expenses like gas, groceries, coffee and restaurants, consider how you can pay for your larger expenses like taxes, charity donations, insurance payments, utilities, rent or mortgage, and car payments.

**TIP:** When you shift important payments like your mortgage, utilities or car payment over to a new card, be sure to find a way to

keep track of what spending you're putting where. If you're planning to churn these cards, you'll want to make sure you don't miss a payment because you have cancelled the card that is set up to finance your mortgage.

Here are some unconventional ways for you if you run out of existing expenses to charge:

- » Charge expenses for friends (as long as they can pay you back).
- » Pay up-front work expenses for travel or out of pocket purchases and get reimbursed.
- » Pay yourself or a friend electronically. Read up in travel forums about payment systems like Venmo and Amazon Payments. These programs allow you to send payments to other people without posting as cash advances. (Excessive numbers of payments or very large payments could get your account shut down)
- » Buy gift cards you can use to pay other expenses and buy them at stores where you'll get maximum bonus points.

Of course, all of these unconventional ways have some risks and can have hidden fees, so read up on what's working at the moment, take things slowly, and make sure you aren't paying big percentages or accruing a lot of transaction fees.

### TRANSFERRING POINTS

**TIP:** Webflyer.com has a neat mileage converter tool that lets you quickly see different options for transferring points or miles from one program to another. Check it out here. ([http://webflyer.com/programs/mileage\\_converter/](http://webflyer.com/programs/mileage_converter/)) There is a downside, however. Many of the transfers shown involve steep losses in value, and the tool doesn't show any "creative" transfer options like redeeming on partner airlines through Membership Rewards participating airlines.



# 4 Tactics: Redeeming Miles for Award Travel

You should have a lot of miles by now (or at least a strategy for how you'll get them), so it's time to change course and look at the best ways to put your mileage balance to use.

If you're used to accumulating and using frequent flyer miles, you may also be accustomed to being frustrated when it comes to using them. It can be difficult to redeem miles for the awards you want, and the airlines aren't really interested in making it easier. Because of the difficulty factor, a lot of people give up and book their flights elsewhere, leaving their hard-earned miles sitting in mileage limbo for another year – or worse yet, letting them expire. The airlines are happy to help you earn miles, but when it comes to using them, they often treat their most loyal flyers like second-class citizens.

Sometimes, it's enough to make you think that getting a big bunch of miles is the easy part, and actually cashing them in is where the challenge. Remember these two things:

- » 1. Keep your goal in mind
- » 2. Always choose a high-value redemption

You've put a lot of hard work into earning your miles. Don't waste your miles. Instead, use them to finally cash in on that goal you've been working towards. Remember that Frequent Flyer miles are profit centers for airlines, and you're not "cheating" them in any way with your redemptions. You've worked hard for them! Therefore, ignore "standard" awards that require higher mileage rates. You want the usual "Saver" awards. You also want to redeem your miles for awards that would otherwise be very expensive to purchase with cash.

## THE ART OF BOOKING

The Art of Booking begins with research. Know what you want (and all the different ways to get it). If you haven't already made yourself familiar with the airlines award charts to know how many miles you're going to need to book your goal itinerary, it's time to do that now.

A very rough guide to the cost of mileage redemptions for a return ticket is this:

*25,000 miles = Domestic Trip  
(U.S. Economy Class)*

*50,000 miles = Domestic Trip  
(U.S. Business/First Class)*

*60,000+ miles = International Trip  
(Economy Class)*

*100,000+ miles = International Trip  
(Business Class)*

*125,000+ miles = International Trip  
(First Class)*

## FREQUENT FLYER MASTER

You will need to look at the award chart for the airline where you have your miles in the bank (NOT the airline you actually hope to fly on) to figure out the actual number of miles you'll need for your reward. Below are links to some of the most popular partner award charts. If the award chart you need isn't in this list, it can easily be found on the mileage program page of the airline's website or with a quick Google search ("airline name" award chart).

### *Award Chart Links*

U.S. Flagship Carriers	
American	<a href="https://www.aa.com/i18n/disclaimers/aadvantageAllPartnerChart.jsp">https://www.aa.com/i18n/disclaimers/aadvantageAllPartnerChart.jsp</a>
Delta	<a href="http://dmn.delta.com/skymiles/direct/charts/index.shtml">http://dmn.delta.com/skymiles/direct/charts/index.shtml</a>
United	<a href="http://www.united.com/web/en-US/content/news/United_Award_Chart_2012-03-03.pdf">http://www.united.com/web/en-US/content/news/United_Award_Chart_2012-03-03.pdf</a>
US Airways	<a href="http://www.usairways.com/pv_obj_cache/pv_obj_id_621C22DB9F3FADEF3B389748FB4BA280398F0000/filename/partnerawardtravel.pdf">http://www.usairways.com/pv_obj_cache/pv_obj_id_621C22DB9F3FADEF3B389748FB4BA280398F0000/filename/partnerawardtravel.pdf</a>

International Carriers	
Air Canada	<a href="http://www1.aeroplan.com/use_your_miles/travel/flights/air_reward_chart.do?p=staralliance">http://www1.aeroplan.com/use_your_miles/travel/flights/air_reward_chart.do?p=staralliance</a>
Air France/ KLM	<a href="http://www.airfrance.us/X02/en/local/voyageurfrequent/flyingblue/flblue_utiliser.htm#with-air-france-klm-and-skyteam">http://www.airfrance.us/X02/en/local/voyageurfrequent/flyingblue/flblue_utiliser.htm#with-air-france-klm-and-skyteam</a>
Air New Zealand	<a href="http://www.airnewzealand.co.nz/airline-partner-reward-chart">http://www.airnewzealand.co.nz/airline-partner-reward-chart</a>
ANA	<a href="https://www.ana.co.jp/wws/japan/e/asw_common/amc/reference/tukau/teikeiair_1.html">https://www.ana.co.jp/wws/japan/e/asw_common/amc/reference/tukau/teikeiair_1.html</a>
British Airways	<a href="http://www.britishairways.com/travel/avios-calculator/public/en_gb#CalculatePod">http://www.britishairways.com/travel/avios-calculator/public/en_gb#CalculatePod</a>
Cathay Pacific	<a href="http://www.asiamiles.com/am/en/redeem/charts">http://www.asiamiles.com/am/en/redeem/charts</a>
Emirates	<a href="http://www.skywards.com/Mileage_Calculator.aspx">http://www.skywards.com/Mileage_Calculator.aspx</a>

