

Brittany Lynch: Hey, everyone. Brittany Lynch here with you, about to bring a very exciting interview on how to start traveling for free in the next few months. Today, I'm going to be interviewing Scott, who runs an amazing travel blog called, "milevalue.com." He really talks about how to think systematically about collecting and redeeming miles in order to travel for free. Despite being only 27 years old, he's traveled in first class for free to over 55 countries. Thanks for being here, Scott.

Scott Grimmer: Thanks for having me, Brittany.

Brittany Lynch: Why don't you start by telling us a little bit more about yourself and how and why you got into travel hacking, as well as maybe what it means to collect miles or travel hack for those who are unfamiliar with these concepts?

### **What Is Travel Hacking**

Scott Grimmer: Okay, so I'm originally from Hawaii, and I always wanted to get off the island and had a lot of wanderlusts. I used to travel a bit in my early 20's, but the costs were adding up, so I found online a community of people, travel hackers who are traveling around the world and paying less or nothing than I was. I decided to learn all I could about that area.

Then a few years ago in 2012, I started my own blog, milevalue.com, about travel hacking to teach other people how to do it. Travel hacking is just using every trick in the book, but mainly frequent flyer miles and credit card points to travel more, better, and cheaper.

Brittany Lynch: You've really been to over 55 countries in the last few years using these methods?

Scott Grimmer: That's an outdated bio. Now, I'm at I think like 63 or something. Yeah, this is how I travel and this is how anybody could travel if they just took the time to learn a few of the basics.

Brittany Lynch: Hopefully we'll be able to cover some of those basics today. I have probably maybe a tricky follow up question. I wanted to ask you, if I wanted to book a trip to London, let's call it from New York City. In the next 60 days, a 100% with points, would this be possible and if it is, could you maybe talk us through what steps I needed to take in order to make this happen?

### **How To Book A Free Trip In The Next 60 Days**

Scott Grimmer: It's definitely possible. The only thing stopping you from taking a trip with miles is opening a credit card and getting the bonus miles from that credit card. The time frame for that is usually that you need to apply for a credit card and it's coming to mail, that takes about a week. You need to spend on it, because the bonus is usually tied to have an expense a certain amount on the card. Then once the statement closes where you've met that spending requirement, you're going to get your miles.

That little time frame is usually like 35 to 45 days minimum. In that amount of time, you could book the trip to the UK. Here's what I would specifically do for a trip from New York to London.

**First:** I would get the United card, it's called, "The United Explorer Card." It's a credit card offered to anyone with an American social security number from Chase. It offers some versions of it, offer a 50,000 bonus United miles after spending \$2,000 on the card in the first 3 months.

I would get this card. While I was applying for it, you'll see that you can get another 5,000 bonus miles just for adding authorized users. I would add my friend, spouse, brother, or sister, mother as an authorized user. Then I would spend on the card. You already have 55,000 bonus miles for giving track, 50,000 bonus from the card, the 5,000 from the authorized user. The card earns 1-mile per dollar, so you just need to spend \$5,000 on the card to

get the 60,000 total miles, which is enough for a round trip from the US to Europe.

That \$5,000, you could spend it in 1 month or you could spend it in 5 months, however long it takes you and you'll have enough miles.

Brittany Lynch: Wow. Okay, so really it's a matter of signing up for one credit card in order to get enough points to travel for free to London?

Scott Grimmer: Yeah, signing up with the one credit card and spending \$5,000. Now, there's a few tips or tricks to get this right. If someone listening try to go off and do this, they would probably get it wrong. I would say the first tip is, you have to sign up with the right version.

Brittany Lynch: By right version you mean just the United credit card or is it a specific type of credit card that gives you that 50,000 points?

### **Credit Cards And Credit Card Bonuses To Earn Points**

Scott Grimmer: Sure. Chase offers the United card, a standard bonus on the card is 30,000-miles but they offer a 50,000 bonus mile offer for the exact same card on a few special websites or at the airport if you're ever walking through the Houston or Chicago airports, they often offer there. You need to know where to find that 50,000 bonus mile offer, which I always have a list of the best cards on [milevalue.com](http://milevalue.com). It's easy to just go there and I can point you to the right spot.

You need to get the right offer. You need to add the 5,000-mile bonus from adding the authorized user when you're doing the application. Here's a little trick about that, they send you the authorized user card so you can put anyone's name on it and then just cut it up. Don't even give it to that person if you don't trust anyone.

