

# How to Travel More Without Spending More

(Courtesy of Donald Wood, TravelPulse)

With rising inflation rates and less disposable income, travelers are looking for every way imaginable to stretch their dollars and travel on a budget. Sometimes, credit card rewards and airline miles can turn a standard trip into a dream adventure.

Acclaimed financial optimizer and host of the podcast All the Hacks, Chris Hutchins, sat down with TravelPulse to talk about using credit card points for travel, the best airline miles programs, cheap flight search techniques and more.

Here is the full Q&A session with Hutchins:

**TravelPulse (TP): As the “Man with 10 million airline miles,” how do you accumulate credit card points and use them to travel for free?**

**Chris Hutchins (CH):** It really comes down to two main things. First, I take a look at how I’m spending my money and make sure that I always have a card that offers bonus points on the areas where I spend the most. Since I know I spend a lot on travel, dining and groceries, I have a Chase Sapphire Reserve to earn 3x on Travel and an Amex Gold to earn 4x on Dining and Groceries. The other big way to earn points is taking advantage of big signup bonuses for opening new cards whenever they happen. I don’t take it to the extreme of opening up dozens of cards a year, but when I see an amazing bonus valued at over \$1,000 in points, I usually take advantage of it. I recently published [Episode 65](#) of my podcast and shared a card that increased their signup bonus to something worth almost \$1500 in points! Beyond that, there are a ton of little hacks I like to use to earn more points. For example, I don’t have a card that offers bonus points on home improvement stores, but I was able to buy a Home Depot gift card at the grocery store using a card that earns 4x points on groceries.

As for how to use them to travel for free, if the points are with a specific airline or hotel group, I just book directly through their websites. But if I’m earning points in a flexible program like Chase’s Ultimate Rewards or Amex’s Membership Rewards, I like to use those points to transfer to their airline partners and book through those partners’ mileage programs. In [Episode 49](#), I walked through exactly how I did this to book a \$20,000+ trip to Bora Bora for only \$1,500 + points.

**TP: With record-setting inflation and travel price gouging, what are some tips for flying in first-class without opening your wallet?**

**CH:** The secret to know when it comes to flying in first class is that despite it usually costing as much as 5-10x the price of an economy ticket to fly in first class, it usually only requires 2x as many miles to book a first-class ticket. So, when I’m taking a big trip and want to relax on the amazing lie-flat beds that most airlines offer in business/first class, I’m always using my miles to book those seats for free.

While you didn’t specifically mention hotels, I will share an upgrade trick that’s worked for 100s of my listeners (and that I explain in detail in [Episode 1](#)). You want to book directly with the hotel you’re staying at and email them after you book to let them know you booked a room with them, when you’re coming, that you’re excited to be staying with them and anything you might be celebrating. I like to

follow up again ~2-3 days before arrival just to confirm you're still coming. I've seen listeners get everything from free upgrades to bottles of wine – and one listener and her husband even arrived to see their initials embroidered on their pillows. Definitely try that out and please share your success stories with me.

**TP: Airline prices have increased by as much as 40 percent in recent months. What are the best miles programs and credit cards to save money and stretch your dollar?**

**CH:** With all the fluctuations in airline prices, I try to accumulate as many of my points/miles as possible into flexible point programs that let you transfer points to different airlines and hotel groups. That way you get the most flexibility and aren't stuck with one airline that might have crazy prices right now. Those include:

—*Chase Ultimate Rewards*

—*American Express Membership Rewards*

—*Citi ThankYou Points*

—*CapitalOne Miles*

—*Bilt Rewards*

—*Marriott Bonvoy (you can actually transfer Bonvoy points to many airlines)*

I try to keep [this spreadsheet](#) up-to-date with all the transfer partners of each major card issuer.

**TP: As the host of the All the Hacks podcast, how do you get the best deals with clever searching for flights?**

**CH:** My favorite tool when it comes to saving on airfare is Google Flights. You can search without a destination in mind to find the cheapest places to fly (and even do those searches with filters on, like “nonstop” or “under \$700”). You can also search multiple to/from airports at once to find out if you might save a lot by driving a little more. Finally, you can browse the calendar view by clicking on the date field to quickly see how much it would cost to fly on any date. The only thing to remember is that Southwest doesn't show up on Google Flights (or most other flight search sites), so you'll want to check their site separately if they fly to wherever you're going.

Another great trick worth sharing is one that Scott Keyes, from Scott's Cheap Flights, shared on [Episode 5](#). He calls it the Greek Island Trick and it works by pairing a great deal on a long-haul international flight to the continent/region you want to visit with a cheap regional flight (or even a train or bus ride) to get to your final destination. For example, if you were trying to fly to a Greek Island from San Francisco, despite there being many airlines that fly to each destination individually, only a couple of airlines fly between both. So, if you search for the whole route, you only get a few options, but if you search from San Francisco to Athens, there will be so many more airlines that show up and you can buy a cheap flight or ferry to get from Athens to the island.

**TP: What are some of your secrets to getting the most value out of airline miles?**

**CH:** The biggest secret to getting value out of your points and miles is to have some flexibility. While most people assume that means flexibility on dates, it can also mean being flexible with where you go, how last minute you book or how many stops you're willing to take to get there. Once my wife and I had a very specific window to take a trip, but we knew we only had a day or two of flexibility around the dates. We also knew we wanted to go somewhere in Europe. However, we were willing to wait until the last minute to book (when a lot of mileage award availability really opens up) and we were open to so many different places. Ultimately, we ended up booking a trip to Budapest, Prague and Vienna a week before departure and not only got an amazing deal, but had one of the most memorable trips we've ever taken.

If you want more secrets, hacks and tactics for getting the most value out of your travel, points and miles, check out [these specific episodes](#) of All the Hacks that will definitely help you get hooked up and save money on your next trip.