## FREQUENT FLYER MASTER

Etihad	<a href="https://www.etihadairways.com/sites/Etihad/global/en/guestrecognition/visitor/Pages/GuestSeatrewardtable.aspx">https://www.etihadairways.com/sites/Etihad/global/en/guestrecognition/visitor/Pages/GuestSeatrewardtable.aspx</a>
JAL	<a href="http://www.jal.co.jp/en/jalmile/use/jal/inter/miles.html">http://www.jal.co.jp/en/jalmile/use/jal/inter/miles.html</a>
Korean	<a href="http://www.koreanair.com/local/na/gd/eng/sp/rm/eng_sp_rm_pa02.jsp#SkyTeam Award Travel Redemption Chart">http://www.koreanair.com/local/na/gd/eng/sp/rm/eng_sp_rm_pa02.jsp#SkyTeam Award Travel Redemption Chart</a>
Lufthansa	<a href="http://www.miles-and-more.com/mediapool/pdf/87/media_922287.pdf">http://www.miles-and-more.com/mediapool/pdf/87/media_922287.pdf</a>
Qantas	<a href="http://www.qantas.com.au/fflyer/dyn/program/usingPoints/pointsTables">http://www.qantas.com.au/fflyer/dyn/program/usingPoints/pointsTables</a>
Thai	<a href="http://www.thaiairways.com/frequent-flyer/en/air-awards-on-star-alliance-airlines.htm">http://www.thaiairways.com/frequent-flyer/en/air-awards-on-star-alliance-airlines.htm</a>
Turkish	<a href="http://www.turkishairlines.com/en-br/miles-and-smiles/awards/star-alliance-award-ticket-chart">http://www.turkishairlines.com/en-br/miles-and-smiles/awards/star-alliance-award-ticket-chart</a>
Virgin Atlantic	<a href="http://www.virgin-atlantic.com/en/gb/frequentflyer/spendmiles/spend_miles_table.jsp">http://www.virgin-atlantic.com/en/gb/frequentflyer/spendmiles/spend_miles_table.jsp</a>

*Table: October 2012*

**TIP:** If you're transferring points to miles in a flexible rewards program be sure to check out the different award charts when calculating your booking options – the same routing booked via different carriers can save thousands of miles depending on which partner you book the reward through. Also, some airlines have distance-based charts and some have zone-based charts. If you're flying between two zones that are geographically close (like the Middle East to Africa), redeeming with a distance-based award program can be a big points savings. However, if you're flying across oceans, zone-based charts are usually the best deal.

### THE BOOKING PROCESS

Most people who fail at getting award redemptions start by calling the award ticket reservation desk. Since reservation agents in call centers seem to be trained to be unhelpful, wait to make the call until you've done some research and you've ruled out being able to get your ticket online. You want to avoid paying the typical fee of \$10-25 that airlines charge when you use the phone.

Here's the process we usually follow, and recommend, when redeeming an award ticket:

First, do a general search on kayak.com just to get an idea of which airlines fly between the city pairs on the day(s) you want to

## FREQUENT FLYER MASTER

travel. Most any travel site works for this, but Kayak is nice because it gives you the option to sort by alliance.

If it's a pretty straightforward itinerary, try to book your award online through the airline's website if they have an award booking option. Beware though – not all airlines will show you award availability on partner airlines. Among the big U.S. airlines, United's award search tool is currently the best for actually showing partner availability at the moment. AA is getting a little better, and Delta has just added a few partners to their search capability. But what you see is typically not always what is available! It can help to check some other sites in partner airlines – for example the ANA site has a pretty comprehensive Star Alliance award search (you'll have to register for their program to see it) and the British Airways site can be good for checking availability of Cathay Pacific and other One World partners. However you do it, your goal is to figure out what options are out there before you call the airline (more tips on this below).

There's about a 50% chance that online booking won't work or no award seats are shown on your desired flights. Don't give up. Even in this advanced age, it's usually a lot easier to book your awards flights over the phone than through the Internet.

Pick up the phone and call the number on the back of your loyalty card or the airline website.

Go through the prompts and you'll

eventually get a person. Sometimes the person will even be helpful, so it's good to be polite.

Before calling, it's always good to have as many suitable options as possible in mind. Do your research. Know which partner airlines service the route you are looking at, and know what alternative routes could be available to reach your destination. Often the agent will only search the direct routes on the primary carrier, thus limiting the choices they'll offer. This doesn't mean that you're willing to fly to an airport 200 miles out of the way (assuming you're not) or travel on dates that simply don't work for you. It just means that if you have any flexibility in your plans, it's good to know what will work for you before you call the frequent flyer desk.

Remember that the agents on the other line can help or harm your chances of getting the flight you want. Give them any additional information that would help. For example, have hub cities in mind that you would like them to check, or let them know if you want to make a stopover somewhere.

If it works, great — you're on your way. All you paid for was your time on the phone and probably a \$10 or \$25 booking fee. If it didn't work out and there were no awards seats at all that matched your plans, you still have a few options.

In this order (roughly) they are:

Make sure that the agent checks all

available options. This includes nearby airports, unlikely connections (if you're willing to fly around to get what you want), and partner airlines. Some agents will do this automatically, but others need to be prompted. Make it clear that you really need this booking and are willing to be patient to get it—but also be polite and thank the agent for their time and research.

If you're only looking in Economy, ask the agent to check for Business and First Class seating.

You might be surprised to learn that seats in an upgraded section are available, and even if they require more mileage, it will probably still be less than the "Choice" or "Standard" awards the airlines offer for double the mileage. (Incidentally, those "Choice" awards are usually hugely over-priced.

Unless you absolutely have to be somewhere on a certain date and absolutely have to use miles for the trip, you should never book an award for twice the normal mileage rate.)

Ask to be booked on an alternate flight and wait-listed for the flight you want. (Not all carriers will allow you to be waitlisted, but it never hurts to ask.) Often, new awards seats will become available the closer the flight gets. This can be risky, especially if you're wait-listing on a flight you really need, but sometimes it will work.

If at first you don't succeed, keep phoning back.