Then a few other tips about actually booking the trip, one, your example was London. London, when you book in a work ticket, it's not completely free. You pay the miles, plus you pay taxes. The tax is varied by country and by airport. It just so happens that United Kingdom has the highest taxes in aviation. If you booked what you're talking about, it would be \$200 in taxes. If you book to a different city, say Stockholm, it would be like \$50 or \$60 in taxes.

Here's something you can do if you really want to go to London, but don't want to pay those taxes on a round trip United award to Europe, you can add in a stopover so you could fly Newark to London, stop over for a week or however long, then fly London to somewhere else in Europe with cheaper taxes that you also wanted to see like Stockholm. Stay there for however long you want. Then fly back. It's the same number of 60,000-miles. You've produced the taxes a lot to about \$50 or \$60 total and you've seen an extra city. It's win, win, win.

Brittany Lynch: You can add a stopover for free or whatever the taxes is for that final destination?

### **Adding Stop Overs To Customize Your Trip And Get More Out Of Your Miles**

Scott Grimmer: Yeah. Every type of miles has different rules and the rules for United are that on a round trip award, you can add a stopover in addition to your destination. It's kind of a way of 2 places for the price of one.

Brittany Lynch: Yeah, that's a really good tip to keep in mind for everyone is you can go to 2 destinations rather than one with those same miles. I really like that. There were 2 things that you mentioned that maybe I want to ask you additional questions. You said American social insurance card. For the non-American listeners, is travel hacking as possible? Are there credit card offers designed for other countries and citizens as well?

Scott Grimmer: Yeah, I feel bad for non-Americans, because Americans have such a better leg up in this area, because we just have so many competing banks, so many competing airlines that the bonuses on credit cards are huge. I know that in Canada has some credit cards with bonus miles I think from American Express and there's probably an Aeroplan card, but the bonuses are a lot smaller. People in other countries will definitely not get nearly as many miles from credit card signups.

They can play the game by when they fly a paid flight, you're in miles so they can earn those wisely and redeem those wisely. Then there's also options to buy miles at really discounted prices that can save you a lot of money on booking trips in some cases.

Brittany Lynch: Yeah, there are non-credit card options too. We'll get into that in just a second, but there are options for people who are an American, but what you're saying is the credit card game is really the best in the United States?

Scott Grimmer: Yes.

Brittany Lynch: Then one more thing that you had mentioned was minimum spend. It sounds like a lot of these credit cards, they'll give you the miles, but you do have to commit to spending a certain amount on their credit cards. I know on your blog, you talk about a number of crafty ways to use that minimum spend so that you're not just using \$2,000 on things that you don't need. Maybe could you give us 1 or 2 recommendations for how to meet that minimum spend number.

### **Hitting Minimum Spend Requirements To Earn Your Credit Card Bonuses**

Scott Grimmer: First just put every bit of your spending on a credit card. Stop paying for things in cash when credit cards are accepted, stop paying for things in debit cards. I think most people probably spend at least a \$1,000 a month on

things and so you can put all that on your credit card and all of a sudden you can meet a minimum spending requirement of \$3,000 in 3 months, which is pretty typical.

Most people don't really need to do anything besides just putting things on their credit cards. There are ways to put almost every bit of spending on your credit card, so you can even pay your rent with a credit card or you'll pay about a 2 or 2 and a half percent fee for doing it. There's special websites that allow you to do that. It can be worth it to meet a minimum spending requirement.

Then the last thing I do is if I'm just short of meeting a minimum spending requirement, I don't want to just go out and buy something I don't need, so I'll go buy a gift card to the grocery store where I shop or gift card to the gas station where I fill up. I'm not allowed to move forward that spending, so it's going to help me meet this minimum spending requirement and [inaudible 00:09:47] the next few weeks or few months as I need it.

Brittany Lynch: Yeah, that's a good idea using those gift cards if you're short just a little bit for that month. Those are some good tips. You mentioned credit card points. On your blog, you mentioned something that really stuck with me. With miles, you always either work backwards from your goals to which miles are best for those goals, to which strategy is best for earning them out as you need. That's something that you said on your blog.

You mentioned that there are 5 types of miles.

- Credit card points pretending to be miles
- Airline points
- Region-based miles
- Distance-based miles
- Transferable points

Could you walk me briefly through each types of these

points and why are they all important? Do you need all 5 types of points in order to successfully travel hack?

