



# The JGOOT Way of Travel

When You *Just Get Out Of Town...*  
You travel more often, more luxuriously,  
and you spend half as much

A JGOOT publication by Joel McDonald

2nd Edition





# The JGOOT Way of Travel

When You Just Get Out Of Town....  
You travel more often, more luxuriously, and you  
spend less than half as much as traveling "The  
Traditional Way"

By Joel McDonald



# The JGOOT Way of Travel

Step-by-Step Guide to Traveling More Often, More Luxuriously, And Spending Less

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# DEDICATION

This book is dedicated to Glen.

Glen is a pilot and if he didn't introduce me to the world of solo travel during a difficult time in my life - I'd have never caught the travel bug and *The JGOOT Way* of travel never would have existed.

Thank you Glen. The ripple-effect of your generosity goes beyond measure.

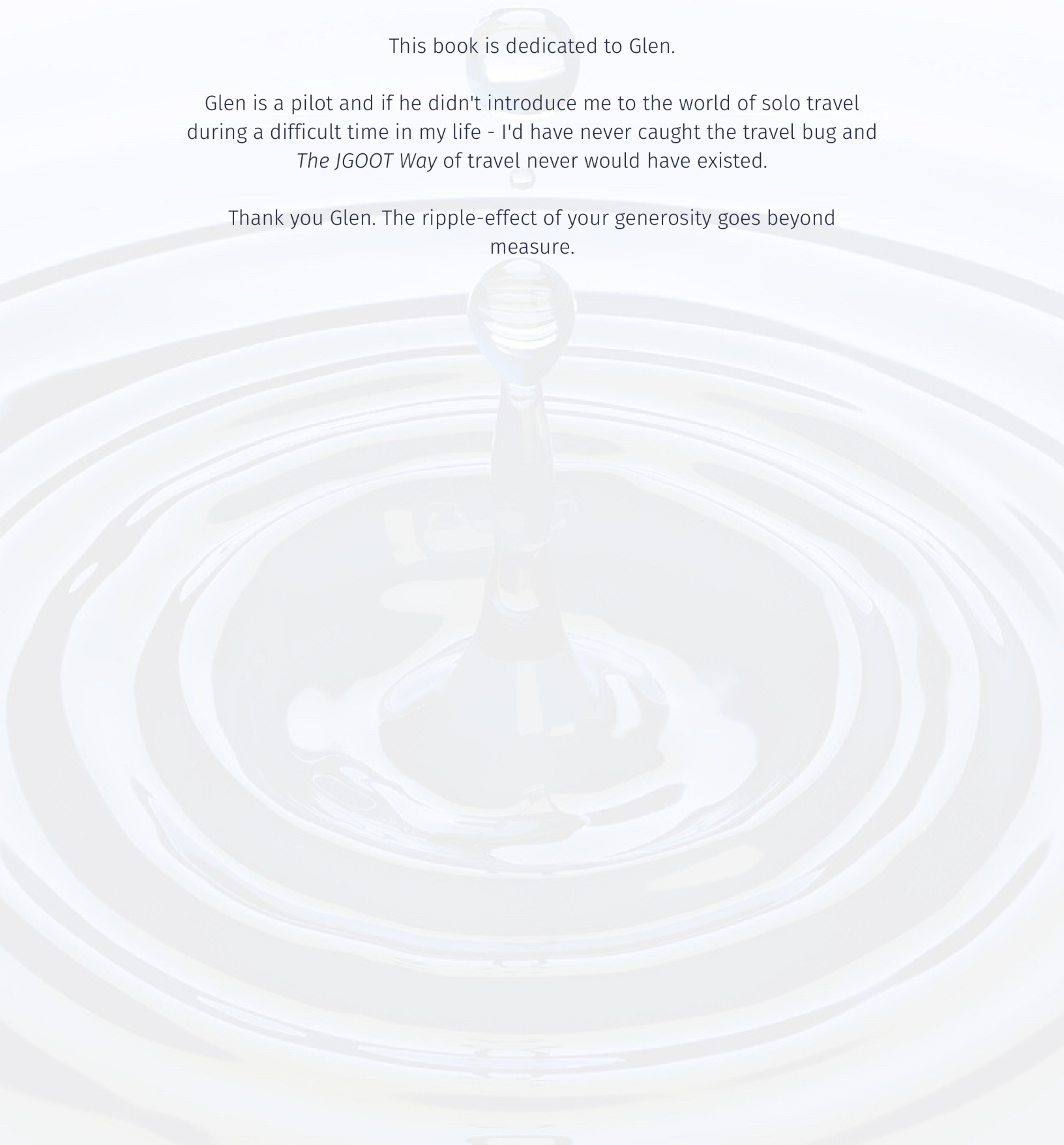






Photo of a 3 bedroom suite in Costa Rica - booked for free on points. Submitted by J. McDonald

## A NOTE ABOUT THE JGOOT WAY OF TRAVEL

JGOOT stands for "Just Get Out Of Town." As you'll find in this book - this is more of a philosophy than a set of tips and tricks.

When applied - The JGOOT Way of Travel *guarantees* you'll be able to stretch your travel budget 3 to 5 times farther. As a result, you can travel more often, fly in business & first-class, stay in 4 & 5-star resorts, and still spend less than what most people would spend on a budget vacation.

**All of the pictures in this book are actual vacation photos from me, JGOOT staff, or clients.**

I suggest taking 5 minutes to skim it right away - focusing on headlines, pictures, and testimonials. That should inspire you to take a second pass, dig into each of the chapters, and start to see those same results for yourself.

*\*Oh, and by the way... Although some of the suggestions in this book are subtle changes to "the traditional way of travel" - EACH chapter of this book should add an extra \$1000 to \$10,000 in free or discounted travels to your annual vacation budget. If not, you'll want to either re-read the chapter more closely, or check out our complimentary video training at [JGOOT.com/vault](http://JGOOT.com/vault)*



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B Merkle: Director of Support



S Darmofalski: JGOOT Travel Coach

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# — INTRODUCTION



**The JGOOT Way**



**The Way You've Always Done It**



# HOW TO READ THIS BOOK

Hi, I'm Joel McDonald. That's me on the upper deck of a Singapore Airlines a380. It's a \$12,000 first-class flight paid for with about \$500 worth of points (50,000 points) and \$26 in taxes.

Let's be clear - simply reading this book will NOT allow you to snap your fingers and get those same results.

BUT... reading this book and diligently applying each of the 10 steps will absolutely show you how to pay far less for luxury flights and hotels (and sometimes, even suites like this) for less than what you're paying for economy.

To accomplish this, you must set aside old assumptions about credit cards, how you're used to traveling, and your busy schedule. You'll also have to be willing to make some simple changes to old patterns that will probably feel a little counterintuitive at first.

So let's get this out of the way before you read another page...

### This book exists for two reasons:

1. To give you tools you can start using immediately, allowing you to start experiencing the same results The JGOOT Way of Travel has given me and thousands of my clients. And by "results," I mean: flying in international business or first-class for less than what you used to pay for economy, staying at 4 & 5-star resorts for less than what most people pay for a 2-star motel, and being able to do so in less time than planning vacations "the traditional way."
2. After you've **saved** at least a few thousand dollars in savings from having a basic understanding of the strategies in this book - I hope you'll take advantage of our numerous other resources that can exponentially **multiply** your vacation budget. (Translation: You'll not just save money on your vacations... You'll **multiply** it and be able to fly in business or first-class for less than coach prices. You'll be able to stay in 4 & 5-star luxury resorts for 2 or 3-star prices, if not free.) *\*More on that later.*

**Believe it or not - just applying each of the 10 steps in this book yourself can be worth \$1000 to \$10,000 per year.**

That's right... I've boiled down what I've learned over the past 12+ years into 10 simple steps. If you temporarily set aside *"the way you've always done it"* to explore *"The JGOOT Way"* - it will actually SIMPLIFY travel for you and in doing so...

*each chapter of this book will allow you to add \$1k to \$10k a year in value to your vacations... Every year. You read that right. If actually implemented - all of the steps in this book combined can add \$10,000 to \$100,000 in free or discounted travel to your annual vacation budget.*



## INTRODUCTION

### How to Read This Book

#### Please note:

If you plan on skipping any one of the steps I'm about to outline for you, I'd say quit reading right now and ask for a refund. I'll not only refund your purchase - I'll send you a list of a dozen free travel blogs that will show you how to churn 5-20 new credit cards a year instead.

But, if you want all the benefits of earning hundreds of thousands (if not millions) of points a year WITHOUT that endless hamster-wheel of signup bonuses and juggling dozens of credit cards...

If you want to be able to convert those valuable points into tens of thousands (if not hundreds of thousands) of dollars worth of luxury travel that average traveler would *never* dream of spending their hard-earned cash on...

Then keep reading.

First, I'm going to challenge you to stop chasing all of the shiny objects that actors, travel bloggers, and influencers say you need. Those distractions only complicate the simplicity of what I am trying to teach you.

Then, I will walk you through the 10 steps of The JGOOT Way of Travel.

As you go through each of the steps and start applying them, you'll experience the simplicity yourself. You'll stop worrying about over-complicated distractions, and you'll start traveling more often at a level of luxury normally reserved for the wealthiest 5% of the world.