The major airlines each have dozens, if not hundreds of agents who all work full-time at booking frequent flyer tickets. Some of them are simply better or more experienced than others, and the computer systems are updated daily with thousands of changes to availability. Here are some specific things to try, or at least note:

### *Tips and Troubleshooting*

#### **FLY WITH PARTNERS**

Remember that you can always earn in one program and then redeem in another. Especially when you are earning your miles with a U.S. carrier and planning an international trip, you'll most always want to fly on the nicer international carrier even when there is availability on your main airline. There's no penalty or extra fees for this.

Most often the agent will only look for flights on the airline they are working for. It often helps if you know which partners fly the route you are looking for – especially if you're flying to destinations not very well-known by U.S.-based reservation agents, like PNH or SEZ. To get an overview where partner airlines fly look at the route map on the alliance website to which your carrier belongs. If it's an especially complicated itinerary, make a list of the alternate carriers and routing possibilities to make sure you cover all the bases with the agent.

**TIP:** When making an international reservation, always select the "Partner Airline Desk" if given a choice through the

automated system. The agents there are typically more knowledgeable than those who book exclusively for the airline you're calling.

### KNOW THE AIRPORT CODES

It can help you if talk airport language with the reservation agent – especially if you're requesting connections to or through uncommon locations. There have been many times when a reservation agent told me a flight was unavailable to a location, when the problem was they just didn't know how to find the location in their system. Look up airport codes <http://www.world-airport-codes.com/>.

### ISOLATE THE PROBLEM SEGMENT

If an itinerary doesn't seem to be working out no matter what you try, it could be because there is just one segment of the journey that simply won't work. If you are able identify the troublesome part of the reservation you can more easily work around it. Worst case, you could purchase a troublesome segment to make the rest of your ticket work.

### BOOK SEATS AS FAR IN ADVANCE AS POSSIBLE—OR AS CLOSE TO DEPARTURE AS POSSIBLE.

In other words, the earlier the better. Last-minute notice works well too, but finding trips between 1-3 months out is often difficult. That's because the 30-90 day period is the same time when most people book revenue tickets, and therefore it's also before the airline can accurately predict how many seats will be sold. Once they have

a good estimate of “revenue seats,” they'll then release more awards seats subject to availability. Assuming you can't book on 11 months notice (the maximum allowable time with most airlines) and you normally don't buy a ticket for same-week travel, finding the best time to book awards flights varies by airline. Each airline has a “sweet spot” in the middle when good reservations are available.

### REMEMBER THE 330-DAY RULE

Airlines open up their awards seats right around 330 days in advance. If you can plan ahead and call in 330 days before a once-in-a-lifetime trip, you're almost guaranteed to get the seats you want. (It is not always exactly 330 days, so you don't need to be on the phone at 12:01 a.m. ready to call. Sometimes it's 331, sometimes 335, but it's always around that week.)

### NEW ROUTES = NEW AWARD AVAILABILITY

Every so often, a carrier will change their routings or introduce service to a new destination. The first months after new cities are added to the route map is typically a good time to claim an award seat, as there hasn't been time for advance bookings.

You can find out about new routes on your preferred airlines by subscribing to their free newsletter. A link to the sign-up page is normally located right on the airline's home page. Alternatively, airlines often advise their frequent flyers of new routes through monthly statement mailings that contain bonus offers (and sometimes you'll even get



500-1,000 bonus miles just for signing up for the emails).

### DIAL THE ELITE NUMBER

If you are an elite member, use that phone number when making a change or any kind of request. And yes, you can also call the elite number even if you don't technically qualify (be aware that you may get rerouted, but it's worth a try). If you search for "elite phone number" + "[your airline name]" in Google, you'll find the secret numbers posted on forums and consumer information sites.

### GETTING THE EXTRAS

If your dream travel goal includes something specific like sleeping on a lie flat bed across the Pacific, trying out a First Class cabin, or flying on a certain type of plane, like the A380, you'll have to do a little extra research to make sure you get the option you want. Not all flights have three-cabin service, not all business class seats lie flat, and not all planes are created equal. If you're looking online, you can check the flight details to see what type of airline typically services the route. You can then look up the airline and aircraft type on a site like [seatguru.com](http://seatguru.com) for details about seat configuration.

### LOOK FOR LOW-MILEAGE REWARDS

United often features round-trip awards flights for 15,000 miles. These flights are restricted, of course, and don't include cross-country or international travel, but they're often a great deal on a short trip. Sign up for their free newsletter for notices of when the 15K awards become available.

### BUYING DOMESTIC TICKETS WITH MILES

Normally, buying a basic domestic ticket isn't the best use of your hard-earned miles unless the ticket is especially expensive because you are buying at the last minute or because it's an expensive long-haul route. A general rule is if the ticket costs more than \$500, consider using a 25K redemption to pay for it.

### BOOK NOW, CHANGE LATER

Book a "ghost reservation" that closely resembles your desired itinerary, then phone back later to change the dates and/or destination to the trip you really wanted. If you don't have elite status, you'll usually have to pay something for the change, but having the ghost reservation is a lot better than having nothing. In the event that you need to cancel your trip entirely, that's easy, too. Just call the airline, tell them you want to cancel, and they'll deposit the miles back into your account, less a processing fee of \$100 or so.

Yet another good reason to use ghost reservations is as insurance against the worst-case scenario of the airline going out of business. Most of the time (but not always) when an airline shuts its doors, a partner airline or generous benefactor airline will agree to honor all existing tickets and reservations.

### PUT IT ON HOLD

If you're not sure you want to go on a trip (or use miles for a trip), make the reservation anyway but ask the airline to put it on hold.

Allowable hold times for reservations vary by airline. Some may allow only a day or two, and others will give you up to 14 days. You can also call back before the period is up to request an extension, which is normally given without any questions. If you let your hold expire, you'll lose the booking but won't be charged miles or money. Not all airlines will let you put a route on hold, but be sure to ask.

**TIP:** If the airline doesn't let you put a ticket on hold, check to see if they have a pay-by-phone option in their online ticketing section. Most airlines will allow you to make a booking and then call to pay for the ticketing by phone within 24 hours. This is made for people who don't like using their credit card on the Internet, but there's no harm in using this as a way to unofficially buy yourself some time when an airline doesn't offer a "hold" option.