## **The 5 Types Of Credit Card Miles And When To Use Them**

Scott Grimmer: Sure. I guess the big confusion is the word "miles" can mean a ton of different things and credit cards, and airlines, and banks and their marketing. Sometimes they, I think intentionally opt to escape the point to make it more confusing for people so that people don't know what they are getting, how to redeem them, and things like that.

You listed out the 5 types of miles, and basically it's just their 5 different conceptual things that are sometimes called miles, but they're all totally different. Each one has a totally different best use and worst use. Depending on what your trip goal is, you need to get the right type of miles. Let's talk about the types of miles and which what they're good for.

### **The first one credit card points pretending to be miles.**

The reason I say that is because if you've ever watched TV in the US, you've definitely seen a Capital One commercial. Jennifer Garner has been on them for the last few years and she's saying like, "Get the Capital One card, it earns double miles and you can redeem them on every flight. Don't you hate when your miles, when you try to redeem them and there's no seats available?" That card, it's advertising itself as earning miles, but those are really just credit card points pretending to be miles.

Those "miles" are worth \$.01 each towards any flight. That's what's for. They're not what you think of as miles where you need to earn like we were just talking about 60,000 to go to Europe. You need to earn 1 point for every penny that your ticket is. Credit card points pretending to be miles, they're not really miles, they're pennies. There is a use for them. If you want to just fly

domestic United States, go home to visit family over the holidays or something, this can be the best miles.

Because as we'll talk about with the other types of miles, with the other types of miles you need to search for awards base. The airline needs to release awards base for you to use them or with these credit card points that are pretending to be miles, you can go to any flight at a fixed rate. That's the first type.

### **The second type is airline points.**

That would be Southwest or Virgin America. Sometimes they call them points, sometimes they call them miles, but again they're worth a fixed rate. In the case of Southwest, they're worth about 1 point, \$.04 each or Virgin America about \$2.01 each. Again, they can be used towards any flight on that airline at that fixed rate. That's why I call them points because they still have that fixed rate nature.

Brittany Lynch: With Aeroplan, are those miles by the airline or are those airline points? I get a little confused by the 2.

### **The Difference Between Points And Miles**

Scott Grimmer: Aeroplan is going to be a region based miles which we're going to talk about in a second. Those are real miles. Airline points, they're fixed value. You use them on any flight on that airline but at a fixed rate. Those are good if you fly Southwest a lot, Southwest points are great. If you fly Virgin America, Virgin America points are great. We'll contrast them with the next types of miles and I'll say that Southwest points are not great if you want to fly international first class because Southwest isn't quite that way.

### **The third type of miles and this was the only type of miles for a long time are region-based miles.**

This is what American Airlines has, United, Delta,



Aeroplan, all of big programs that have been around the longest, they're all region-based miles. What region-based miles means is that to book an award ticket, you need to ... The way you figure out its price is by figuring out which region you're departing from and which region you're arriving at. United States to Europe is one price on the award chart. It doesn't matter whether they're flying New York to London or Los Angeles to Paris. It's United States to Europe.

The price of the award is based on the region. Then the price of the award is also based on the cabin, so economy has one price, business has one price, first class is one price. What you'll find with region-based miles is that they're often a good deal for international trips and they are usually a really great deal for business and first class trips, because a cash ticket, business class might be 5 times the price of economy, with region-based miles it's probably 50% more or a 100% more.

Brittany Lynch: When you are referencing earlier flying from New York to Stockholm, it's 60,000-miles. Now, would that be for economy or would that be for a business class?

Scott Grimmer: Yeah, that's New York to Stockholm on United's chart is 60,000-miles round trip in economy. In business class, it's a 115,000-miles round trip, so a little less than twice as much and in first class, it's a 160,000-miles round trip. Even though business and first class are probably 5 and 10 times more expensive with cash and credit card points pretending to be miles because those have a fixed rate in relation to cash, with region-based miles, you can get a reasonably price business or first class international trip ticket.

Brittany Lynch: You said credit card points pretending to be miles, but in the case of the credit card you mentioned earlier, the United credit card, that's actually giving you miles, right? Those aren't points pretending to be?

Scott Grimmer: Yeah. Those are going to be really United miles, which is a region-based type of miles.

Brittany Lynch: Okay, awesome. **What about distance-based miles?**

Scott Grimmer: Distance-based miles, instead of determining the price of the award based on which region you take off from and which region you land in, it's based on the exact distance of the flight or flights you fly. This can be a really great deal if you're flying short flights that are really expensive. A great example of that is just within the United States, Los Angeles to Honolulu is the same distance as Los Angeles to New York, but it usually sells, in my experience for 50 to a 100% more. You can use distance-based miles and get a really cheap price in short direct flights.