That level of luxury includes:

- Business-class flights in seats that turn into beds that often cost \$2000 to \$10,000 for a one-way flight. Some even have bars and lounges on the planes where you can stretch your legs and visit with other passengers over top-shelf drinks and appetizers.
- First-class flights in seats that turn into beds and that sometimes include enclosed apartments that you get all to yourself.
- Staying in 4 & 5-star luxury resorts for free, and even being upgraded to presidential, penthouse, and swim-out suites that often go for \$1000 - \$2500 per night.

At the end of the book, I'll show you how to make this process work for you again and again. I'll even let you know a little bit about the way my team and I can help you travel even more luxuriously, using some of the same methods illustrated in these pages.



This is a 1200 square foot executive suite that normally costs \$900 per night. We stayed in it for 5 nights and I paid zero dollars out of pocket. The "Point Hedging 201" section of this book will show you how to do the same.



## INTRODUCTION

### How to Read This Book

That might seem a little unbelievable, but if you follow the 10 simple steps in this book, you WILL:

- **STOP** worrying if the newest credit card various travel bloggers, actors, and influencers are promoting is really the next best thing since sliced bread... *or if it's just the card that pays them the biggest commission.*
- **STOP** spending hours figuring out how to save on cruises, car rentals, and eating out when traveling. These become "who cares" expenses because when you save SO MUCH F@\*#!NG MONEY on flights and hotels - *you no longer have to worry about the cost of the other stuff.*
- **STOP** wasting hours upon hours trying to find more affordable flights than what you're finding and begrudgingly paying a lot more than you wanted to pay.
- **START** traveling like the clients on our website - [JGOOT.com](http://JGOOT.com) - which means traveling more often, more comfortably, while spending less, with no card churning, and with far less effort than the way you've always done it.



Photo by J McDonald

If you're not confident that implementing any one of the 10 steps in this book won't add a *minimum* of \$1000 in free/discounted travel to your annual travel budget - I suggest that you do one of two things:

- Re-read that chapter and try the suggested steps exactly as described.
- Subscribe to JGOOT Vault - where we have a complete library of video training meant to complement the various steps in this book. (You can find it at [JGOOT.com/vault](http://JGOOT.com/vault))

\*And remember - "getting the gist" of each of the steps in this book will save you several thousand dollars a year. MASTERING each of the 10 steps in this book will add tens of thousands (if not hundreds) of thousands of dollars to your vacation budget. Later in this book - you'll find an invite to explore our travel coaching program - JGOOT Lounge - where we'll personally work with you until you're able to book your first \$10,000 in free travel.

But let's not worry about that now.

Let's use the next few chapters to empower you to travel more often, travel more comfortably, *and* spend less than ever before (WITHOUT juggling tons of credit cards & without needing to any more than you normally spend on credit cards).

Happy Travels,  
Joel McDonald

# — PART 1: REALITY CHECK





# REMOVING SHINY OBJECTS

Believe it or not - there is nothing simpler than The JGOOT Way of Travel.

There are some who say that learning to travel this way is complicated... *because it's completely different from the information you can read on the internet about churning lots of credit cards for signup bonuses (and that's the point).*

Many say it's complicated because they wait to apply the strategies I teach until a month before their trip (which is like waiting until they get into an accident to get car insurance.)

Another way people complicate The JGOOT Way is by trying to make the credit cards I recommend work with the cards already in their wallet. (Although the strategies in this book will complement any points you may already have - they can't be applied to points you have that aren't flexible points (more on that later.)

BUT...

If you follow the 10 simple steps of The JGOOT Way of Travel without trying to force those tips into how you've always traveled - I can assure you that **travel will never be simpler.**

In the beginning, you might not believe it can be this simple.

You'll occasionally get tempted by some shiny object that *actors, travel bloggers, and influencers are being paid* to tell you about...

**So, to keep it as simple as possible, I suggest that you remove all shiny objects from view.**

And you do that by unsubscribing from ALL travel blogs and ALL airline sales alerts for the next month or two. Unfollow travel influencers and leave any travel group you might be a part of.

Don't get me wrong...

- I followed The Points Guy for over a decade before figuring out my way of travel...
- I think the Hippie in Heels is awesome...
- I cut my teeth learning from Award Travel 101...
- And the 10x travel group is full of members who will gladly show you how to churn 5 to 20 cards a year for signup bonuses

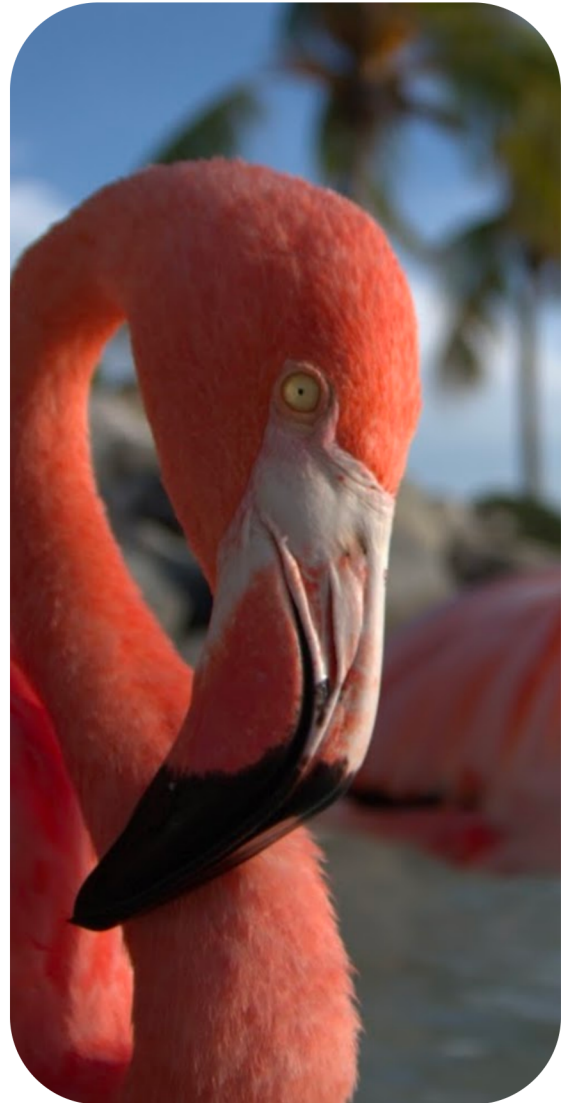


Photo by Joel McDonald

## PART 1: REALITY CHECK

### Removing Shiny Objects

#### **But there is one BIG problem with all of those blogs/groups.**

They focus on earning high QUANTITIES of points rather than high QUALITY points...

Although they all have free sites - they are compensated for getting you to sign up for lots and lots of different credit cards - forcing you to live in a perpetual hamster-wheel of churning credit cards - which is the exact opposite of what we do.

If you get all of the cards recommended on free travel sites - you'll need apps and spreadsheets to keep track of it all, and you'll need to change labels on your cards every 3 months to remember which card earns the most points.

They have to log into dozens of different accounts just to keep on top of expenses and make sure they don't accidentally miss an annual fee - completely tanking their credit score, causing them to put their point-churning system on hold until they can get their score back up.

Of course, the biggest conflict of interest is that most of them earn their living from advertising or commissions from credit card companies, so the more they convince you that churning cards for signup bonuses are the only way to earn lots of points - the more they earn.

The JGOOT Way only requires 2 or 3 credit cards and puts an end to all of that churning and burning.

But to keep from making this 10 times more difficult than it needs to be - you've got to ignore the advice you'll find on most free travel blogs and follow the 10 steps/rules in this book. AFTER you master those basic steps, by all means, re-follow your favorite bloggers again.

You'll then have all the know-how to break the 10 rules in this book and get exponentially more than what average churners and burners are getting.

But considering you're about to learn how to get more out of two or three credit cards than most card churners get out of a dozen - I recommend that you take a break from their rules for a couple of months and give the JGOOT rules a try instead.

How can I be so sure?

#### **Because over 20 years ago - I owned a real estate business that earned millions of points.**

I was taking free vacations. I was flying employees around the country for free, but we were all flying in economy. I thought I was a bada\$\$, and it wasn't until over a decade later that I was quickly humbled with a major life reset.

It wasn't until I had the benefit of hindsight - that I realized what my arrogance and ignorance had been costing me all of that time. If I had learned what I know now - I could have been traveling more often, in business/first-class, AND I could have been staying in luxury resorts - all for fewer points than I had been redeeming for my team and me to fly in basic economy flights and sharing budget hotels.



S Darmofalski: JGOOT Travel Coach



# FROM TRAVELING "THE OLD WAY" TO THE JGOOT WAY

The JGOOT Way of Travel all started with a painful life reset of a drawn-out and costly divorce. Despite supporting two households - I didn't want to give up traveling with my kids during this important time in their lives.

Since I no longer had the ability to travel the way we always had - I started looking for flight deals and planning vacations around them. As a result of this simple change - my kids and I began traveling twice as much as we ever did before.

## **The divorce lawyers didn't believe it.**

Our first vacation with just the three of us was a cruise. Despite peak time due to them being on a school break - I paid less than \$650 for 3 flights, 3 passengers for a week-long all-inclusive cruise, AND a limo ride to/from the cruise port.

Vacations after that were even better deals. I was traveling twice as often on less than half the income, and they said I MUST be hiding money from them.

