

TRAVEL HACKING 101

Let Me Upgrade You

Your Easy-to-Understand Points and
Miles Travel Strategy for Beginners

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Table Of Contents

Travel Hacking Challenges for Beginners	4
Creating Your Travel Hacking Strategy	6
Breaking Down the Basics of Points Travel	6
Types of Points and Miles	7
Types of Travel Credit Cards	11
Before You Get Started	13
Choosing the Right Credit Card	14
The Fine Print	14
Is the Annual Fee Worth It?	14
Easiest Ways to Earn Points	15
How to earn points if you're NOT a frequent flyer	16
Best Ways to Use Your Travel Rewards	17
Best Ways to Get Upgraded	18
How to Be a Loyalty Programs Super Star	19
Conclusion	19

Travel Hacking 101: Let Me Upgrade You



Traveling for free or the concept of using points and miles to travel can seem so daunting. But once you demystify the idea, you can create a strategy that works for your lifestyle. There is one main vehicle you'll need to play this game – and that is your credit card – and don't worry, this guide will bring clarity on what you can do to narrow down which credit card you can apply for (according to your lifestyle). There are many different ways to earn points and miles, and once you have the points, you can use them to book travel on airlines, hotels, and other travel-related activities. It takes a little time to get the hang of it, but once you do travel hacking can be your go-to strategy for booking travel.

Points Travel

Using points or miles to book travel.

Travel Hacking

Earning and redeeming points or miles for travel.

Travel Hacking Challenges for Beginners

Before we really dig in, we have to acknowledge that the biggest problem for people trying to learn about points and reward travel is information overload. The world of travel rewards, frequent flyer miles, and credit card points can be incredibly complex and overwhelming.

Complexity of Programs: There are numerous loyalty programs, each with its rules, earning structures, and redemption options.

Changing Rules: Loyalty programs frequently update their terms and conditions, earning rates, and redemption options.

Variety of Credit Cards: Credit cards play a significant role in earning points and miles. However, there are numerous credit cards on the market, each with its features, fees, and benefits.

Managing Points: Keeping track of your points and miles from different programs can be challenging.

Travel Hacking Risks: Some folks may be tempted to engage in “travel hacking” without being fully prepared to balance all that it takes to manage multiple credit cards responsibly.

Misleading Information: The internet is filled with information about points and reward travel, but not all of it is accurate or up-to-date.

To address these challenges, beginners should start by:

Educating Themselves: Take the time to learn the basics of loyalty programs and reward currencies. Understand the value of points and miles *in various programs*.

Setting Clear Goals: Define your travel goals and determine which loyalty programs and credit cards align with those goals.

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Seeking Trusted Sources: Rely on reputable sources of information, such as official program websites, travel forums, and established [travel reporters](#) and bloggers.

Start Slowly: Avoid diving into complex strategies right away. Start with a single loyalty program or credit card and gradually expand your knowledge and portfolio as you gain experience.

Managing Finances Responsibly: Be cautious with credit card applications and spending to earn rewards. Maintain a good credit score and only engage in travel hacking strategies if you fully understand the risks and responsibilities involved.

Staying Updated: Stay informed about changes in loyalty programs and credit card offers to adapt your strategy accordingly. Reading travel miles blogs and joining travel miles forums can help you keep track of industry-wide news.



Creating Your Travel Hacking Strategy

The first bit of travel miles advice is that you want to determine what you want to redeem your points for. Obviously, you're reading this because you're interested in traveling more and paying less for it. But just as a background, some people like to use their points and convert them to cashback or gift cards to make purchases at some of the top retailers, like Target and Amazon. But back to you (the person who wants to travel), you can decide if you want to focus your travel hacking strategy on free airfare or hotels. Are you a business traveler who always stays in Marriotts or Hiltons? Are you a leisure traveler who really just wants to experience that upgraded life when booking your holidays? Or do you want access to both lifestyles? Understanding your wants as a foundation will lead you to the next step.

Breaking Down the Basics of Points Travel

As mentioned in the introduction, the main vehicle you will need to play this game of travel hacking is one (or more) credit card. The secondary layer is to enroll and maximize loyalty programs. But before signing up for any new cards and joining new loyalty programs, you should take an inventory of what cards and programs you already have in your [wallet](#). These days in order to stay competitive most credit cards have some benefits for their users, and every credit card and reward program is different. So check what you already have and note if the benefits align with some of the things you already do. For example, does one of your go-to cards give you cash back at gas stations or when dining at particular restaurants? There are cards that reward you in a variety of ways like air miles, hotel points, cash back, or membership rewards. Next, we'll break down the ways you can earn these points and rewards.