### FLY TO LESS POPULAR CITIES

When flying to Europe or Asia, choose alternate cities to find better availability. Both regions have a large number of budget airlines that connect major cities with smaller cities throughout the continent. Simply choose a different, less popular destination in the region and book your flight there with miles.

Some good cities for doing this in each region are:

*Europe >> Amsterdam, Barcelona, Brussels, Copenhagen, Dublin, Frankfurt, Prague, and Venice*

*Asia >> Bangkok, Hong Kong, Delhi, Kuala Lumpur, Singapore, and Taipei, Guangzhou*

All of these are both hub cities for major airlines and also feature several budget carriers that hop around the region for cheap prices. You can easily get from these cities to your original intended destination, usually on the same day of arrival in the region if you choose. Or even better, take a day or two and see the connecting city before flying on to your intended city.

Note that this strategy does not work well for traveling to Africa, the Pacific, the Middle East, or anywhere in the developing world. It can be difficult to get from one country to another in those places, and multiple visas will often be required.

### ONE-WAY AWARDS

Some airlines allow one-way redemptions and others don't – in the U.S., American and United currently offer a one-way awards system by default, while US Airways and Delta still require round-trip bookings for rewards. You can check the reward chart of the airline you want to redeem the award with. If your airline doesn't offer the option, you can try setting the return date as far in advance as possible in the hopes that you might be able to use it later. (You usually get just under a year for the return, or sometimes one year exactly.) Depending on the rules of the redeeming airline, you could also try to book an open-jaw ticket, where the return differs from your origin, which

would make the second half of the ticket more useful.

### PACKAGE TOUR REDEMPTIONS

Generally speaking, it's not worth it to redeem your miles for cruises or vacation packages due to the high points requirements and lower pricing for cash buyers. Sure, you can cough up 300,000 AmEx points for a free cruise—but you can also buy it through a cruise consolidator. Don't waste your hard-earned points on anything less than a valuable reward.

### TO SAVE TAXES, AVOID FLIGHTS INTO OR OUT OF HEATHROW AIRPORT

Among major airports, LHR has some of the highest airport taxes in the world. It's a much better deal to fly into a European airport and then travel to the UK, but you can also fly direct to other London airports (Gatwick or Stansted) or other cities in the UK, such as Manchester or Edinburgh. Pleasantly, the flights will be less crowded and the airports less stressful anyway. If you've got to fly into LHR, be sure to avoid flights on British Airways, especially on long-haul flights, as even a "free" ticket on British Airways into LHR can cost hundreds of dollars in taxes.

### WATCH OUT FOR OUTSOURCED CUSTOMER SUPPORT

To reduce costs, many airlines are shifting low-level reservations staff positions to the Far East. Sometimes your experience will be fine, but other times you should carefully confirm dates, airline, and actual airport

codes when making the booking. One awards traveler was recently booked through Portland, Maine instead of Portland, Oregon! It was a huge mistake, but happened quite innocently because the overseas agent wasn't familiar with U.S. geography.

What to do when the airline doesn't offer any Frequent Flyer seats for the flight you want? You can either a) accept it and move on, or b) fight it. If you choose to fight it, you can usually win, but it will take some time to wear down the wall of airline resistance. When fighting, start by making sure that the representative you're speaking with has really looked hard enough. Most of the time, he or she probably hasn't.

Be prepared with specific flight numbers and alternative routings. Ask them to check other airlines in the alliance and connections to other hub cities. Suggest a connection or two of your own if you have to. Ask them to check the days on either side of the dates you want. Ask to confirm on the backup day and wait-list for the day you really want. If the wait-list comes through, which it usually does eventually, you won't need to pay a fee for the change.

If all of that fails, hang up and call back—sometimes the information you receive will be completely different in a new agent's hands.

Note: as mentioned previously, do yourself and other flyers a favor by not accepting the new "Standard" or "Choice" awards that are free of restrictions but require twice as many miles.

These awards are a very poor use of awards miles, and this move by the airlines is worth resisting.

### OUTSOURCING

If you're really stuck with getting the perfect redemption, there are people who you can pay to actually help you book a complicated reward ticket. We're personally not in this business (although we do like helping people travel the world on great value reward tickets), but it never hurts to know a couple of recommended guys if you could benefit from this service:

First up, Gary Leff writes the great blog, View from a Wing and contributes a wealth of information on FlyerTalk. When he's not giving away valuable information for free, he also has a premium service to help travelers book premium awards with airlines. Here's an example from Gary about what he does:

"This week, the proprietor of a chain of pubs in the Midwest emailed me for a first-class trip to Thailand next month. He had some flexibility in dates, and both United miles and American Express points. I put a couple of itineraries on hold for him as a starting point for discussion—one involving flying Turkish Airlines first class (which has actual suites with doors) and one flying Lufthansa and Swiss. He then let me know what he really wanted—to try out Lufthansa's First Class Terminal and also to fly between Europe and Asia in Thai Airways First Class, so that he could enjoy Thai's famous ground service (including their complimentary

first class spa). Since United almost never permits booking Thai Airways premium flights between Europe and Bangkok, we decided to use his Amex points instead. I gave him his ideal itinerary, he's excited, and already has two trips he wants me to plan for friends and family. "

Brett Synder, from CrankyFlier.com, has another service that is a bit more basic. Brett is a self-described "airline dork," and his "Cranky Concierge" service helps with flight planning, delays, updates, and rerouting.

You can learn more about Brett's service over here: <http://crankyconcierge.com/>

(By the way, we don't receive any benefit from recommending Gary and Brett; we're just happy to support their great work.)

## CREATIVE REDEMPTIONS & MAXIMIZING YOUR AWARD

Once you've mastered basic redemptions, here's some tips on how you can maximize your already-great awards.

### PREMIUM TICKETS

Probably the best value of miles is for international premium class tickets. Even if you would never normally book seats in the front of the plane for dollars, you can book Business and First Class seats that would otherwise cost \$5,000 - \$10,000 or more with miles that have cost you much less time and money to acquire.

### MULTIPLE STOP AWARDS

Many award bookings allow for free stopovers, and with international itineraries to multiple continents, you can really max out the value. For example, if you fly from the U.S. or Canada to Thailand or even Australia on Cathay Pacific, you can take advantage of having a free stopover in Cathay's hub city of Hong Kong. You'll have to check the specific rules of the carrier you're flying, but if you've booked a return award, you can usually add a stopover in the airline's hub city. Flyer Talk forums are one of the best places to learn about the redemption rules for the airline you're booking with.