The main distance-based program is British Airways. British Airways miles are the main distance-based miles. I know a lot of people listening to this don't live in United Kingdom. I don't live in United Kingdom, but I have a lot of British Airways miles, because they're actually really useful for Americans, for Canadians to fly domestically within the US or within the Americas on British Airways partners for this cheap distance-based prices.

Brittany Lynch: Because they're good bang for your buck if you're traveling short distances?

Scott Grimmer: Yeah, if you're flying short expensive flights then distance-based miles are what you want. One thing that I remember with region-based miles and distance-based miles is that just because you have United miles or British Airways miles doesn't mean you need to fly United or British Airways. You can fly any of that airline's partners, which nowadays is usually around 25 to 35 partners that you can book one type of miles.

Brittany Lynch: There's a lot of different options for actually redeeming the miles?

Scott Grimmer: Yeah. I've never redeemed British Airways miles for British Airways flights. I've always redeemed them for American Airlines flights, for LAN flights, which is the South American Airline, for Qantas flights which is an Australian airline.

Brittany Lynch: That's really good to keep in mind. Then transferable points is one of the ones that I was most curious about. How do those work?

### **Transferable Points And When To Use Them**

Scott Grimmer: Transferable points are the most versatile. They're something that beginner's should really focus on. The only reason why they're last is because the points that they transfer into are these first 4 types of points. There's 3 big transferable points programs in the US, Chase Ultimate Awards, American Express Membership Awards and Citi ThankYou Points.

In most other countries, American Express Membership Awards and Citi ThankYou Points also offer it. The way transferable points work is you earn these points on your credit card like let's take Citi ThankYou Points as an example. You're on Citi ThankYou Points when you're spending on your credit card. Then when you want to redeem you have a lot of option.

Brittany Lynch: Which airlines and hotel programs should our listeners join today? Because when you walk through the example of flying from New York to London or Stockholm, you mentioned United mile in setting up for that credit card. That sounded pretty straightforward, then you talked about the 5 different types of miles and for the credit card points there's Capital One, for airline points you mentioned Southwest region-based miles, I mentioned Aeroplan. Distance-based miles you mentioned British Airways, so there's a lot of different it sounds like programs that you're a member of. What's a go to list of hotel programs or airline programs that our listeners

should join in order to start?

### **The Best Airline & Hotel Programs To Join**

Scott Grimmer: For an American, I'll start with signing up for United, American Airlines, Delta, British Airways, and any other airline you fly. For a Canadian, I would start off with Aeroplan, British Airways, and any airline you fly. I think what's important when you sign up with these programs is it's free, so it'll just take you a few minutes and what you want to do is you want to sign up for one program from each of the 3 airline alliances, the Star Alliance, One World, and Sky Team.

The reason you want to do that is every time you fly a paid flight, most airlines in the world except for the newer low cost carriers are members of one of these 3 alliances, and so you can credit the miles you earn from [inaudible 00:20:09] to one of the 3 first programs I mentioned, United, American, and Delta. For instance, I just flew Turkish Airways from Lithuania to Serbia and I credited those miles to United miles.

Brittany Lynch: It's best to join one from each program. I think I read this somewhere on your blog. Do you try to credit the same program so that your miles are distributed across many different programs or is there a strategy around that?

### **Mileage Strategy**

Scott Grimmer: Yeah, so the main thing you want to do is not orphan any of your miles. You don't want to just earn 1,000 Aeroplan miles and that's it, because that's never enough. That's not enough to do anything. You want to [inaudible 00:20:49] on a few programs where you can transfer in all of your flights so that you can build a balance you can actually redeem. Then, if you get really involved, then you want to start spreading out into all the different types of mile that you can always have the right miles for your next goal, your next trip goal.

Brittany Lynch: I think it's important, you mentioned that starting out, if you're just looking to book one flight it's quite straightforward to do that. As you mentioned, you took us through an example of booking a flight from New York City to Stockholm or London using one credit card with United Miles. As you get more into it, you're going to maybe sign up for more credit cards to get more points on different programs, and that's where all 5 tips and points become important when you're trying to book and redeem multiple flights. Is that right or fair to say?

### **Start With A Goal And Work Backwards**

Scott Grimmer: Yeah, I think the way that a beginner should with a goal, accomplish that goal. They'll usually find that it's not very difficult and then once they're hooked because they've had that success of a free trip, then they can start delving deeper into it and exploring all the tricks and all the hacks and hobby.