Types of Points and Miles

Think of points and miles as it's own currency. Just like how you can invest in stocks, cryptocurrencies, bonds, or foreign currencies, travel rewards are your ticket to paying for your adventures without needing loads of cash.

There are three types of travel rewards:

- Airline Miles
- Hotel Points
- Transferable Points Earned with Credit Cards

Airline Miles

Airline miles are unique to each airline. For example, [Delta SkyMiles](#); to accrue these miles, you'll need to enroll in Delta's frequent flyer program. Once enrolled, whenever you travel with Delta or any of its SkyTeam Alliance partners, simply include your SkyMiles number in your reservation to accumulate miles based on your flight.

Additionally, airlines like Delta often offer co-branded credit cards in collaboration with American Express, such as the Delta SkyMiles® Gold Card. These cards allow you to earn Delta SkyMiles with every purchase. Using this card for everyday expenses is one of the ways to collect Delta frequent flyer miles.

The number of miles you accumulate on a flight depends on several factors like your seat class, the distance flown, and your ticket's cost. Similarly, with a co-branded credit card, the number of miles you earn varies based on the type of purchase. For example, the Delta SkyMiles® Gold Card may grant you 2 SkyMiles per \$1 spent on dining and groceries, and 1 SkyMile per dollar on all other purchases.

Once you've collected enough miles, you can redeem them for award tickets on Delta. Generally, airline miles aren't transferable directly from one airline to another, so it's crucial to use the miles within the specific airline's ecosystem.

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Here's a table that includes the top domestic airline frequent flyer programs in the United States along with their partnership networks.

Airline	Frequent Flyer Program	Partnership Network
Delta Air Lines	Delta SkyMiles	Extensive partnerships, including SkyTeam Alliance members and other international airlines.
American Airlines	AAdvantage	Oneworld Alliance partners and various other international airline partnerships.
United Airlines	Mileage Plus	Star Alliance partners and other international airline collaborations.
Southwest Airlines	Rapid Rewards	Limited international partnerships; primarily a point-to-point domestic carrier.
JetBlue Airways	TrueBlue	Partnerships with international airlines like Emirates and more.
Alaska Airlines	Mileage Plan	Partnerships with international airlines like Cathay Pacific, Emirates, and more.

Hotel Points

Hotel points work very similarly to airline miles. Here's a list of the top programs.

Hotel Loyalty Program	Hotel Brands Included
Marriott Bonvoy	Marriott, Sheraton, Westin, Ritz-Carlton, and more
Hilton Honors	Hilton Hotels and Resorts
World of Hyatt	Park Hyatt, Andaz, Hyatt Regency, and more
IHG Rewards Club	InterContinental Hotels, Holiday Inn, Crowne Plaza, and more
Accor Live Limitless (ALL)	Sofitel, Novotel, Mercure, and more
Wyndham Rewards	Wyndham, Ramada, Days Inn, and more
Choice Privileges	Comfort Inn, Quality Inn, Econo Lodge, and more
Radisson Rewards	Radisson Blu, Park Inn, Country Inn & Suites, and more
Melia Rewards	Meliá Hotels International
Best Western Rewards	Best Western hotels

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Travel hacking to get those valuable hotel points is pretty straightforward. You can scoop up these points by either booking hotel stays with your favorite hotel chain or by using their special credit card. Speaking of credit cards, just like airlines have their credit cards, hotels have their own too. These hotel credit cards are pretty cool because they reward you with bonus points every time you use them at their hotels. Take the Marriott Bonvoy Boundless® Credit Card, for instance; it can snag you 17 points for every dollar you spend at any of their 7,000 participating hotels.

Also, being part of the hotel's loyalty program can give you extra perks like a free drink or water in your room or access to member-only amenities.

Now, here's the fun part – using those hard-earned hotel points. The best way to enjoy them is by booking a free night. Yep, many hotel chains love to treat their loyal members by giving away free nights in exchange for those points. For example, with Marriott, if you book four award nights, they'll toss in the fifth night absolutely free. It's a sweet deal!

Oh, and one more thing, sometimes you can swap your hotel points for airline miles, but I've got to warn you, the exchange rates aren't always in your favor. So, it's usually best to stick with booking your dream hotel stay with those points.