I explained in detail. I even showed receipts. Even friends & family didn't believe it. But it really was as simple as finding unbelievable deals on flights and scheduling vacations around them.

## **That was breakthrough #1.**

I then had to solve the expensive lodging problem.

All of the bloggers out there seemed to be pushing sign-up bonuses and card churning. But there were two types of travel cards in particular that got me farther than nearly all other cards out there. So I focused on those two cards and not only got free lodging when we traveled, but we stayed at some really nice places too.

## **That was breakthrough #2.**

When I learned that those same points could get me even better deals on flights - that's when I knew for certain that a simple 2-rule system was all I needed.



Submitted by JGOOT Client:  
K Barringer

## PART 1: REALITY CHECK

### From Traveling the "Old Way" to The JGOOT Way

That's when The JGOOT Way of Travel was born.

Over 12 years have passed since then. I've remarried, and now - the four of us not only travel 2 to 4 times as often for the same budget as what I spent over a decade ago traveling "The Traditional Way"...

But we now do so in 4 and 5-star resorts, and when we fly internationally - we fly in business or first-class.



\*Here is a photo of that first trip with just the three of us.



And HERE is a photo of our biz-class flights to Italy this past summer (which ironically cost even less than that first budget-trip.)

What took me nearly a decade of trial and error, getting slowly better with each vacation I took - I am now giving to you in this book.

So if you're ready to travel more often, more luxuriously, while spending less...

If you want to do it all with less effort than planning trips "the traditional way" (and for half to 1/10th the cost)

The "101", "201," & "303" strategies in this book will solve the "cost" problem for the majority of your future vacations (even when traveling in luxury).

The only thing left is to stop making assumptions based on how you used to travel and follow the steps in the coming chapters.



# — PART 2: POINT HEDGING 101



# STEP 1: FINDING FLIGHT DEALS SO GOOD – YOUR VACATIONS PLAN THEMSELVES

Now that you've decided to take a brief break from distracting yourself with all of the shiny objects you've been reading about, it's time to dig into Point Hedging 101.

What might surprise you is that point hedging 101 has nothing to do with earning points OR redeeming them. But it is an essential part of The JGOOT Way of Travel, and it will help you get exponentially more out of your points than ANY typical point-hacking strategy can do.

### Hedging Your Bets

When you “hedge your bets,” - you bet on something that has an extremely high payoff if you win. But you also bet against yourself so that in the event you lose... Your losses are minimal.

Between the two - you aren't guaranteed to win every time, but when you win - you win BIG, and you win OFTEN. When you lose - you only lose minimally.

Similarly - with point-HEDGING - you don't need lots of points. Instead - you focus solely on extremely high-quality points, so when you need them - you win big. But you also bet against needing to use those points every time you travel.

HOW? By proactively seeking out good cash deals, you don't need points at all.



Submitted by JGOOT Client: B Shaw

Traditional point hacking is typically focused on churning lots of credit cards (or spending TONS of money) to earn tons of quick & easy points. But what no one shares in the world of point-hacking is that you end up with tons of low-value points across dozens of different programs - all with their own set of rules that you have to master if you want to get any value out of those points.



## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves

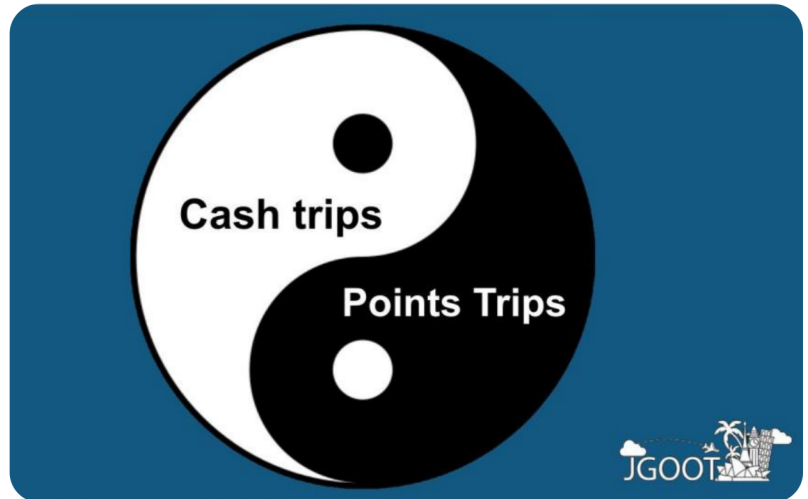
What I teach instead – **point hedging** – places a strong emphasis on a two-pronged approach:

1. Finding and booking deals on flights at prices so unbelievably good - you think they're a mistake, and planning a vacation or two around them. (I call this Rule One)
2. Always have a stash of the right points so whenever you *can't* find flights at unbelievably good prices - you can use points and go for free. (That's rule two, and I'll cover more of that in future chapters.)

A balance between the two rules is the critical difference between winning the game - and ending up in an endless hamster wheel churning high volumes of low-quality points.

Focus solely on Rule 1 (ignoring points), and more than half of your trips will be frustratingly expensive.

Focus solely on Rule 2 (ignoring amazing cash deals), and you'll blow points worth thousands (if not tens of thousands) on basic flights and lodging that you could have paid a few hundred dollars for using Rule 1.



But a simple balance of Rule 1 (Finding unbelievably good deals on cash trips) and Rule 2 (Using points for expensive trips) will drop a never-ending lineup of vacations in your lap that are more elaborate, more luxurious, and less expensive than you ever imagined. (And best of all - they'll take far less time to plan!)

The more cash deals you find, the less you need to depend on points. The less you depend on points, the more they accumulate. The more you accumulate points - the more lavish your trips will be when you DO want to use those points. It's a perpetual cycle that dissolves all of the problems you run into when trying to travel the "traditional" way.

So, with that, it's time to get to know JGOOT Rule #1 – finding flight deals so good that you don't need points.

Why are we starting here?

#### Because Rule #1:

- It can be implemented right away whether or not you have any of the right points (or, more importantly - whether or not you know how to use them!)
- Can inspire trips you weren't even thinking of taking
- It will prevent you from blowing \$10,000 or \$20,000 worth of points on \$1000 worth of flights by redeeming them before you know how to effectively redeem points! (Trust me - I blew MILLIONS of points in my first 15 years of traveling for free on points, and the goal of this book is to prevent you from doing the same.)

Let's dig in.

## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves

#### JGOOT Rule 1: Look Every Day (Whether planning a trip or not)

To preserve your extremely valuable points, you must learn to find flight deals so good that you don't need points. How do you manage that? By following JGOOT Rule 1, which is to look every day (whether planning a trip or not) and to plan your vacations around those deals. By spending just 5-10 minutes looking each day, you won't have to have to turn your life upside down scouring the internet to find flight deals to fit your already-booked vacation with inflexible dates.

Once you find a good deal, check the dates and see if it will work for you. If it doesn't, then you're done for the day. If you look one day and don't find anything you like, then check back the next day because there will be a whole new set of deals waiting for you. The key here is to look every day. That is how you "stumble upon" the screaming airfare deals and unforgettable vacations that you see all of our clients talking about at JGOOT.com

Below, I'll walk you through two favorite ways to search for amazing flight deals using "hidden" features of Google Flights and Kayak. Then, I'll explain how you can instantly know whether it's a good deal.

#### Important Note:

You're probably thinking, "I already know about Kayak and Google flights, but there are two very important aspects to this chapter that go a lot deeper into a couple of subtle - yet powerful - features that most people don't know about.

1. Both of them have a not-so-known "anywhere" or "explore" feature that opens doors most people don't even realize are possible. *Remember - when I booked trips using this feature - my ex-wife's divorce lawyers didn't even believe me when I showed them receipts of my flights.*
2. More important than knowing about these features - the **real** power behind finding the EXCEPTIONAL deals is taking 5 minutes to search for them daily (whether planning a trip or not).

*\*We believe so firmly in the power of looking every day - we do it every day FOR our coaching clients. If you'd like someone to do all of the steps in this book for you (or work side-by-side with you to help you implement those steps) - book a call to see if one of our paid services would be a fit: [JGOOT.com/bookacall](https://JGOOT.com/bookacall)*



Joel McDonald



## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves

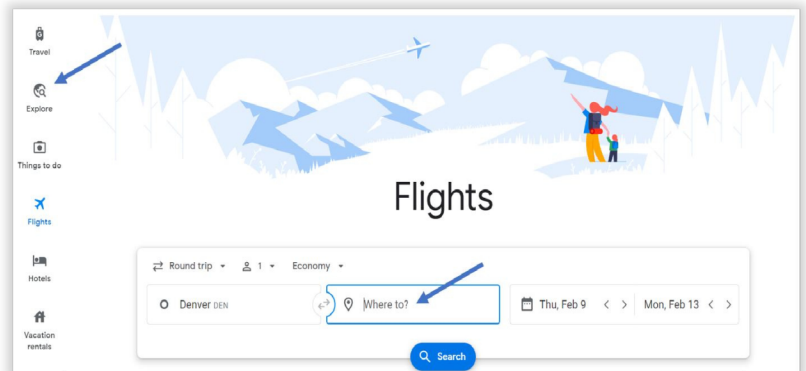
#### Google Flights “ANYWHERE” Feature

Using this feature, it's IMPOSSIBLE not to find an amazing deal.