Brittany Lynch: That makes a lot of sense, because with anything that you learn new, obviously there's a point where it could get a bit overwhelming, but it is fairly straightforward, but start with that one goal, work on that, and then once that's done, you can make another goal for another trip and you'll learn these little nuances as you go through it. Scott's blog is fantastic for really understanding how these different point systems work. I really do find that you are able to talk about how to use these loop holes or these strategies in a way that is easy to understand. I really appreciate that.

Speaking of beginners, what would you say, I know you mentioned one credit card already, are there maybe 2 other credit cards you would recommend for beginners when it comes to collecting miles?

Scott Grimmer: Sure, so it really depends on your goals. You quoted me earlier saying, "Start with your goals and work backwards." There is no single best credit card for every

goal. You need to have your goal in mind and then figure out the best credit card for that goal. A few cards that are useful for a lot of goals, because they are in transferable points, which means you have a lot of options when it comes time to redeem them, I think beginners just start with the Citi ThankYou Premier Card. I love it because it offers 50,000 bonus points after spending \$3,000 in the first 3 months.

It offers 3 times, 3 points per dollar when you're booking travel, purchases, or when you're buying gas. It offers 2 times the points when you're dining out or on entertainment, which is concert tickets, movie tickets and things. I love it because the points just rack up so fast with the bonus, the signup bonus and the category of bonuses. Then when it's time to redeem, ThankYou Points can be used to book any flight on any airline.

Brittany Lynch: Because these are transferable points?

Scott Grimmer: Yeah, they're transferable points and there's 2 ways to redeem them. The first one is the simplest way. Any flight on any airline and if you do that, you're going to get \$1.25 per ThankYou Point, so a \$125 ticket, 10,000 points, that's easy. Then the other ways if you want to get more creative, or if you want to fly business class or first class, you can transfer ThankYou Points to any of 11 different airlines and then you can use those miles you just gotten to book any of those airline partners, so almost any airline in the world you can book if you transfer it to the right partner.

Brittany Lynch: They're really flexible points then?

Scott Grimmer: Yeah. That's why I love that. Another card that's similarly flexible, it just has different partners is the Chase Sapphire Preferred Card. They advertise this one a lot more heavily on TV. It's 40,000 bonus ultimate reward points after spending \$4,000 in the first 3 months. It earns 2 points per dollar on dining out and travel. Then when

you want to redeem them, it has about 10 partners you can transfer to that are different partners from the Citi ThankYou Points. It's great to be in both programs so then you have even more flexibility.

Brittany Lynch: Those are 2 transferable point programs and credit cards that you suggest our listeners open up because it really is good and flexible for a beginner to use and I guess anyone who's even more advanced as well.

Scott Grimmer: Yeah, they're cards I've had before and that I currently have.

Brittany Lynch: Speaking of opening credit cards, I know that that scares some people for a number of reasons but I'm specifically thinking of credit right now. What would you suggest, would you open all 3 credit cards at once? Would you space them out? How does all these impact your credit?

### **Opening Credit Cards To Earn Miles & Your Credit Score**

Scott Grimmer: I would open them all on the same day, just one after the other applying online. If you can meet the minimum the spending requirement on all 3 cards which would be \$9,000 let alone first 3 months without spending any extra money than you normally do. If you can't do that, then you can do them one at a time as you can meet the minimum spending requirements.

The reason why I prefer to apply for them all at once if possible is because one factor banks look out when approving new credit cards is how many credit cards you've applied for recently, so they tend to miss applications from that day. That's why I bunch all of my applications together on the same day.

More importantly, how does it affect your credit score? I've opened I think over 3 dozen cards in the last few years. My credit score is in the mid-700s. I'm doing fine. I

know people that have opened a lot more cards and their score is about 800, and the maximum is 850. Most people think, anything about 700 is really good. You can definitely open a lot of cards and still maintain a good score. The key is just to understand how each part of a credit card's lifecycle affects your score, and you can find all of this information on [myfico.com](http://myfico.com), which is the main credit scoring agency.

What you'll see is that opening a card will hurt your score slightly. I usually find mine drops 2 to 5 points per application. That's just because inquiries for credit hurts your score, but holding onto the card for a while will increase your score pretty quickly because the new card will have a new credit limit, new credit line, and the bigger your credit line is, the higher your credit score is. Also because you have a history of paying that credit card on time, which is the biggest factor on your credit score.