### ONE-WAY VS. ROUND-TRIP AWARDS

There is little benefit these days to booking a round-trip award over booking multiple one-way awards. If you're booking the reward with an airline that gives you the option of one-way redemptions, you may find more flexibility on your routings, and you can often patch together multiple one-way tickets for a more creative itinerary.

### OPEN JAW & STOPOVERS

Using Open Jaw and Stopover options in rewards can help maximize your ticket. Remember that most tickets are valid for a full year so you can add creative segments to your ticket that you might not use until later. An open jaw allows you to fly into one destination and out of another. Even if you don't need to use these options in your perfect itinerary, you can utilize these benefits to extend a reward at no extra cost.

For example, if you need to fly Vancouver to Hong Kong return, you could book your ticket YVR-HKG-YVR-JFK rather than just YVR-HKG-YVR. When you return home to Vancouver the airline sees it as a stopover, but for you it is just a free ticket to New York within a few months.

### ROUND THE WORLD ROUTINGS

Booking an actual RTW ticket with miles will cost you more than 200,000 miles. With some patching together of one-way awards or creative routing on a return redemption you can achieve a globe-circumnavigating itinerary (outgoing in one direction and return a different way).

For example, using United miles (which you possibly transferred from your Chase Sapphire earnings), you could travel on a combination of Star Alliance Carriers from the U.S. to Thailand (such as ANA via Japan or Asiana via Seoul). Rather than returning on the same route you could continue home in the same direction flying Thai, Lufthansa or Swiss via Europe. Because United's booking rules will allow you to combine 1 stopover and 2 open jaws for international awards from the U.S., you could break up your trip with a stopover in Europe, and even take advantage of some overland traveling in Asia.

### GREAT AWARD IDEAS

Have miles, will travel – here are a few examples of some great trips to make with Frequent Flyer Miles. All of these trips are

## FREQUENT FLYER MASTER

very expensive when purchased with cash, but don't require an especially high number of miles.

### INTER-REGION FLIGHTS

Once you've already arrived in a region and maxed out the flexibility of your ticket's open jaws and stopovers, you can expand your itinerary by adding low mileage awards within the same region. A trip to Mongolia, for example, is just 20,000 SkyMiles when using Delta to book the trip on Korean Air Lines from a stopover in Tokyo.

### FLIGHTS TO/FROM AFRICA

It costs 80K or 90K miles to fly Business Class to Europe from the U.S. or Canada, and usually about as much to fly from Africa to Europe. If you book a trip to Africa using miles, though, you can fly for 120K from North America to most major cities in Africa, and include at least one stopover in the European city of your choice. By booking your trip this way, you'll save at least 40K miles and sometimes more. Similar savings are found in Economy class, and some airlines even include First Class on these routes.

Airlines with good service to Africa include Air France, British Airways, Delta, Lufthansa, KLM, South African Airlines. Each of these carriers is a member of one of the major world airline alliances. Emirates also flies to a number of African destinations, but it can be difficult to get awards bookings with them without some creative transferring. Virgin Atlantic also has service to a growing

number of African destinations from London.

### FLIGHTS TO THE PACIFIC ISLANDS

It's usually fairly expensive to get to some of the most beautiful (but also most remote) islands in the world. Use Air New Zealand or Hawaiian Airlines, however, and you can hop around Tonga, Samoa, Fiji, the Cook Islands, Tahiti, and more for relatively low mileage requirements. When traveling with Air New Zealand, you can often get a free stopover in Auckland.

### OUT-OF-THE-WAY U.S., CANADA, AND MEXICO

Going somewhere out of the way like Wyoming or Prince Edward Island? Book the trip with miles, because awards availability is usually no problem but cash tickets are expensive.

Some great redemptions can be found on cross-country flights, flights to Canada or Mexico from the U.S., flights to Hawaii, flights on routes that don't have much discount airline competition, and flights to lesser-known or "difficult" travel destinations because these fares tend to be higher.

### OUT-OF-THE-WAY EUROPE

Already been to London, Paris, and Rome? Great! Now go to Hungary, Moldova, Cyprus, Gibraltar, or similar off-the-grid stops. They require the same miles as the normal tourist cities and often have better awards availability. If you want to hop



around from there, that's easy too—it's not normally a problem to book an open-jaw awards flight into one airport and out of another.

Air New Zealand to London via Los Angeles  
Fly from Los Angeles (LAX) to London non-stop on an incoming Air New Zealand flight, and you'll only pay 75K miles to fly business-class in great lie-flat seats with stellar service. This is a nice ride! The same flight on Delta with lower-quality seats costs at least 90K miles.

Singapore Airlines to Frankfurt via NYC  
On the other coast, fly to Frankfurt on Singapore Airlines, often voted one of the best airlines in the world. It's a code share flight with Lufthansa and United, but offers far superior service and much better seating in all classes for the same mileage.

### WHAT IF I CAN'T USE MY MILES?

The cardinal sin of the Frequent Flyer Master is to go to great lengths to build you mileage base, and then to let these hard earn miles sit until they devalue, or worse yet, expire.

You should save up your miles as long as you need to reach your travel goal and redeem the rewards you are working towards. But, you shouldn't hoard your miles forever. It's simply not the smartest decision. Airlines go bankrupt all the time, and while Frequent Flyers are sometimes rescued when another airline picks up their miles, it doesn't always happen.

Also, mileage charts are frequently "adjusted" by airlines, which is code language for "devalued." Sometimes a few months of advance notice is given, and sometimes not. The point is if you won't be doing much travel for more than two years, then it might be better to consider booking free rewards for friends or family, or donating your miles to charity. In short, save all you can, but save for a specific reason.

What should you do if you can't use up all the miles you earned?

### GIVING YOUR MILES AWAY

Can you give miles to a friend or family member?