##### Step 1: Go to [Google.com/flights](https://www.google.com/flights)

You can access the “Anywhere” Feature in two ways:

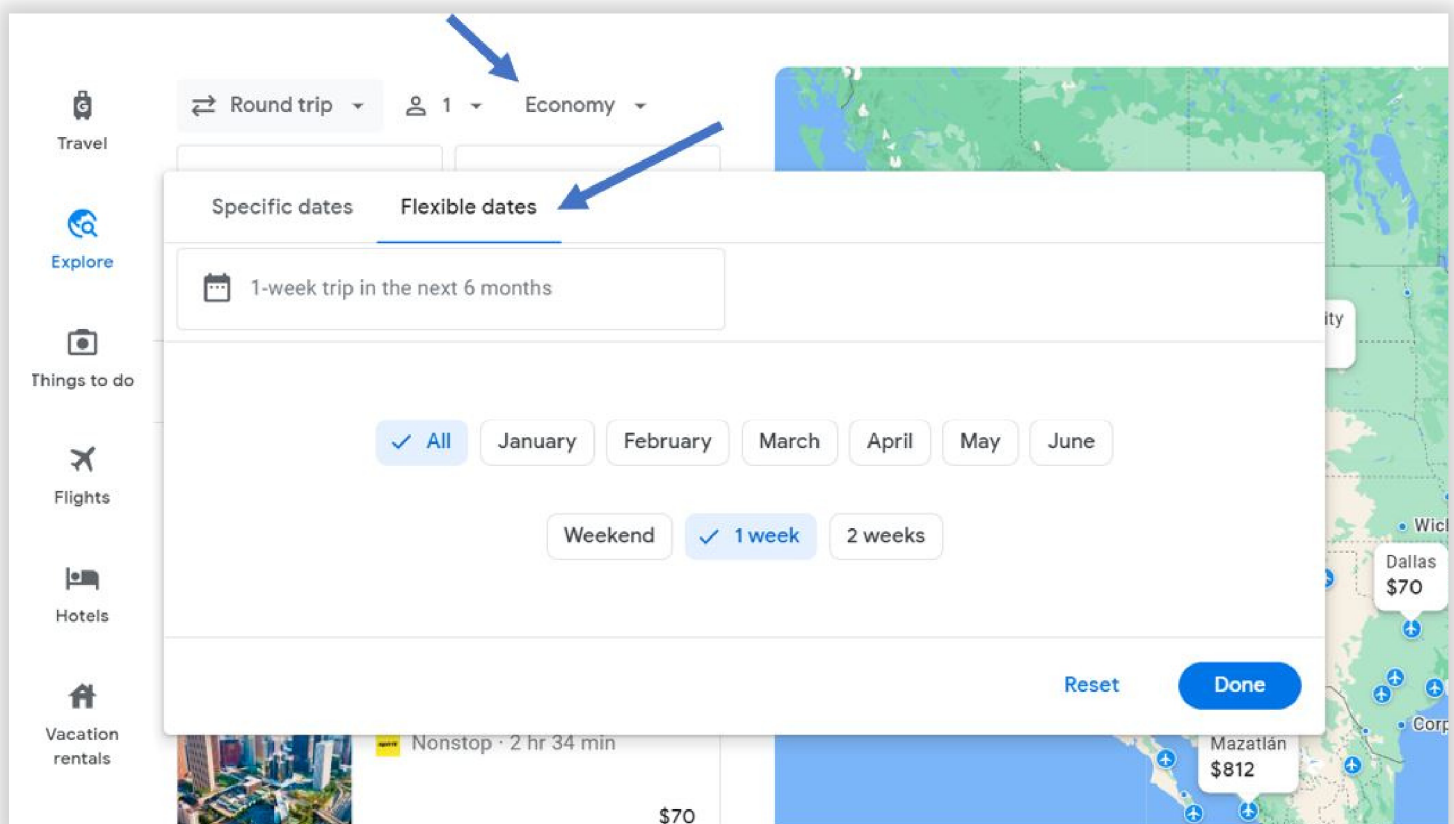
1. After inputting your departure airport, leave the “Where to?” spot blank and click the search button...
2. Clicking the Explore button on the left.



##### Step 2: Select Flexible Dates

Rather than inputting specific dates in the calendar field, choose “Flexible Dates” and select from the options presented (*weekend, 1-week, 2-week duration, and which month to search - or search all 6 months for the best deal*).

You can adjust whether you are looking for Round Trip / One Way, # of People, and the type of flight you're looking for (*Economy, Premium Economy, Business, First-Class*).



## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves

#### Step 3: Find the Deals!

Here's the fun part: browse the map and see the best deals worldwide.



#### Note about restricted dates:

Google also allows you to enter specific date ranges if you like.

Just know that the more restrictions you place on when and where you go - the more expensive it will be.

Besides, you never know when a \$50 round-trip flight might inspire you to spend a long weekend somewhere fun when you weren't otherwise even planning a trip.

#### Pros & Cons of the Google Flights "Anywhere" Feature

##### Pros

1. Great for picky shoppers with strict timelines
2. Great for specific dates
3. Great for searching for specific types of flights (business, first-class, nonstop, etc.)

##### Cons

1. Deals are not as good as what can be found on Kayak



## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves

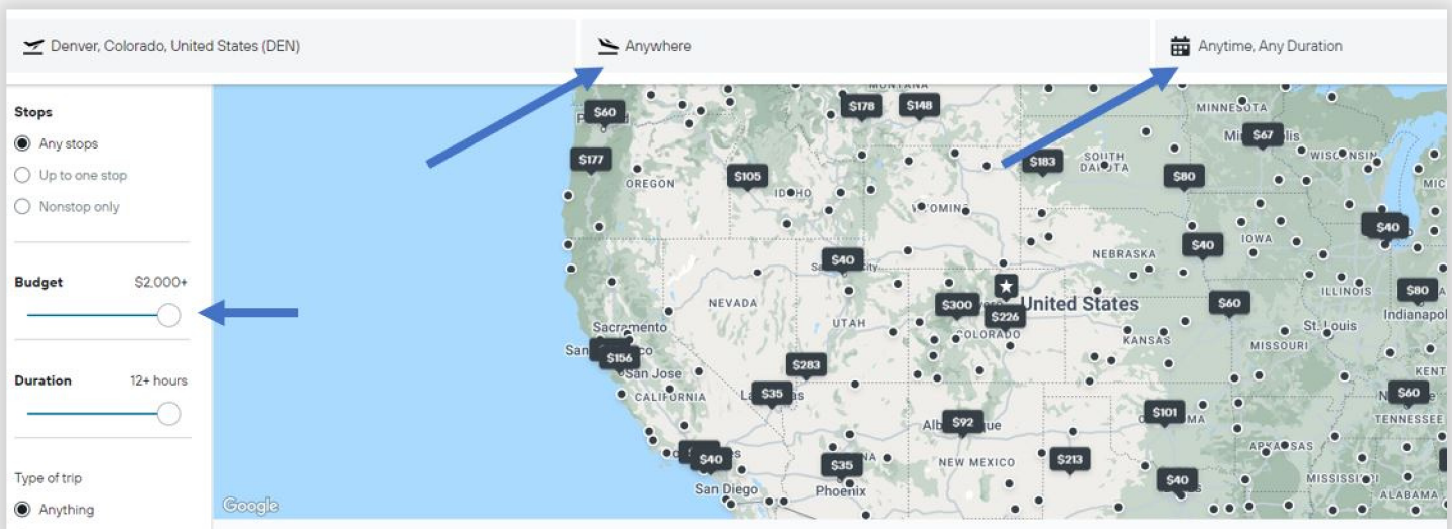
#### Kayak “Explore” Feature

Using Kayak’s “Explore” feature, you are guaranteed to find an even more amazing deal than with Google.

##### Step 1: Go to [Kayak.com/explore](https://www.kayak.com/explore)

Input your departure airport, and leave your destination blank. You can leave the date as it is with “Anytime, Any Duration,” OR you can enter a range and pick a specific month to search.

You can also adjust the budget on the left so that you’re only shown flights under a certain amount.



#### Step 2: Find the Deals!

Just like with the Google “Anywhere” Feature – browse the map and see where the best deals are!

By default - you’ll see deals in your home country, but you can move the map over to Europe, Asia, or anywhere else you want to go, and you’ll instantly see the best 1% of flight prices to virtually every destination in the world.