I think if you're responsible about not spending extra on your new credit cards just buying the things you would normally put on your debit card with cash or with your old credit cards, and you're responsible about paying in full every month so you never pay any interest, you I don't think will see much effect on your credit score. It could rise even if you don't current on a credit history.

Brittany Lynch: The key really is just to be responsible. Don't open 3 credit cards if you have a history of not paying your credit cards on time or think that that's going to be too much too handle, right?

Scott Grimmer: Yeah. If you can't handle it, you're going to spend so much extra money in trying to chase free travel. It's only for the people that can be responsible and organized. If you can be responsible and organized, then you're going to be able to travel the world for free and first class.

Brittany Lynch: That's definitely a really good piece of advice to keep in mind because it's only worth it that you don't have this



extra cost and no one wants to do that. Let's say that someone has bad credit or even their international and maybe there aren't as many credit card offers out there for them with cool signup bonuses, what do you do to travel hack in this case? You mentioned that there was a few strategies that you could still try to collect miles without opening credit card. What are some of these strategies?

### **Collecting Miles Without Credit Cards**

Scott Grimmer: Figure out your favorite program and just Google that program and then where its earn miles and you'll see that there's dozens of opportunities turn many types of miles. You can earn miles when you buy a paid flight and then fly it, you earn miles. If you signup for that airline's dining program and then you eat at restaurants affiliated with the program, you'll earn miles. If you get an insurance quote or your mortgage through a certain bank, you can earn miles all these ways.

I don't think these ways are as lucrative as credit card signup bonuses, but if they're all you have, you can definitely earn some miles through all these ways. Just take a look at each deal and see what it offers you a good number of miles for something you're already doing.

Brittany Lynch: I was going to say, I know that there is a lot of marketplaces online where you could even buy your laptop or just various things that you already need in your life through there and you get extra miles for those purchases?

Scott Grimmer: Yeah, that's a great point. I think with those, be careful that ... Those are really easy to use. You just go to the United Mall or something and then click on the links to regular websites through that and just through checking your browser it knows that you started in United Mall and

so you'll earn bonus, you're getting miles for your purchases. You want to be careful that you're not getting the best price. You want a comparison shop and see if someone are not affiliated, maybe is offering a lower price.

Then just make sure you're buying things you want to need. Because what you'll find with those programs is the partners that have really high margins like 1-800-Flowers or magazines.com, they might offer you 20-miles per dollar for your purchase or you're probably buying something overpriced that you don't want. The partners that offer the widest selection with the lowest prices like Walmart or Amazon, you might get 1-mile per dollar or they might not even be included in the mall because they just have such low margins.

Brittany Lynch: That's good point to keep in mind. You want to make sure you're not being marked up for buying it on that portal.

Scott Grimmer: Yeah, so you can have miles all those ways or you can even buy miles in certain cases. I just had a post up today actually about buying Avianca LifeMiles. There's this Colombian airline called, "Avianca," and they call their miles LifeMiles and they frequently offer them for sale for one and a half cents each. This is only of interest because Avianca is a member of the Star Alliance, so it's the same alliance as United, Air Canada, Lufthansa, a ton of European airlines, a ton of Asian airlines. If you buy their miles, you can then redeem those miles for awardships on any of their partner airlines.

It's usually not a good deal to buy miles at full price, but when they're discounted to one and a half cents each, if you want to fly a business class trip or a first class trip, this could be a really big ... A way to get big savings over the least price that you would normally pay cash.

Brittany Lynch: What would full price be? If discount price is one and a half cents, full price would be what?

## The Price Of Miles

Scott Grimmer: Full price is \$3.03, so you gave me an idea, Avianca LifeMiles, it costs 63,000 LifeMiles per one-way in business class between United States and Europe. At one and a half cents each, it's going to be about a \$1,000 for a one-way in business class, which is a lot of money, but that's about half of what a cash ticket normally costs, but at \$3.03 you're looking at over \$2200 for a one-way in business class. You could buy that with cash, so that's not a good deal.

Brittany Lynch: If you are someone who maybe travels on business class or you want to take a luxury trip, this would be a great deal, because you're basically getting over 50% off the cost of what regular business class would cost?

Scott Grimmer: Yeah. Ideally, you would just get your miles from credit cards or from flying, but as a last case scenario, you can buy them cheaply sometimes. I have a friend who travels for business to Europe so much, he couldn't space enough miles to do it all the time, so he likes to buy LifeMiles during the sales and book about \$2,000 round trips in business class instead of paying 4 or \$5,000 cash for the same flights.