It isn't easy to give miles to a friend or family member. In fact, because of high transfer fees between mileage accounts on most airlines you have to give away your miles, and most of the time it's not cost-effective. However, if you have at least the minimum amount of miles you need to book a ticket (usually 12.5K for one way or 25K return), you can use your miles to book free flights for anyone else. So while you can't directly give them away for free, someone else can benefit from your miles if you choose. There are two ways to do this:

- 1) You call the airline (or use their website) and set up the entire itinerary yourself, providing the name of the passenger who will actually be traveling
- 2) The passenger sets up the itinerary themselves, asks the airline to place a

courtesy hold on it, then gives you the record locator for the trip. You then call up the airline and say “I’d like to use my miles to pay for my friend’s flight under such-and-such record locator.”

All things being equal, the second option is usually easier even though two phone calls are involved. That way, the passenger has already sorted out the actual flights and taken care of any conflicts in availability.

Some mileage programs have work-arounds to this general rule. For example, British Airways Executive Club allows for Avios sharing in household accounts, and Starwood’s Preferred Guest programs allows free points transfers between two people who share a common address. (You can change your address in your memberships settings if you want to share with someone you don’t actually share a home with.)

### DONATING MILES

If you have lots of general miles that you know you won’t use for a while, put them to a better use through giving miles to charity. All of the major airlines and most of the smaller ones have a miles-for-charity program. You can usually find it listed under the “redemption options” on the mileage program page on their website.

You can also donate your miles directly to your favorite non-profit. Check with the organization directly to learn if and how they can process a mileage donation. Some organizations we know that accept mile

donations include: American Red Cross (<http://www.redcross.org/support/donating-fundraising/other-ways-to-give/airline-miles>) and the Make a Wish Foundation ([http://www.wish.org/help/donate\\_airline\\_miles](http://www.wish.org/help/donate_airline_miles)). You can also check Mile Donor for a list of airline donation programs and FAQs on donating. <http://www.miledonor.com/help/information/sponsoredcharities.php>)

Unfortunately mileage donations do not qualify with the IRS for a tax deduction in the U.S., like a cash donation might. On the positive side, donating miles does count as an account transaction that will extend the life of your mileage balance if you have miles that are nearing expiration.

### SELLING MILES

A significant “gray market” governs the unofficial buying and selling of frequent flyer miles. Technically speaking, most of the transactions are in actual awards bookings, since direct mile transfers between accounts usually require substantial fees and are limited to a relatively low number of miles per year. Therefore, it’s only natural that a market would develop between people who travel often for business and have tons of extra miles, and adventurous travelers who like to enjoy the benefits of high-mileage redemptions but simply don’t have enough miles for the awards they want.

Before the Internet, most of the market existed with companies who acted as brokers for miles and awards, buying from overloaded mileage holders at one price

## FREQUENT FLYER MASTER

and reselling to would-be travelers at a higher price. A few of those companies still exist, and you can find them by searching on Google for “buy and sell Frequent Flyer Miles.” Because there are several companies doing this, the market is fairly efficient, meaning that you won’t make a fortune selling off your piles of miles, and you also won’t often find an amazing deal on that big First Class award trip to Australia you’ve been waiting for. The awards can best be categorized as generally good values with no mega-savings.

For example, you can typically purchase a Business Class awards redemption to Europe using one of these services for around \$2,400. While this isn’t nearly as good as getting it for free, published fares are often a lot higher. Bear in mind that just like when you’re using your own awards, you won’t earn any additional miles when flying on a free ticket booked by someone else.

What do the airlines think about this practice? Opinions vary, but because they have an interest in keeping hard-to-get redemptions at a low level, they generally don’t like people buying and selling awards. Technically, they even reserve the right to cancel someone’s frequent flyer account (and awards itinerary) who has been found “guilty” of trading dollars for miles. Practically speaking, however, most of the time the airlines will look the other way as long as you are not a million-miler who’s offloading huge numbers of miles all at once or a buyer looking to finance a First

Class Round-the-World trip with someone else’s miles.

There also used to be a time when people bought and sold miles and awards on Ebay. While this isn’t so common now, you can still find some interesting frequent flier items of interest on auction – most commonly guest passes to airline lounges (usually a \$25-50 value for \$10-20). Try searching around yourself and see what you come up with.

# 5 The Monster Q&A

## ***Do I have to worry about my airline going out of business?***

Generally, no. But it's good to keep tabs on the airline news just in case. As mentioned earlier, it isn't very wise to keep very large (200,000+) blocks of miles sitting in one program for a long period of time. Once you get that many, definitely look for a good use for them.

## ***If I have to pay, should I buy my tickets last-minute or far in advance?***

The idea that last-minute tickets are much cheaper than tickets purchased far in advance is one of the longest-lasting travel industry myths. Most of the time, there's not much reality behind the myth, so if you have a choice, buy those tickets in advance. If you must buy last-minute, check out LastMinute.com. If you find a good fare, consider yourself lucky.

## ***Can I upgrade an existing award ticket?***

The short answer: probably not. Most awards tickets are not upgradable by design. If the trip hasn't begun yet, you could cancel the existing Economy (or Business Class) ticket and cash out more miles for a Business (or First Class) awards. Just be sure that the airline offers availability on the higher cabin before you say goodbye to the existing ticket!

## ***How can I complain to an airline about their awards program (or something else)?***

Good question. It's usually worth speaking up when you've been wronged, and it's best to do so in writing. No matter how pissed off you are, be polite and concise. Keep in mind that someone at the airline has the job of reading all the letters, and they hear from enough lunatics that if you seem like a reasonable person who's genuinely been wronged, they'll probably help you out with some free miles (at least).

Most airlines also monitor and respond to their Twitter feeds. If you do take to Twitter with your complaint, you have a better chance of getting a response if you use your tweet to make a request rather than just join the masses with a public place to vent your frustration.

Believe it or not, there is also a consumer agency within the U.S. Department of Transportation that reviews consumer complaints about airlines. It's called the Aviation Consumer Protection Division, and as you can imagine, they also receive a lot of mail. You can send them a letter at this address:

*Aviation Consumer Protection  
Division, C-75  
U.S. Department of Transportation  
1200 New Jersey Ave., SE  
Washington, D.C. 20590*

There is also a web form you can access here. <http://www.dot.gov/individuals/air-consumer/air-travel-complaint-comment-form>

For tips on how to structure a complaint letter to the airlines, check out AirSafe.com. Check it out the next time something goes wrong — or even better, in advance, so you'll be prepared. <http://airsafe.com/complain/complain.htm>

### ***Can I cancel an awards ticket without losing my miles?***

When you cancel an awards ticket before departure, you can usually get the miles back—but you'll pay at least a \$100 fee for the change (unless you have elite status with the booking airline). One creative way to avoid the fee is if the country you were planning to travel to is involved in almost any kind of war or civil conflict. This will work for travelers from the U.S., Canada, and anyone traveling on a U.S. airline.