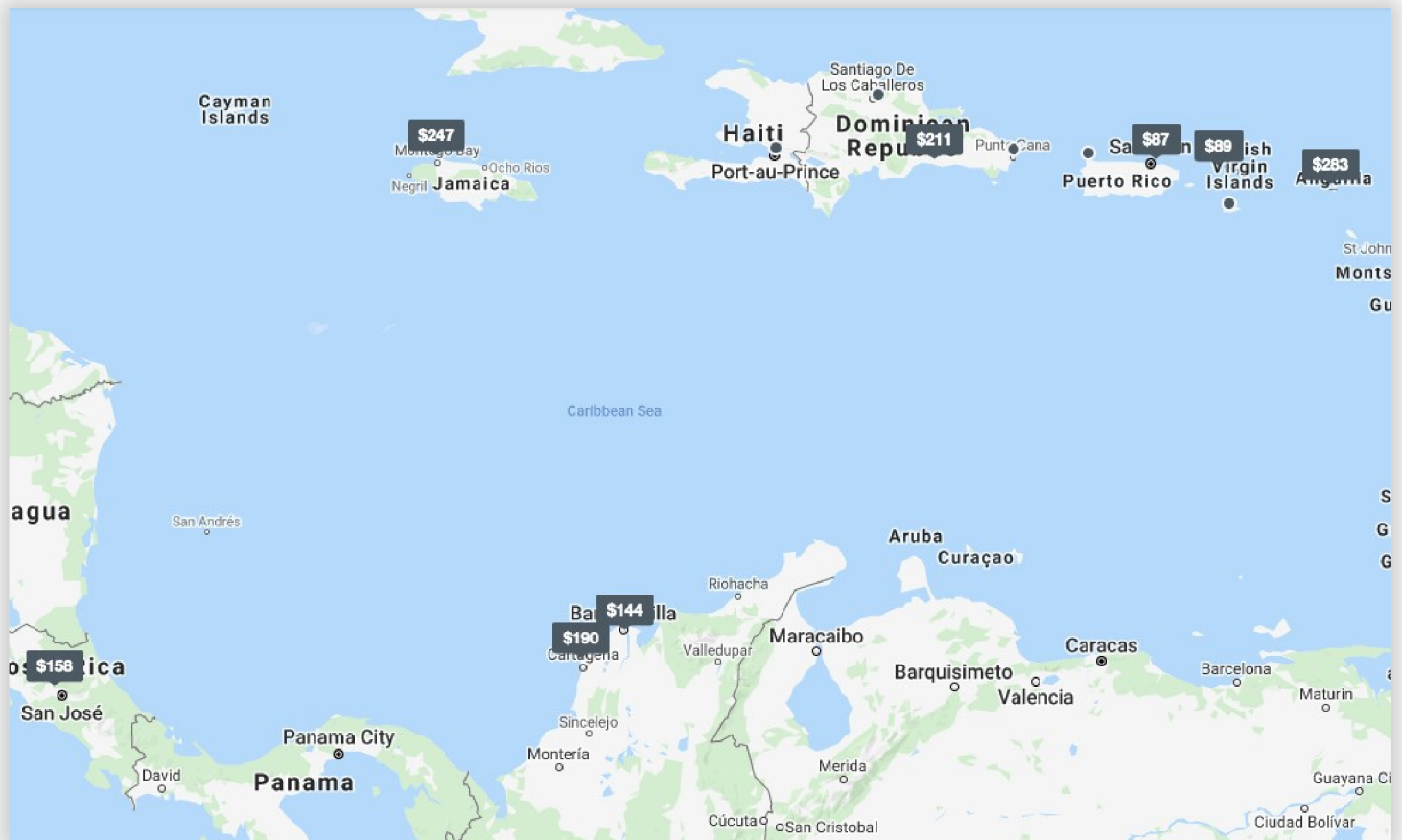
Find just one a year, plan your vacation around that deal, and you’ll spend less on that vacation than nearly any vacation before (with no points required!)

**\*Note from the screenshot above:** you can also search for an entire month. The deals won’t be quite as good, but they’ll still be a lot better than when you limit yourself to specific dates on Google Flights.

This is a great strategy if you have kids in school and want to take a trip over their summer break.

## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves



### Pros & Cons of the Kayak “Explore” Feature

#### Pros

1. Better prices than Google
2. Can search flexible dates +/-3 days
3. It often inspires trips you weren't thinking of taking.

#### Cons

1. Must be able to travel when the deals are
2. Works for coach only – HOWEVER, after finding a deal in coach, you can usually find a similarly discounted fare in business or first, and it's pretty easy to check those prices.



Submitted by JGOOT Client: J Keeton



Submitted by JGOOT Client: B Chivulescu



## PART 2: POINT HEDGING 101

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves

#### The \$30/\$60/\$90 Rule

This rule standardizes flight prices from wherever you are flying so that when you're looking at flights, you can know instantly if it's a good deal or not.

**Step 1:** Look up the flight time from point A to point B if flying direct. (Don't worry about layovers. Just calculate flight time as if it was a nonstop flight and make a note of that number.

**Step 2:** If it's a round-trip flight - double that number.

**Step 3:** Multiply that number times \$30, \$60, or \$90, depending on the type of flight.

**The general rule, use the following values:**

Coach flights: Max of \$30/hour  
Premium Economy flights: \$60/hour  
Business or First-Class flights: \$90/hour

By having this reference, you can apply it to any location. This helps you ensure you're getting a "good enough" price below normal airfare.

For Example:

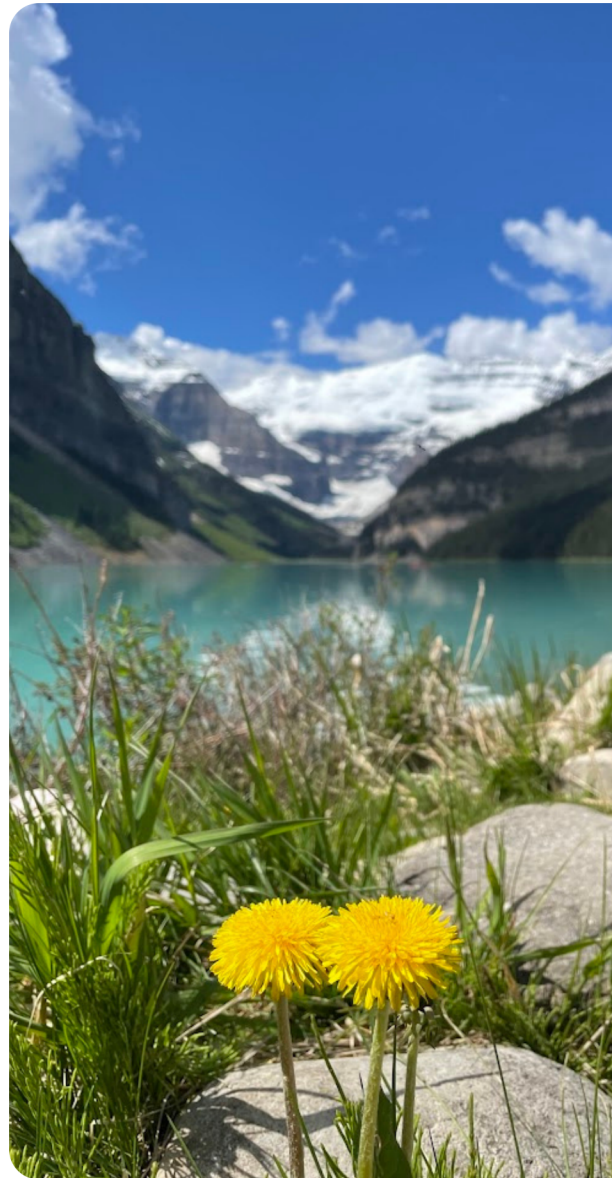
- For a flight from West Coast, USA, to London - Flight time is approximately 10 hours. Round-trip is 20.
- If flying round-trip in coach, multiply 20 hours by \$30, meaning the most you should ever pay for a round-trip flight is \$600.
- If flying in round-trip premium economy, the most you should ever pay for that flight is \$1200 (20 X \$60)
- And the absolute maximum price you want to pay for a business or first-class flight is: \$1800 (20 X \$90)

#### Putting your Point Hedging 101 rules into practice

Although these prices might seem optimistic - if you follow JGOOT Rule 1 and start looking for deals every day using Google Anywhere and Kayak Explore features - you'll find these prices (or far better) all the time.

Apply the 30/60/90 rule to the flights you find, and very quickly, you'll know flight times and baseline prices like the back of your hand. You'll be able to instantly know whether any flight you find is a good deal or not.

This will allow you to find amazing flight deals and preserve your valuable points for even bigger and better trips, which we'll talk about in future chapters.



Submitted by JGOOT Coach: S Darmofalski

## Point Hedging 101 Challenge

Remember my divorce where the lawyers didn't believe that I was able to take my kids on a 6-day vacation, counting round-trip flights, a limo ride to/from the cruise port, and an all-inclusive 5-night cruise for under \$650 total?

It was all done with no points whatsoever and entirely from the strategies right here in this chapter.

### But there is one problem...

I actually paid more getting grilled by a team of lawyers and forensic accountants in expensive divorce proceedings than the vacation itself - all because they didn't believe it was possible to travel for so little.

I'm guessing you're thinking, "Yeah, but it's different for me," and I'm here to tell you - it's not. So I'd love for you to accept this challenge to see the benefits of this amazingly simple strategy for yourself.

### Challenge:

1. Even though you might be thinking, "I'm busy and can't just pick up and go", humor me for the next 7 days, and set aside 5-minutes to visit [flights.google.com](https://flights.google.com).
2. Pick dates you've got free for a trip, and set filters for economy, premium economy, or business (whatever you're used to flying).
3. Enter your home airport, but leave the destination blank.
4. Search for a destination that passes the 30/60/90 test. It doesn't matter if it's a 2-hour flight to visit an old friend over a weekend or a 12-hour flight across an ocean... All it needs to do is pass the 30/60/90 test.

\*Rather than having tunnel-vision and looking for specific places - just look at every destination available and ask yourself:

- Do I know anyone in that city who I haven't seen in a while and could visit?
- Do I know anyone in that city who I could fly out to visit me?
- Do any of those destinations look fun to visit?