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Transferable points with credit cards

The most flexible type of travel rewards currency are the points you earn that can be transferred to different platforms and programs. Once you have enough they can be cashed in for things like gift cards, cash back, or by transferring to specific airline partners, (instead of being locked in to just one airline or hotel partner).

American Express, is often considered the most valuable and most premium program in the travel industry. AMEX points can be used on 18 airlines and three hotel groups, top restaurants, and entertainment experiences. To earn the points, the most common route is by spending on credit cards tied to these point systems.

The Chase Sapphire Reserve® card is also one of the best travel credit cards and is continually voted No. 1 premium credit card by several top credit card site users. I really like the flexibility of being able to use the point for so many things. Plus the annual statement credit of \$300 of travel expenses charged to the card for each cardmember year, really helps offset the annual fee costs.

Here's a list of the top travel reward programs.

Transferable Points Program	Key Features	Partner Airlines	Partner Hotels
Chase Ultimate Rewards	- Transfer points to airlines at 1:1 ratio - Earn points with Chase credit cards	11 airline partners	Hyatt, Marriott
American Express Membership Rewards	- Earn points with American Express credit cards - Transfer points to airline and hotel partners	20+ airline partners	Various hotel partners
Citi ThankYou Rewards	- Earn points with Citi credit cards	15+ airline partners	Various hotel partners
Capital One Miles	- Earn miles with Capital One credit cards	18+ airline partners	Various hotel partners

Please note that the number of partner airlines and hotels may vary, and it's essential to check the latest information on the respective program's website for the most up-to-date details on partners and benefits.

Types of Travel Credit Cards

Airline Credit Cards

As we alluded to before, most major airlines offer co-branded credit cards where you can earn miles with their loyalty programs. (This means that just by having the credit card you will also enroll in their loyalty program.) So if you get one of the Delta AMEX cards, you're also a part of Sky Team. This is beneficial if you are a loyal flyer of Delta or a Sky Team affiliate so you can strategically compound and maximize the way you can earn points for upgraded experiences and free travel.

Airline Credit Cards

Similarly, many major hotel brands have co-branded credit cards that will earn you hotel loyalty points. As with our earlier example with Marriott, the biggest hotel group in the U.S., their Marriott Bonvoy cards offer perks like free nights and points for everyday spending like gas, grocery, and dining. When you accumulate enough points you can cash them in for free nights at Marriott hotels. (This includes their luxury lines, like The Ritz Carlton and JW Marriott.)

Cash Back

If you want cash on hand and instant gratification you may want to select a card that offers cashback. This strategy doesn't directly help you with travel, but you can certainly allocate the cashback earnings toward your travel expenses. But please note, cashback is typically the worst redemption rate for your points and is generally not a recommended strategy. Think about it, credit cards really don't want to just hand back cash. They'd rather reward with points. You can use 40,000 AMEX points to give yourself \$400 off your bill or you can use that same amount of points for more than \$1,000 in travel.

Membership Rewards

Credit card membership rewards are the most flexible and you can use them to book travel, gift cards at top retailers, or cash back. Chase, AMEX, and other bank cards of these rewards, but are the worst ways to redeem your points. Instead, you should transfer your points to that card's travel partner or loyalty program. For example, AMEX card holders can link their account to their Delta Sky Miles, and that transfer will give you access to using points to redeem flights.

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Here's a chart for top travel credit cards.















Credit Card	Best For	Key Benefits	Welcome Bonus	Points/Miles Earning Rate	Redemption Options
Chase Sapphire Preferred® Card	Beginners	- 5x points on travel through Chase Ultimate Rewards® - 3x points on dining - 2x points on all other travel purchases	60,000 points after spending \$4,000 in the first 3 months	1.25 cents per point for travel booked through Chase or transfer to 14 airline and hotel partners	Travel bookings through Chase or transfer to airline and hotel partners
Capital One Venture Rewards Credit Card	Earning Miles	- 2x miles on all purchases	100,000 miles after spending \$20,000 in the first 12 months	1 cent per mile for travel statement credits or transfer to 15+ airline partners	Travel statement credits or transfer to airline partners
The Platinum Card® from American Express	Lounge Access	- Access to 1,300+ airport lounges worldwide - Up to \$200 in Uber credits annually - Up to \$200 in airline fee credits annually	100,000 Membership Rewards® points after spending \$6,000 in the first 6 months	Varies depending on redemption, including travel bookings through Amex Travel or transfer to 20+ airline and hotel partners	Travel bookings through Amex Travel or transfer to airline and hotel partners
Capital One Venture X Rewards Credit Card	Premium Travel	- Up to \$300 in annual statement credits for travel purchases - Up to \$100 in application fee credits for Global Entry or TSA Pre✓® - Visa Infinite Concierge service	100,000 miles after spending \$10,000 in the first 6 months	1 cent per mile for travel statement credits or transfer to 15+ airline partners	Travel statement credits or transfer to airline partners
American Express® Gold Card	Dining at Restaurants	- 4x Membership Rewards® points at restaurants worldwide - 4x points at U.S. supermarkets (up to \$25,000 per year) - Up to \$120 in annual dining credits at select restaurants	60,000 Membership Rewards® points after spending \$4,000 in the first 6 months	Varies depending on redemption, including travel bookings through Amex Travel or transfer to 20+ airline and hotel partners	Travel bookings through Amex Travel or transfer to airline and hotel partners