Check here with the State Department for a list of current warnings. Even if you're not the type who heads off to the Congo or Afghanistan, be aware that the State Department is quite conservative with these notices. If your destination is on the list, mention that to the agent when canceling ("I can't go there now, because the U.S. government advises against it") and the fee

will likely be waived. This may work in other cases too—like with Qantas for Australian citizens, Lufthansa for Germans, and so on. Check with your appropriate government travel site before calling to cancel, and you may save \$100.

# Frequent Flyer Master Glossary

**ACTUAL MILES** — the physical distance that a flight covers between destinations

**ALLIANCE** — a group of airlines that codeshare flights and allow frequent flyer members to earn/redeem miles when flying with any participating airline

**BLACKOUT DATE** — days when award travel is not available, typically during holidays and high traffic times

**BUTT-IN-SEAT MILES** — miles you earn by actually flying on a plane

**CODESHARING** — when one airline provides connecting service under another carrier's name

**CPM** — cost per mile

**DOUBLE DIP** — being able to earn miles and points with 2 or more different partners at the same time (for example, getting both air miles and hotel points for a single hotel stay)

**EQM** — Elite Qualifying Miles, the kind of miles you need in order to achieve status; typically earned only by actual flying on eligible fares

**Glitch Fare** — an unusually cheap fare usually caused by a system error

**Mileage Run** — flights taken solely for the purpose of accumulating mileage or segments

**Open Jaw** — a roundtrip ticket with three or more points of departure/arrival

**STATUS CHALLENGE** — a shortcut to elite status which requires the completion of specific tasks (number of miles flown, number of hotel stays) in a short period of time

**STATUS MATCH** — when a hotel or airline gives complimentary status in their program based on the status you already have in a competing program

**STOPOVER** — an intentional stop in a transit destination along a direct route

**VALUATION** — the estimated monetary value of miles (cost per mile to earn them or the value per mile to redeem)



# Reader Stories

Working on the revision of this guide we asked for stories and tips – especially from first-generation Frequent Flyer Masters who got their start, like you, from the lessons in this report. We’ve included some of our favorites and look forward to hearing about your successes, too. (Be sure to send your stories as you master the mileage world, as we often share them in the updates if they can help other readers learn the tricks of the trade.)

*“I should be at 215,000 AAdvantage miles in about a month. My favorite thing about the travel hacking guide is that the vast majority of the big mileage offers only require small changes in behavior. My first reaction was ‘This has got to be too good to be true.’ Once I started thinking about it, I realized that companies are just asking you to funnel your existing dollars their way, and they’re happy to pay for it. They get a new customer, you get to travel for free. Keep doing what you’ve always been doing, and just be more attentive to which companies are willing to pay you for your business. Also, the old 80/20 rule definitely applies, the vast majority of miles you’ll accrue will be from getting involved in periodic “mega offers” from various companies so stay vigilant.”*

**- BLAKE JOHNSON**

*“My partner and I will become the proud parents of twins (!) later this month. I won’t*

*be doing a whole lot of travel in the upcoming year or two, but even so, I was able to get \*tons\* of value from FFM. Over the course of about 6 months, I earned about 160,000 miles with a couple credit card additions and my regular spending. I figured I would have to let these miles languish for awhile, but then a couple friends offered to come help me during my first few weeks of being a new parent.*

*It was a generous offer, but with two new babies in a 900-square-foot house, I knew I no longer had a place for them to stay. So instead, I used about 60,000 miles to get them a nearby hotel room for free for five days. It’s worth about \$1,000 to them, and of course it’s invaluable to me to get their extra hands and patience during a very intense time. The best part is that it only cost a couple hours of my time! Totally worth it.*

*Anyway, I thought you might appreciate knowing that you don’t have to be a world traveler (or even a traveler at all) to make FFM well worth the money. We know we’ll be back in the air as a family soon enough, but it’s been great to have those extra miles even though we’re grounded at the moment.”*

**- ERIN PETERSEN**

*“When we decided to sell our house and move across the country, I used a referral program through United Mileage Plus to choose a realtor. We received airline miles for the selling price of our home and used them to travel to Europe for the summer. These types of offers are available for buying, selling, or*

## FREQUENT FLYER MASTER

*refinancing a house, and they are definitely worth checking out. The trip was so great that I recently used your credit card strategy to do it again and we are taking a trip to South America in November.”*

### - ANONYMOUS

*“If you have a business which requires the purchase of tangible products (like we do), charge all purchases as much as possible to the card. Suppliers love this because it means guaranteed payment for them. Then sell your inventory. If you’re a reseller (like we are) ask customers to pay you via wire-transfer straight to your AMEX account. Depending on how you time transactions you can extend them either 30 or 45-day payment terms. Next, watch the miles rack up!”*

### - KAREN TALAVERA

*“Give feedback whenever asked! Many people write complaint letters when a flight is delayed or canceled, but I’ve been rewarded for positives as well as negatives. I am a loyal Jet Blue traveler and wrote to their customer service department to commend them on the remodeled JFK terminal. I then wrote a separate email to inform them of a problem with in-flight entertainment for which we were promised compensation. I received an airline credit in response to both emails thanking me for my feedback.*

*I also agreed to an email offer to join the “Jet Views” panel and complete surveys about their product promising no compensation. After a few surveys I received notification that I had been selected to receive two free*

*round-trip air fare tickets anywhere they fly within the next year, including authorization numbers and an email address for the representative who issued them in case of any problems.”*

### - ANONYMOUS NEW YORKER IN NEW ZEALAND

*“As of December, the combined total for my frequent flier accounts was 8,485 miles. By the end of June, that number reached 207,555. My wife and I haven’t even flown in the last four months! We’ve already booked awards flights to Hawaii in September, and if we’d paid for them, we would have spent over \$1,400. So, yes, I’d say the tiny investments in the Frequent Flyer Master eBook and Travel Hacking Cartel were worth it.”*

### - AUSTIN CHURCH

*“I’ve traveled to Ireland and Scotland on Virgin Atlantic Upper class for just the cost of fees. Roundtrip cost me roughly \$500 in fees for a \$10,000 retail ticket. I took advantage of a fairly regular Virgin Atlantic offer of 15% bonus miles with a transfer of AMEX points back in January. I had originally planned on using the AMEX points for a ticket to Argentina, but I couldn’t pass up this deal.*

*I transferred about 100K miles and booked a roundtrip Upper Class ticket from SFO to LHR. I called my dad and got him to sign-up for the trip and we spent a week in Ireland touring around together on the first trip we’ve ever shared alone. I also booked a couple free*

## FREQUENT FLYER MASTER

nights at the Dublin Westin in the same trip on SPG points I've stacked up from business travel. And I took a free BMI flight from Dublin to Glasgow with transferred points, too."

