



TOP 10 HINTS

USE CREDIT CARD POINTS & MILES

for Travel



Travel Smarter.



Spend Less.



Unlock Experiences.



Go More Places.

1



EARN STRATEGICALLY

Choose credit cards that earn big in the categories where you already spend (the bonus categories = more points).

ACTION STEP: Use a card that earns 3x or more on your top 2 spending categories.

2



TRANSFER, DON'T REDEEM

Points are worth far more when you transfer to airline and hotel partners instead of booking through portals.

ACTION STEP: Always compare points vs. cash value before you book.

3



BE FLEXIBLE WITH DATES

Award availability changes constantly. Being flexible by even a day or two can save you thousands of points.

ACTION STEP: Search nearby dates and airports for better availability.

4



BOOK EARLY (OR LAST MINUTE)

Most airline award seats open 330+ days out. Last-minute deals can also appear when plans change.

ACTION STEP: Check for availability when seats first open.

5



LOOK BEYOND THE BIG CHAINS

Great redemptions exist outside of Marriott and Hilton—think Hyatt, IHG, Aeroplan, Air France-KLM, and more.

ACTION STEP: Explore partner programs for better value and availability.

6



STACK POINTS & PROMOS

Take advantage of transfer bonuses, card offers, and shopping portals to boost your points balance faster.

ACTION STEP: Check for transfer bonuses before moving your points.

7



MAXIMIZE THE PERKS

Use your card benefits—airport lounge access, free checked bags, travel credits, and elite status—to save more.

ACTION STEP: Review your card benefits before your next trip.

8



KNOW YOUR POINTS VALUE

Not all points are created equal. Aim for at least 1.5¢ value per point when redeeming for travel.

ACTION STEP: Do the math—points are worth more in premium cabins.

9



RESEARCH BEFORE YOU BOOK

Use tools like Seats.aero, AwardTool, and PointsYeah to find the best deals and routing options.

ACTION STEP: Search and compare before you transfer or book.

10



PLAN FOR THE BIG PICTURE

Have a long-term strategy for earning and redeeming points that aligns with your travel goals and lifestyle.

ACTION STEP: Set a travel goal and plan how you'll get there with points.



BONUS HINT:

PAY YOUR BALANCE IN FULL

Points are free travel—not an excuse for debt. Always pay your balance in full to win.

*Smart Points.
Unforgettable Trips.*



PRO TIP:

Consistency is key. The more you learn and apply these strategies, the more amazing trips you'll unlock!

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for more easy travel tips!