[CLICK HERE](#) are some offers from credit cards where you can earn points and miles for airlines and free stays in hotels.

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Before You Get Started

Here's a checklist of things people should do before they get started with credit card rewards.

	Check Your Credit Score Know your current credit score. Many travel rewards cards require good to excellent credit, so it's essential to have a strong credit foundation.
	Manage Debt Pay down any existing high-interest debt, such as credit card balances. High balances can negatively impact your credit score and your ability to qualify for rewards cards.
	Set Financial Goals Determine your travel goals, whether it's a specific destination, airline, or hotel chain. Having a clear objective will guide your choice of rewards programs and cards.
	Budget Wisely Create a budget to manage your spending. Travel rewards work best when you pay off your balance in full each month, so avoid carrying credit card balances.
	Track Expenses Keep tabs on your regular expenses and identify areas where you can use credit cards to earn rewards without overspending.
	Research Rewards Programs Explore various travel rewards programs to find ones that align with your travel goals. Consider the flexibility of points or miles, transfer partners, and redemption options.
	Understand Annual Fees Be aware of the annual fees associated with rewards cards. Determine if the benefits and rewards outweigh the fees.
	Look for Sign-Up Bonuses Pay attention to sign-up bonuses. Many cards offer substantial bonuses when you meet a minimum spending requirement within the first few months.
	Maximize Everyday Spending Choose cards that align with your spending habits, such as earning bonus points on categories like dining, groceries, or travel.
	Pay Bills on Time Ensure you pay all bills on time to maintain a good credit history. Late payments can damage your credit score.
	Check Pre-Qualification Use online tools or check with credit card issuers for pre-qualification offers. This can give you an idea of which cards you're likely to be approved for without affecting your credit score.
	Review Card Benefits Understand the additional benefits offered by cards, such as travel insurance, lounge access, and purchase protection.
	Plan for Redemptions Have a strategy for how you'll use your earned rewards—whether for flights, hotel stays, or other travel expenses.
	Keep Records Maintain organized records of your credit card accounts, rewards earned, and upcoming payment due dates.
	Stay Informed Stay updated on changes to credit card offers and rewards programs. Offers can change, so periodically assess your card lineup.

By following this checklist, you can better prepare yourself to maximize travel rewards while maintaining responsible financial habits.

Choosing the Right Credit Card

If you're looking to earn points and miles specifically for travel, then it's worth it to get a travel credit card. What that means is that the card's benefits are targeted around the things you'll use for travel, like Global Entry, TSA Precheck and/or Clear discounts, and lounge access. Each one offers its own unique way in which you can earn the rewards. Some travel credit cards offer points or miles for every dollar you spend on purchases, while others offer points or miles for specific types of purchases, such as travel or dining. Once you feel comfortable in understanding how credit cards work, then you may want to open multiple cards that provide different benefits you plan to take advantage of. Having multiple cards gives you more flexibility. Of course, you should be responsible with your strategy and use, including paying off balances monthly. Travel hacking includes spending credit only on purchases you would normally pay cash with. You should only open multiple cards if you are going to maximize their benefits and offset their annual fees.

The Fine Print

Ugh. This is the boring part, but it is important to understand the terms and conditions of the programs you participate in before you even sign up. For credit card rewards, you'll want to check the program's blackout dates, expiration dates, and other restrictions. Know what you are sign-up for so that you can manage your expectations.

Is the Annual Fee Worth It?