**- SEAN WILKINS**

*"To find good value on domestic fares, check multiple departure cities. Example: I had to to fly from Atlanta to San Diego for a conference. The price of the round trip ticket was over \$400. Instead of flying directly from Atlanta to San Diego, I bought a round trip ticket departing Miami, with a connection at JFK and then to San Diego for \$200. I connected through Atlanta (in route to MIA) on the return. I then bought a separate round trip ticket from Atlanta to Miami for \$150. I received over 9,000 frequent flyer miles for roughly \$350 vs. the 4,730 miles for \$400, had I flown directly from Atlanta to San Diego.*

*This year, I needed to fly to Montreal from Atlanta; the coach tickets were between \$800 & \$1000. One airline could get me there on an award ticket but not back when I needed to get back. Another airline could get me back but not there. I booked a round trip award ticket on airline A from Atlanta to Montreal. I then booked an award ticket on airline B originating from Montreal, for when I needed to return. Obviously, I did not use the return portion of either of the tickets".*

**- CHRIS MANGIAPANE,  
PRICESFORTHTRAVEL.COM**

*the end of the summer. I've always wanted to travel, not just domestically, but abroad, and I believe continuing to work the system will make that opportunity easier and come sooner!"*

**- DEREK EPPERSON**

*"I want to tell you that even if I didn't go the way of the Master Hacker...my wife and I should have at least 6 domestic RT tickets by*

# Want to Learn More? (also known as “Further Resources”)

We believe in learning as much as we can, as often as we can, and from as many people as possible. When it comes to travel hacking, we regularly learn from a multitude of online sources, people we meet, and experiences we have all over the world. A few of our favorite online sources are listed below.

### THE GREAT FLYERTALK

Flyertalk.com is the leading forum for discussion of miles, points, and everything related to air travel. It can be overwhelming at first, but most people there are helpful to newbies. If you haven't been before, spend a bit of time reading first, follow the mileage programs you're most interested in, and don't hesitate to register and join a discussion.

While Flyertalk is the main airline forum, these are also worth checking out:

#### SLICKDEALS

Not specifically related to travel, but includes travel deals, especially “glitch fares” and other mistakes that crop up from time to time. [www.slickdeals.net](http://www.slickdeals.net)

#### AUSTRALIAN FREQUENT FLYER

Australia's main forum (focuses on Qantas, but also includes other airlines and destinations).

<http://www.australianfrequentflyer.com.au/>

#### MILEPOINT

Another mileage forum similar to FlyerTalk.

<http://milepoint.com/>

### MILEAGE BLOGS

Note: this is a very limited list, but most of the ones here are good about regularly mentioning other sites. If you check up on these, you'll certainly find others:

#### VIEW FROM THE WING

[viewfromthewing.com/](http://viewfromthewing.com/)

#### WENDY PERRIN

[cntraveler.com/perrin-post](http://cntraveler.com/perrin-post)

#### ONE MILE AT A TIME

[boardingarea.com/blogs/onemileatatime/](http://boardingarea.com/blogs/onemileatatime/)

#### CRANKY FLIER

[crankyflier.com/](http://crankyflier.com/)

#### FRUGAL TRAVEL GUY

[frugaltravelguy.com](http://frugaltravelguy.com)

#### THE POINTS GUY

[thepointsguy.com](http://thepointsguy.com)

#### LOYALTY TRAVELER

[boardingarea.com/blogs/loyaltytraveler/](http://boardingarea.com/blogs/loyaltytraveler/)

### BOARDING AREA

A gateway site for many mileage bloggers  
[www.boardingarea.com](http://www.boardingarea.com)

### OTHER TRAVEL RELATED PRODUCTS, UNCONVENTIONAL GUIDES, & MORE

Unconventional Guides sells a few other products, all designed to help people live unconventional lives through travel and self-employment. You can find many of them through the Unconventional Guides site [www.unconventionalguides.com](http://www.unconventionalguides.com) where you probably purchased this report.

Some other projects that may be of particular interest to frequent travelers:

### TRAVEL HACKING CARTEL

[travelhacking.org](http://travelhacking.org)

If you don't want to take time to do the research for all the best deals to earn free miles and points each month, you can subscribe to the Travel Hacking Cartel and hear about all the latest travel deals by email and text. You can subscribe for your first month free to try it out.

### CARDS FOR TRAVEL

[cardsfortravel.com](http://cardsfortravel.com)

This site lists all the best and most current offers on travel related credit cards that earn big bonuses.

### ART OF NON CONFORMITY BLOG

[chrisguillebeau.com/3x5/category/travel/](http://chrisguillebeau.com/3x5/category/travel/)

On the main Art of Non Conformity site, Chris writes about travel and his own adventures in seeing the world for free. You can also join some other remarkable folks in the AONC community on Facebook. <https://www.facebook.com/artofnonconformity>

No consulting, but we'll try to help for free  
In order to focus on writing other Unconventional Guides and doing our own travel, we don't currently offer any paid consulting services. Instead, we believe in the pay-it-forward principle, and we try to help as many people as we can without charging. If you're stuck on a particular issue, send a note from the AONC website and include the details of what you've tried so far. All messages get a reply (but sometimes it takes a while).

Again, thanks for your support. We look forward to seeing you on an upcoming trip!

Keep rocking the universe.

P.S. One more thing: if you haven't set any travel goals yet, be sure and do so. Often the mere act of setting a measurable goal is the most important predictor of success with any given project. The more "outsized" or outlandish the goal, the better.