If you don't see anything worth booking on day 1, try for different dates & see what else pops up.

If that doesn't work, try again the next day (and every day for at least 7 days in a row because if there is one thing for sure - there will be new options that will surprise you every day.)

If it has been fewer than 30 days since you bought this book and you actually book a flight that passes the 30/60/90 test - take a screenshot of your booking and post it to our Facebook Group: JGOOT Village. Tell us about it, and include the hashtag **#PointHedging101Challenge**. We'll send you a \$100 travel savings card to use on your trip!

\*Note that it's a savings card, not a gift card - but it *will* save you 10% to 60% (up to \$100) at over a million hotels, car rental companies, or activities/excursions around the world.

### Why this challenge?

Because we coach avid travelers familiar with points all the time, the biggest thing clients say they're surprised about is not so much that they can book \$5,000 to \$10,000 international flights in business class with \$500 or \$1000 worth of points and \$100 in taxes...

But how much Rule 1 of The JGOOT Way has changed their lives, and how much farther they're able to stretch their points on other trips! I'd love for you to see that same result for yourself.



#### Bonus Section: Sneak Peek

As a sneak-peek of how the “101” section of The JGOOT Way of travel (going where the deals are) blends into the “201” & “301” sections (earning & redeeming points for even better deals)...

I'd like to demonstrate how earning and redeeming points allows you to find flight deals that aren't even possible when paying for flights “the traditional way”...

##### Introducing “Seats.Aero”

Unlike cash prices (that are heavily driven by supply & demand) - Points (for the most part) are not as volatile, and are subject to availability. So when cash prices are sky-high, having the ability to find seats on points can be a life-saver. Conversely - when cash prices are low due to high supply & low demand - you should NOT use points. I'll get into the economics of when you should & shouldn't use points in the chapters to come.

Just like using Google or Kayak's “explore” features can save you 50% to 95% by going where the deals are...

Seats.aero will allow you to spend 50% to 95% less points on flights (*and once you learn how to earn 10 or 20 times more points from the exact same amount of monthly expenses - that can be an absolute game-changer*). They have a pretty cool free service, but if you spend more than a thousand dollars a year on flights - a paid membership will easily pay for itself.

\*Spend more than \$3 or \$4k on flights & their paid membership is worth its weight in gold. (I could say the same about joining my coaching program - JGOOT Lounge - but we'll save that shameless plug for later. Back to Seats.Aero...)

##### Want to see for yourself?

Go to their site and enter “USA” as the home airport and if you want to go to Europe - enter “EUR” as the destination. Want to go to Asia? Try “ASA”.

Want a quick trip over a long weekend for \$5 to \$100 in taxes & surprisingly few points? Just search from the closest major airport near you - to “CAR” (Caribbean), “MXC” (Mexico), “CAD” (Canada), “HAW” (Hawaii), or “USA”.

When you see a deal you like... Go there.

##### Pros:

- This is the fastest/easiest way to zero-in on some of the most amazing point redemptions on the planet.
- Covers most of the major airlines - all in one place.
- Their paid version allows more flexible searches than any other point site I've used.
- They allow you to search based on the type of points you have (which will also really help you see why I recommend starting with Chase & AMEX.)

##### Cons:

- They only serve major airports, so you may not find complete data if you don't live near one of the top 20 airports in the US.
- They don't cover as many airlines as Point.me - another site I'll share in the “301” section of the book.
- They're being sued by a few airlines who don't like that they're sharing all of the the best point-deals so openly. Depending on the outcome of those costly lawsuits - who knows what could happen to their service in the long run. (So use the heck out of it while you can!)
- Running too broad of a search could take several minutes, if not stall your search entirely, causing you to start over.
- They don't always share the cash cost of the flight (which is imperative when knowing whether to redeem your hard-earned points or not. More on that in the “201” section of the book.)

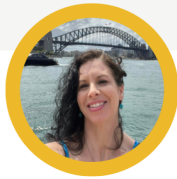
## TESTIMONIALS

### Step 1: Finding Flight Deals So Good - Your Vacations Plan Themselves



"I was able to apply some of the valuable things I've learned from JGOOT to our fairly recent Hawaii trip, our first big one since joining. My biggest brag to date is scoring 2 RT tickets to Hawaii from Chicago for \$129 TOTAL using a combination of just going where the deals are + importance of repositioning (saving HUNDREDS). With the crazy amount I saved on flights, I felt we could then splurge for the VIP treatment for our very first authentic Luau, which included free fresh orchid leis, free drinks, upgraded seating, and vouchers which we used for souvenirs."

– Eric Collyer



"JGOOT has taught me so much and I haven't even started with points redemptions yet! I have been stacking and earning points for an ultimate trip someday but I have already traveled out of the country three times this year just for fun using rule #1! As a single mom with super low spend, it feels great to have the guidance to make every dollar count towards a goal I might not have ever dreamed of before!

– Amy Osborne



"We just got back from Acadia National Park, with tickets purchased DFW→Boston, \$51 each way, family of four. During this trip, Maine was our final destination, but in 5 days, we spent a full day on the Freedom Trail in Boston, a full day touring Rhode Island (Newport and Providence), and a 1/2 day in Scituate, MA, on the beach and visiting the historic lighthouse. Our kids attend a virtual academy, and we travel every month. Last month we were in Cape Cod (those tickets DFW→Boston were \$45 each ROUND trip), next month, we fly DFW→Vegas and plan to see: Lake Mead NRA, Hoover Dam, Zion NP, Grand Canyon NP. We paid \$36 round trip for those flights. In November, we are booked on an amazing deal to Rio de Janeiro for two weeks. My husband is from Rio, and says he has never paid so little for tickets to Rio....\$518 each from DFW. We got 4 tickets for less than what I paid for ONE the first time I went to Brazil."

– Katie Hall Mendonça



# STEP 2: MINDSET & PRIORITIES

Before we go any further, it's imperative we check in with your mindset. What I'm sharing with you is a completely new way to approach travel.

You might experience some mental kickback because it's *different* from how you've traveled before – *which is the point!*

It might also seem too simple to work – but that's also the point!

As mentioned earlier in the book, you will be tempted to say, "This doesn't work for me," or "I can't travel like that," but I'm here to say - *yes, you can.*

You'll also be attracted by shiny objects being talked about by paid actors on tv, by paid influencers, and in dozens of other travel blogs and point-hacking groups who are incentivized to get as many credit cards in your wallet as possible...

But turning your attention to those shiny objects will not only complicate what you're trying to do – they'll also waste your time with high volumes of low-value points scattered across multiple programs that will be impossible to manage in the long run.

The JGOOT Way of Travel isn't about saving a few cents here and there – it's about saving 80-90% on the two most expensive parts of most people's vacations; *flights and lodging.*

To illustrate how simplifying your approach to travel provides exponentially better results, let's look at the Pareto Principle.

The Pareto Principle, also known as the 80/20 rule, is named after the economist Vilfredo Pareto. What he discovered was that 80% of outcomes often come from 20% of the related inputs.

When you apply this to travel, you IGNORE the 80% of travel discounts that will only cut about 20% of costs with most vacations.

And you FOCUS nearly all of your efforts on slashing flight and hotel costs down to virtually nothing.



Submitted by JGOOT Coach: S Darmofalski

## PART 2: POINT HEDGING 101

### Step 2: Mindset & Priorities

#### What are the 80% of things you can ignore?

- **Sign-up Bonuses** – This is shiny object Culprit #1! And by focusing on quality cards - you get to stop chasing every signup bonus under the sun. There are good points and bad points, which is WHY The JGOOT Way of Travel is to start with Chase. Their points are better, easier to work with, and in the long run - are worth exponentially more than 80% of the other cards you can get.
- **Cruise Discounts** – These tend to be 10-30% in savings, which might seem attractive, but you often get hosed on trying to find flights to the departure port to fit the cruise schedule. Trust me - you'll spend far less finding only a slightly discounted cruise that fits with your 80% or 90% off flights - than finding a cheap cruise that fits with expensive flights.
- **All-inclusive resorts** – It doesn't matter if you find a good deal on an all-inclusive resort if you pin yourself down to specific dates and have to pay a fortune to fly there. Besides, one of the best uses of points for lodging is towards expensive/fancy all-inclusives. That way - your stay is completely free, and you're not nearly as restricted on dates you can get a great rate.
- **Bereavement Fares** – More than a decade ago, some airlines used to give out "bereavement fares" (to fly to a funeral); however, they were only about a 10% discount, and the majority of carriers do not offer them anymore. Don't waste your time looking for them.
- **Groupon Deals** – Lodging deals often seem like a steal, but that's because most people buy it and can never redeem it because they can't find a good flight deal! Again, you don't want to paint yourself into a corner with a certain destination on a certain date.
- **Annual fees** - OK - you can't \*ignore\* them, but every single card I recommend in this book (including AMEX's \$695 annual fee) has benefits that are worth far more than the fee. That's in addition to the points you'll earn - which can be worth 10 to 100 times the annual fee. All you have to do is know how to take advantage of those perks (which is extremely easy when you only have to keep track of 2 or 3 credit cards.)