Many of the top travel rewards credit cards come with annual fees. But cardholders who maximize the perks and rewards structures on these cards will almost always come out net-positive by the end of the year. For example, if you have the Capitol One Venture X card with a \$395 annual fee, you're getting airport lounge access, annual credits, a TSA PreCheck/Global Entry application fee credit, a \$300 travel credit every renewal year, and more. The key is that you need to regularly use the benefits offered on the cards to offset the cost of the fee.

[CLICK HERE](#) to compare the top travel credit cards and their benefits.

Easiest Ways to Earn Points

Here's a list of the top travel hacking ways to earn credit card rewards points. Remember to use your credit cards responsibly and pay off your balances in full each month to avoid interest charges. Additionally, make sure to read the terms and conditions of any promotional offers or loyalty programs to maximize your earnings.

- Sign-Up Bonuses** Credit card companies often offer generous sign-up bonuses for new cardholders. These bonuses can provide a substantial number of points after meeting a minimum spending requirement within the specified timeframe.
- Everyday Spending** Use travel rewards credit cards for everyday purchases. Look for cards that offer bonus points in categories like dining, groceries, or travel-related expenses. By using these cards for regular spending, you can accumulate points quickly.
- Online Shopping Portals** Many loyalty programs and credit card issuers have online shopping portals that allow you to earn bonus points when you shop through their links. This is an easy way to earn extra points on your online purchases.
- Travel Booking** Use your travel rewards credit card to book flights, hotels, and rental cars. Most travel rewards cards offer bonus points for travel-related expenses.
- Dining Programs** Some airlines and credit card companies have dining programs that reward you with extra points when you dine at participating restaurants. Simply link your credit card to the program and use it to pay at eligible restaurants.
- Refer-a-friends** Some credit cards offer referral bonuses when you refer friends or family members who are approved for the same card. Check if your cards have this feature.
- Hotel and Airline Loyalty** Join hotel and airline loyalty programs and provide your membership number every time you book a stay or flight. Accumulate points through your loyalty program's partners and promotions.
- Travel Promotions** Keep an eye out for travel promotions, such as double or triple points for specific bookings, seasonal bonuses, or targeted offers from credit card issuers.

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- Multiple Cards** Depending on your spending habits and travel goals, it might make sense to use multiple travel rewards cards. Different cards may offer better rewards for specific types of spending.
- Pay Bills** If possible, pay recurring bills and rent with your credit card. Some services allow you to pay with a credit card, helping you accumulate points on expenses you have to pay anyway.
- Shopping Portals** Utilize shopping portals and cashback websites that allow you to earn additional rewards when you shop online. These rewards can often be converted into travel points or used to offset travel expenses.
- Other Promotions** Keep an eye on promotions offered by airlines, hotels, and credit card companies. These can include bonus point offers, discounted award redemptions, or special earning opportunities.

How to earn points if you're NOT a frequent flyer

Earning travel rewards points as an infrequent traveler is still possible. The following are travel miles resources and strategies you can use to accumulate points over time.

Choose the Right Credit Card: Select a travel rewards credit card that aligns with your spending habits and offers rewards on everyday purchases. Look for cards with no annual fees or lower annual fees to maximize your earnings.

Use Credit Cards for Everyday Spending: Use your travel rewards credit card for all your everyday expenses, such as groceries, dining, gas, and bills. This will help you accumulate points gradually.

Sign-Up Bonuses: Take advantage of sign-up bonuses offered by travel rewards credit cards. Even if you don't travel often, these bonuses can provide a significant boost to your points balance after meeting the minimum spending requirement.

Online Shopping Portals: Utilize airline or credit card shopping portals to earn bonus points when shopping online. These portals often have partnerships with various retailers.

Dining Programs: Link your credit card to dining programs offered by airlines or credit card issuers. This way, you can earn extra points when dining at participating restaurants.

Refer-a-Friend Programs: Some travel rewards credit cards offer referral bonuses when you refer friends or family members who are approved for the same card. This can be an easy way to earn additional points.

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Hotel Stays: Even if you don't travel frequently, consider staying at hotels within the same loyalty program to accumulate points. Over time, these points can add up, and you may eventually earn a free night.

Flexible Redemption Options: Look for travel rewards programs that offer flexible redemption options. Some programs allow you to use points for various travel expenses, such as flights, hotel stays, car rentals, and more.

Use Points for Other Expenses: If you're not planning a trip soon, consider using your points for other expenses like gift cards, statement credits, or merchandise. Some programs offer these options, allowing you to get value from your points.