Brittany Lynch: That makes a lot of sense. Is this one of those situations where it just doesn't really make as much sense to book economy because the return is not as good? What would booking economy class flight be?

Scott Grimmer: It's about \$500 one-way so depending on where you live and where you're going, that's about average I think for economy ticket. I think the suite business as ... Because LifeMiles are region-based miles, so the suite spot with region-based miles is usually international business, international first class.

Brittany Lynch: That's good for the listeners to keep in mind is that the suite spot really is business class or first class because it's the best thing for your buck there. Now we talked a lot about flight programs, but what about booking hotels? How do you have your accommodation? Are there credit cards our listeners can open to gain points for hotels or other travel hacking strategies you'd suggest?

### **Points To Redeem For Accommodations**

Scott Grimmer: Sure. There are hotel credit cards and they generally fall into 2 types. There's the types that have a signup bonus. It's quoted in a number of points and the type that has a signup bonus quoted in a number of 3 nights. The ones that offer 3 nights like the Chase Hyatt Card or [inaudible 00:34:31], they would offer 3 nights at any Hilton or any Hyatt worldwide after you meet the minimum spending requirement. Those are great if you want to stay in a luxury hotel. I'm talking like a \$1,000 a night hotel, like you're on villa in Phuket, Thailand or something.

Then there's the ones that offer points like right now the Citi Hilton HHonors Card is offering 75,000 bonus points after the minimum spending requirement. Those are good when you want a big quantity of 3 nights, like that signup bonus can basically get you 23 nights at the cheapest Hiltons worldwide on one credit card.

Brittany Lynch: Wow, so that's pretty good again bang for your buck.

Scott Grimmer: Yeah, but I don't even stay in a lot in different hotels when I travel. I usually do Airbnb just because I find it's cheaper in a lot of places. I like having a kitchen. With the program like Airbnb there is a referral programs. If you refer your friends, you can get free Airbnb stays. There are just other free ways to travel like house-sitting. No one should ever think travel is too expensive and no one should ever think lodging during the travel is too expensive.

Brittany Lynch: I use Airbnb a lot and I love it for the same reasons you mentioned. It's nice having a kitchen and just a bit more space. I hate being charged for wireless at hotels after you're already spending a lot of money. It just drives me crazy. As you mentioned, there are a lot of other good options for accommodation, but those are 2 good suggestions that you mentioned for getting 3-night stays if that's a route that you do want to go. That was our 2 credit cards you mentioned, right?

Scott Grimmer: Yup.

Brittany Lynch: All right. That sounds good. So far, there's been a lot of really good information on how to collect points for travel, how to collect points or hack your accommodation. Scott listed 2 different ways that you can earn free stays, but as he mentioned there's a lot of different ways that you can travel for cheap or even free. I know my brother actually just [inaudible 00:36:32] across Canada and had a great time doing it, but depending on the type of travel you are or the situation you're in that may or may not be right for you.

When it comes to all these stuff, I'm sure there's some tools or websites that you use and log. Do you have any recommendations for ways to manage your points or again just favorite tools or websites that you use?

### **Keeping Track Of Your Points & Miles**

Scott Grimmer: Yeah, so first, I'm a member of 30 frequent-flyer programs and hotel programs. I check all of those on a website called, "AwardWallet." It's totally free and it tracks your balances, and the expiration date, if any. That's invaluable for me. It even tracks the number, the frequent-flyer numbers. Remember that if I'm trying to sign in or something.

There's a website I really like called, "SeatGuru," where if you book a flight, you can see which airline, aircraft are operating that flight and you can go to SeatGuru and find that airline and aircraft and see what the seat map is and it even color codes which seats it thinks are the best for you. When your seat selecting, you can make sure you get the right one.

Brittany Lynch: Yeah, because it's always awful getting on a flight and you have a seat that doesn't recline or it's right near the bathroom or something like that. That website got to do what the best seats on the airplane are.

Scott Grimmer: Yeah, exactly. Those are the 2 other things specifically that I'll mention too, the seat recline and proximity to bathrooms on board.

Brittany Lynch: What about when it comes to booking your flights? Do you ever pay for flights anymore?

### **How To Save Money On Your Flights When Using Cash**

Scott Grimmer: Yeah, I do pay for flights. A lot of times it's not with cash. A lot of times it's with credit card points that are pretending to be miles, so really just cash towards any ticket, but it's definitely important to be able to find the cheapest cash tickets. A couple things I do, I use a site called [inaudible 00:38:30] which is now owned by Google, but you find it at [matrix.itasoftware.com](http://matrix.itasoftware.com).