**Choose your battles.** Don't waste your time chasing these "shiny objects" that will take a ton of effort to provide little return. Instead, you should FOCUS on the 20% of things that will cut about 80% of your vacation costs; Flights and hotels.



Submitted by JGOOT Client: Ira Schack



## PART 2: POINT HEDGING 101

### Step 2: Mindset & Priorities

#### What are the 20% of things you should focus on?

- **Phenomenal Airfare** – Look every day for amazing flight deals (whether with points or cash) and schedule vacations around them.
- **Earning A Travel Slush Fund** through points – Earn more FLEXIBLE points with every dollar you spend on your Chase card and build a perpetual “slush fund” of points that you can dip into whenever you don’t find great deals following Rule #1.
- **Better Point Redemption** – Only redeem those points when you can get 2.5¢ to 25¢ per point.

Following the JGOOT Way of Travel means you’ll waste less time planning vacations.

You'll spend 80% less on your vacations (or the quality of your vacations will be 500% better.)

As a result - you'll travel more often, more comfortably, and you'll spend less than you ever thought possible.

Now that you know how to hedge your bets against needing points for the most expensive part of a vacation (flights), you can collect your points for much bigger and better uses.

You’re now ready to move onto Point Hedging 201 - which will nearly eliminate the next most expensive part of your vacation: **Lodging**.



Submitted by JGOOT Coach: K Mendonça

### CHECK-IN EXERCISE: How Flexible Are You?

If you're like many of my clients, you probably breezed past Step 1 - thinking you already know about Google and Kayak for finding flights.

But their "Explore" feature is an absolute game-changer, so I'm going to reinforce how useful it is in this "change in mindset" section.

You **MUST** make an extremely important mindset shift before moving on from this step because the more flexible you are, the less you spend.

The less you spend on flights and hotels, the more you can spend on other things like better flights (way better flights that often cost 2 to 10 times as much), better lodging (like way better lodging), more activities, better dining, and/or MORE TRIPS!

If you want to start traveling more, you need to ignore the thoughts about the way you've always traveled that will continue to get the same frustrating results and replace those thoughts with the following solutions:

Problem:	Solution:
"I can't just pick up and go!"	Good news! You never have to just pick up and go. (Unless you want to.) You can find these deals as far out as a year from now and every once in a while when one strikes your fancy and fits with your calendar - book it and plan around it.
"I have a very strict schedule"	This works with strict schedules too. Ignore Kayak Explore and double down on Google's "Anywhere" Feature so you can look for your specific date requirements.
"I don't have time to look every day"	It takes less time to look every day (~5 minutes) than the days-on-end you'll waste trying to find reasonable prices when planning trips the traditional way.
"I'm not planning any trips right now"	The absolute best deals on the planet are the ones you find when you aren't planning a trip. Besides - you'll be surprised at how much an 80% to 95% off flight (that requires no points at all) inspires planning a trip.



## PART 2: POINT HEDGING 101

### Step 2: Mindset & Priorities

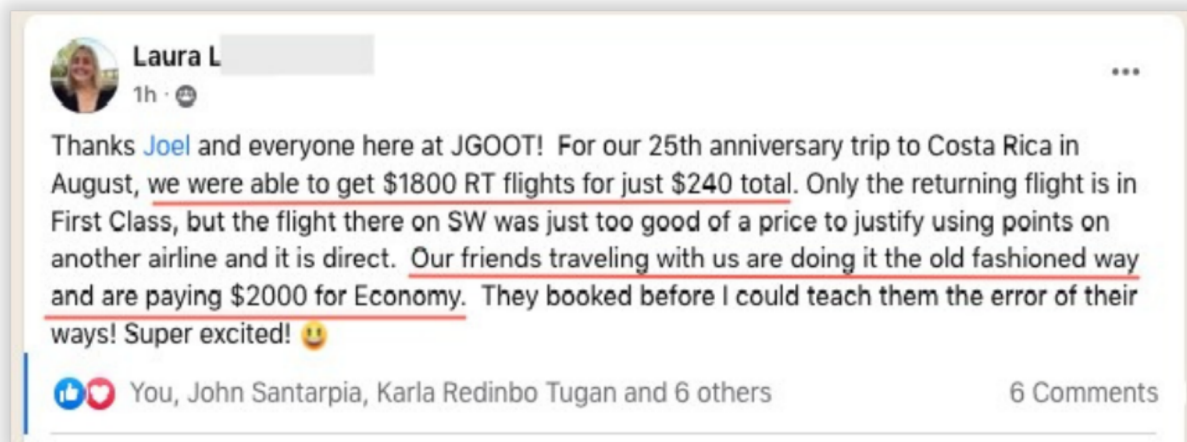
Problem:	Solution:
"I don't have time to learn about points"	If points allowed you to turn every \$10,000 vacation you take into a \$3000 vacation - think of how much time it takes to earn the extra \$7000 you're paying as a result of not using points. Trust me - it's worth the time.
"I refuse to pay an annual fee"	Every single card recommended has an annual fee, but every one of those cards has credits that offset that fee (and they all earn points worth 10 to 100 times that annual fee). Your only job is to choose a card that has the most perks you can take advantage of.
I tried point-hacking once. It wasn't worth the trouble.	This is point Hedging, I've taught it successfully to thousands of clients, and is completely different from point hacking. If you apply the information in this book - it's actually impossible for it not to work.
"I'm already pretty good at earning points"	This usually means you're good at spending lots of money to earn lots of points. But get good at earning more points, and then redeeming those points more efficiently - and the game completely changes.

When you proactively seek out trips so cheap that they plan themselves...

You'll suddenly find yourself taking spontaneous weekend trips to visit friends & family.

You'll spontaneously fly your kids home from college for less than the cost of dinner.

You'll find flights to one of your bucket-list destinations on the other side of the world that costs less than a weekend trip to Vegas.



## PART 2: POINT HEDGING 101

### Step 2: Mindset & Priorities

Rather than spending three days trying to find affordable flights to your old-reliable vacation spot - you'll spend 30 minutes rearranging your calendar to make that unbelievably affordable trip work. As a result, you'll book the trip you didn't think you'd be able to afford until retirement, and instead - you'll be on a plane 6 months from now.



### Paris - \$273 round-trip!

**Sage Major** I just bought the tickets to Paris from Lax for \$273 RT for next March. Dates were on my sons spring break. We weren't planning on anything but the email popped it. And all work stopped for an hour while I got tickets books. We now have our next 3 vacations planned

So again - before moving on to the next chapter - I urge you to ignore the pessimist on your left shoulder who is telling you, "That doesn't work for me," and trust the optimist on your right shoulder who is whispering, "What will vacations for the rest of my life look like if it really is as easy as Joel says?"

Then, set an alarm for each morning to take 5 minutes each day and do the following:

1. Visit [Flights.google.com](https://www.flights.google.com) (if you have specific travel dates in mind) or [Kayak.com/explore](https://www.kayak.com/explore) (if you're more flexible and able to go when the best deals are available).
2. Enter your home airport, and leave the destination blank
3. Check out all areas of the globe for cheap flights that interest you
4. If nothing jumps out at you (which is nearly impossible if you're open to going where the deals are) - try again the next day. And the next day after that.

Trust me, all it takes is one trip for 80% or 90% less than what others on the same plane are paying, and you'll be hooked for life - wondering why you've been paying so much for travel - for so long.

*\*In fact - I'm literally typing this book out from an Airbnb in Tulum, Mexico, on a trip that was inspired by...*

*You guessed it...*

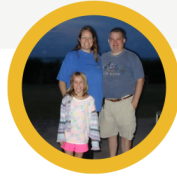
*Being able to get here for under \$100.*

*With No points required.*



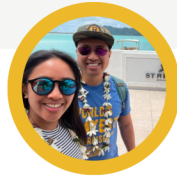
## TESTIMONIALS

### Step 2: Mindset & Priorities



"Yes, it works. But you have to change the way you plan and think about travel. When you do that, it works. If you can't adjust your frame of mind beyond the traditional way of "pick a location and pick non-flexible exact dates," then try to find a deal... then this program isn't for you. \$98 round trip to the Virgin Islands? - yep, it works."

– Scott Endsley



"Just wanted to say Thank You to Joel McDonald and the experts at JGOOT Lounge. Using your methods, I found a screaming hot deal for a direct flight from San Francisco to Paris. I immediately booked it. My wife and I are celebrating our 10-year anniversary next year, so I've been worried about doing something special. Two roundtrip tickets, nonstop, economy from San Francisco to Paris for 8 days cost \$801 (\$400 per person). I paid extra to choose our seats and have priority boarding; otherwise, it would have only been ~\$650. At the time, this was cheaper than one economy ticket from SFO to NYC! I texted her at work: 'I booked tickets to Paris. Hope you don't mind.' Guys, nothing feels better than doing right for your significant other."