Stay Informed: Keep an eye out for limited-time promotions, bonus point offers, or special events that can help you earn extra points or miles. **Pooling Points:** Some loyalty programs allow you to pool or share points with family members or friends. This can help you reach redemption thresholds more quickly.

Remember that the key to success as an infrequent traveler is patience. It may take longer to accumulate a significant number of points, but with careful planning and strategic card usage, you can still enjoy the benefits of travel rewards even if you don't travel often.



Best Ways to Use Your Travel Rewards

Here's a quick list with some travel hacking strategies for using points and miles to travel:

Once you have the credit card you will use for travel, you will want to start earning points and miles by using your card for the things you already do and for everyday purchases.

Then once you have earned enough points or miles, you can start redeeming them for travel. You can use points or miles to book flights, hotels, rental cars, and more. You can also use points or miles to upgrade your travel experience, such as by booking a first-class seat or getting a free hotel room upgrade.

Plan Trips In Advance This will allow you to find the best deals on flights, hotels, and other travel related expenses.	Be Flexible With Travel Dates Flexibility allows you to more likely to find good deals on flights and hotels. This sometimes works for last-minute travel.
Join Airline & Hotel Loyalty Programs Once you earn enough, these points or miles can be redeemed for free travel, upgrades, and other perks.	Use Travel Credit Cards Travel credit cards target the best perks. Frequent travelers want to use the points or miles you earn can be directly spent to book travel, upgrades, and other perks.
Note Blackout & Expiration Dates It is important to read the fine print before you sign up for any program.	Use Your Points & Miles Wisely It takes intention to earn points and miles, so use them wisely. Redeem them for travel that you would not be able to afford without them. Also, try and redeem them for travel that you will enjoy.

Best Ways to Use Your Travel Rewards

Travel Hacking 101: Let Me Upgrade You

Best Ways to Get Upgraded

Please note that while these travel hacking strategies can increase your chances of receiving upgrades, they are not guarantees, as upgrades are subject to availability and individual hotel or airline policies.

For Air Travel:

Strategy	Description
Join Loyalty Programs	Accumulate miles or points through airline loyalty programs.
Travel During Off-Peak Times	Fly during less crowded times, such as weekdays or outside peak travel seasons.
Use Miles or Points	Redeem accumulated miles or points for higher-class tickets.
Check for Upgrade Offers	Look for discounted upgrade offers during booking or check-in.
Arrive Early	Arriving early at the airport may give you a better chance if upgrades are available.
Book Directly with the Airline	Booking directly with the airline versus a third-party site may improve your upgrade chances because they note the type of tickets differently.

For Hotel Stays:

Strategy	Description
Join Hotel Loyalty Programs	Sign up for hotel loyalty programs to accumulate points and receive potential room upgrades.
Leverage Elite Status	Elite members often receive complimentary room upgrades. Maintain elite status for this benefit.
Book Directly with the Hotel	Booking directly with the hotel may enhance your chances of receiving an upgrade.
Arrive Late in the Day	Late arrivals allow hotels to assess room availability better and offer upgrades if available.
Be Polite and Ask	A polite request at the front desk can sometimes lead to a complimentary room upgrade.
Special Occasions	Inform the hotel about special occasions like anniversaries or honeymoons for potential upgrades.
Use Points or Vouchers	Redeem loyalty program points or vouchers for higher-category rooms.

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How to Be a Loyalty Programs Super Star



How to Be a Loyalty Programs Super Star

Here's A Quick List On How To Win At The Loyalty Programs For Airlines And Hotels

Be Loyal.

Whenever possible, and when you have a choice, pick a hotel and airline brand and stay with them as much as you can. This helps you accumulate points faster for redeeming travel as well as a loyalty status.

Book Direct.

You may find the deals on a third-party website but they offer less flexibility. Sometimes you can take that deal rate directly to the airline and hotel and ask if they will match it.

Choose The Right Brand.

There are tons of brands out there so take some time to find the one that suits your lifestyle and travel needs. For example, if you live in Washington D.C., you may want to fly in the United Airlines ecosystem as it is a hub.

Use The Right Credit Card.

Have a good understanding of when and where to use the right card to maximize the benefits. AMEX has really great travel benefits at the airports, but your hotel-branded card may serve you best while at your hotel and your bank card may offer a special perk at your destination.

Conclusion

Although the world of miles and points can be overwhelming, it doesn't have to be. Start by choosing a travel credit card that matches your needs. Then, learn how to maximize earning travel rewards by managing travel points to your best advantage.