You search some really specific things like you can search a month at a time for trips between 2 places, between 7 and 10 nights or you can search on only on a certain airline or only with a certain number of stops on a certain airline. That'll show you the cheapest flights and then you can't actually book a flight there, you have to go book somewhere else like airlines website, but it's a good place for research.

Then my favorite way to find cheap flights is with just kayak.com price alerts. If you run a search and then setup an automatic price alert, you can get it to e-mail you everyday what the price on that route is. Then it'll even show you a graph so you can track it over time and then I just wait until the price drops and I book. I save a lot of money with the Kayak price alerts.

Brittany Lynch: I think I would get nervous about maybe like today's deal is the cheapest flight and panicked and probably booked too soon, but to you are pretty good at waiting it out?

Scott Grimmer: Yeah, it's definitely not guaranteed you'll buy the exact time because no one knows whether tomorrow prices will go up or down, but if I just track it for a little bit, usually ... You'll be surprised by how big this one [inaudible 00:39:50] can be a couple hundred dollars a day sometimes and just on one of their downswings I'll just book and then I'll turn off the alert so I don't get anymore e-mails in case it goes down, I don't want to know.

Brittany Lynch: Yeah, exactly that you might have not waited long enough. I think if I'm not mistaken, Kayak also has an indicator where it's like, "We're 87% confident you should book today." Do you find that accurate?

Scott Grimmer: I don't know. I see that and I wonder how accurate it is. I usually don't use that as much as just waiting for an actual price drop and then buying, but I guess that's better than just guessing.

Brittany Lynch: That's cool. I'm going to have to try out that tip, the waiting for the Kayak alerts. It's a really good piece of advice. So far, we've gone over and covered how to collect different types of miles for airline flights. You mentioned there's 5 different types of miles, so that's really useful information, and talked a little bit about a combination and some of the tools that you use. I think all of these combined is really going to be helpful for our listeners.

As you mentioned earlier, really just start with one goal, focus on that goal and figure out what the best credit card is for that if you want to fly to Stockholm, maybe the United one's great as you mentioned. Maybe if you want to go to Asia, there's another credit card that would be better to sign up for. Focus on that one goal.

I know Scott, you also have a service where you will work with someone with their goals, advice them on what the best approaches to achieve it, is that right?

### **An Award Booking Service**

Scott Grimmer: Yes. What I have is, I have an award booking service. If someone already has miles and they have a dream trip in mind, they can hire my award booking service for a \$125 per person and we will book their trip with their miles. If we can't do it, then they don't have to pay us. I hate when people come to me with the wrong miles with their goals. I just feel like it was a waste. They spent all these time preparing and they didn't get it right. If anyone listening to this podcast wants to make sure that they are collecting the right miles for the right goal, they can just e-mail me directly, [scott@milevalue.com](mailto:scott@milevalue.com).

State very succinctly where they are, where they want to go, in what cabin, how many people, and I'll tell them which credit card is open to get started towards that goal. Although as we were talking about earlier, that offer is only open to Americans, because only Americans can open the best credit cards.

Brittany Lynch: Yeah, and I guess if you really wanted to get into travel hacking, you could get an EIN number, which you get for businesses, American businesses, because I know as I'm a Canadian myself, and I have an EIN number because I have a business in the states and you can get that online actually. Again, I haven't looked into that too much for other international people, but I think there might be something there too.



Scott Grimmer: You should open a lot of business credit cards. There's always these many great business credit card offers, there's personal credit card offers, you can use that for your free travel.

Brittany Lynch: Yeah, exactly. That's I think something that I'm going to test it myself and I'll report back to all the rest of the international people on this call too and let you know how that goes, because I know again on Scott's blog that he talks about all the different business credit card offers too. Really, should check out [milevalue.com](http://milevalue.com) especially if you're looking to figure out what credit card to open because he's got a lot of great posts on that for different circumstances.

Scott, I really appreciate you sharing your e-mail with our listeners because that's invaluable as well. Like you said, if you are wondering what credit card to open, shoot him an e-mail so you're not wasting your time pursuing the wrong path that's not going to be optimal for booking. Thank you so much Scott for being here. This was really, really good information. I really appreciate it.

Scott Grimmer: All right. Thanks for having me.

Brittany Lynch: No problem.