– Armando Zamora

<b>TOTAL</b>	\$ 801.80	Taxes and carrier-imposed Fees	\$ 619.80
Round trip price for all travelers (including Taxes and Carrier-Imposed Fees)		▶ <a href="#">2 Adults</a>	<a href="#">\$ 619.80</a>
2 Adults	\$ 142.00		
Taxes and carrier-imposed Fees	\$ 619.80		
Services	\$ 40.00		

You can review the [general terms of sale and carriage](#)

By using the cancel option you will get a review of the refund on the next page

[Cancel and refund](#)

#### TICKET INFORMATION

Reservation name: [REDACTED]  
Reservation number: [REDACTED]  
Date of issue: 12 Jul 2021  
Method of delivery: [REDACTED]

#### ITINERARY

**San Francisco - Paris**  
Thursday 2 June 2022

20:30 San Francisco  
San Francisco International (SFO)  
terminal I

16:20 \*1 day Paris  
Orly (ORY)  
terminal 4

**DURATION** 10h50m  
**AIRLINE:** French Bee (BF 711)  
**AIRCRAFT:** Airbus A350-900  
**CABIN** Economy  
[Current flight status](#)

# — PART 3: POINT HEDGING 201



Submitted by director of JGOOT Support: B Merkle



## STEP 3: KNOWING THE VALUE OF YOUR POINTS EVERY TIME YOU SPEND THEM

OK, we're ALMOST ready to start spending your (extremely) valuable points, but there is one big pitfall you absolutely, positively must avoid first.

The only way to avoid the catastrophic mistake of wasting extremely valuable points for pennies on the dollar is always to know two things every time you're tempted to redeem your points.

1) **Part one is easy:** Don't redeem points for anything but flights or hotels.

Why? Because the ONLY way you'll ever get more than 1.5 cents per point is through flights or hotels. If you EVER settle for only 1.5 cents per point again - I have failed you. From now on, you should have a goal of getting a minimum of 2 cents out of each and every one of your hard-earned points (and it's entirely possible to get 10 times more than that.)

So any time your credit card company tempts you to redeem your points for gift cards, statement credits, cruises, car rentals, free stuff on Amazon, booking flights or hotels with points through their travel portal...

**DON'T DO IT!** Doing anything with points other than transferring them to certain airlines or hotels is doomed to cashing those points out for 10 or 20 cents on the dollar.

So put redeeming points for anything other than flights or hotels out of your mind, and you'll be well on your way to doubling, tripling, if not 20-folding the value of those points!

2) Part two is calculating the value you're getting out of your points and, more importantly - having the discipline to never redeem them for fewer than a couple of cents a piece.

How do you do that?

Here are two methods of calculating the value of your points.



Submitted by JGOOT Client: R Rounkels

## PART 3: POINT HEDGING 201

### Step 3: Knowing the Value of Your Points Every Time You Spend Them

#### Method 1 - the “Remove two zeros” (or “Penny Per Point”) method

This is a great way to quickly know the baseline value of your points off the top of your head.

Say you find a room that is 25,000 points, you remove two zeros, and that means they want \$250 worth of points for that room.

So if you have a goal of getting a minimum of 2 cents per point - that means if they're charging any less than \$500 for that room - you should pay cash for the room and save your points for a better time.

Of course, if they want \$500 for that room - you're doubling the value of your points at 2 cents each, and that's not a bad redemption.

If they want \$1000/night for that room - you know off the top of your head that you're quadrupling the value of your 25,000 points (\$250 worth) at 4 cents each (which is a great use of your points!)





## PART 3: POINT HEDGING 201

### Step 3: Knowing the Value of Your Points Every Time You Spend Them

#### Method 2: 6th Grade Algebra

Don't worry - it's pretty simple math, and I even built a spreadsheet to help if you need it.

Before ever redeeming valuable points for anything - you should always know 3 things:

1. The cash cost of the item you're thinking of purchasing with points.
2. The points required to get the item for free
3. The taxes/fees if paying with points (this is rare with hotels, but almost always included with flights, and needs to be accounted for whenever determining whether using your points is a good value).

Once you know those 3 things, the math is pretty simple.

- If no taxes/fees are involved - simply divide the cost of the flight/hotel by the number of points you would need to get that flight/hotel for free.
- Of course, if taxes/fees are involved - you need to take that into account. Otherwise, a flight that appears to be a good value on the surface - could be a terrible use of your points. (i.e.: a \$500 flight that you can get for 25,000 points would be an OK deal, but if it was 25,000 points plus \$300 in taxes - it would be a terrible use of those valuable points.)

To factor in taxes, the math looks like this:

$$(\text{Cost} - \text{Fees}) / \text{Points} = \text{Value}$$

Or, more descriptively:

(Cost if not using points - Taxes or Fees if using points) divided by points required = value per point.)

Here is a useful spreadsheet if you need it: [JGOOT.com/calculator](http://JGOOT.com/calculator)

*\*You have to download a copy of your own to edit it.*



Submitted by JGOOT Client: E Collyer



Submitted by JGOOT Client: D Patterick

## PART 3: POINT HEDGING 201

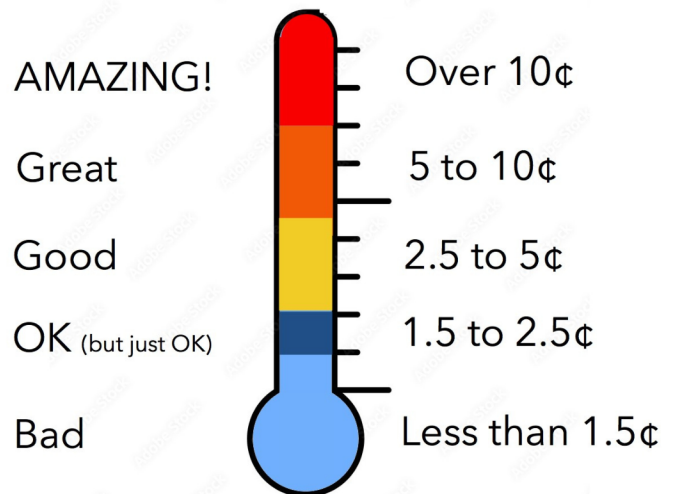
### Step 3: Knowing the Value of Your Points Every Time You Spend Them

#### In other words:

- A \$200 hotel that costs 10,000 points is worth 2 cents per point (which is the minimum value you should ever redeem points for - from this point forward).
- A \$200 hotel that costs 50,000 points would be a terribly big waste of points at only 4-tenths of a penny per point. (\$.004, or .4¢)
- A \$1400/night all-inclusive luxury resort that costs 25,000 points is an experience most people would not even consider for 1200 actual dollars/night. But at 5.6 cents per point - these are the kinds of luxuries we save our points for!

#### JGOOT Recommended Point Redemptions

Reference these point values and never waste your valuable points again.



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## PART 3: POINT HEDGING 201

### Step 3: Knowing the Value of Your Points Every Time You Spend Them

#### CHECK-IN EXERCISE: Knowing the Value of Your Points

Knowing the value of your points any time you spend them is absolutely essential if you want to go from saying

*"I tried points once. Wasn't worth the trouble."* to *"OMG!!! I am never going to have to fly a long-haul flight in basic economy again! HOW HAVE I NOT KNOWN THIS UNTIL NOW?!?"*

So before we move on to actually spending your points - let's practice a little bit by having you circle your answer in the following questions:

Assuming you have a goal of getting a minimum of 2¢ per point and paying cash for any redemption that is less than that, **circle the correct answer** of whether you should **redeem points**, or **pay cash**.

\$100 budget hotel room that can be booked for free with 3500 points.	Points / Cash
\$1000 flight that can be booked to the UK with 50,000 points and \$400 in taxes.	Points / Cash
\$4500 business-class flight that can be booked with 90,000 points and \$180 in taxes	Points / Cash
\$1200/night 5-star all-inclusive resort that can be booked for free with 120,000 CSR (Chase Sapphire Reserve) points	Points / Cash
\$1500 cruise for two that you can book for free with AMEX Membership Rewards points through the AMEX travel portal.	Points / Cash

It's best to practice the above calculations on your own, but if you want to check your math - feel free to use this spreadsheet: [JGOOT.com/calculator](https://jgoot.com/calculator)

(You have to create a copy for yourself through "Edit > Create Copy" before you can edit it.)

Answer key on the next page.



## PART 3: POINT HEDGING 201

### Step 3: Knowing the Value of Your Points Every Time You Spend Them

#### Answer Key and Description

Assuming you aim to get a minimum of 2¢ per point and pay cash for any redemption that is lower than that, please circle the correct answer of whether you should redeem points or pay cash.

<p><b>\$100 budget hotel room that can be booked for free with 3500 points.</b></p> <p><i>Although a lot of people might think, "This is a cheap hotel - I'll just pay cash," - if your goal is getting more than 2¢ per point - this passes that test, and redeeming points would be a perfectly acceptable redemption. If staying a week, you'd get \$700 worth of lodging for \$245 worth of points. Not bad!</i></p> <p><math>\\$100 / 3500 = 2.9¢ \text{ per point (also not bad)}</math></p> <p><i>Of course, if you're saving your points for another trip - it would also be fine to pay cash, and by knowing the value of your points - you're exponentially more empowered to stretch those points as far as possible.</i></p>	<p><b>Pay with Points</b></p>
<p><b>\$1000 flight that can be booked to the UK with 50,000 Chase Sapphire Reserve points and \$400 in taxes.</b></p> <p><i>Although this might be attractive, and a LOT of people will quickly cash out their points for a flight like this - all they're really doing is using 500 dollars worth of points (that should be worth \$1200 to \$12,000) to get a \$600 discount on a \$1000 flight.</i></p> <p><math>(\\$1000 - \\$400) / 50,000 = 1.2¢ \text{ per point (which doesn't pass the 2-cent test)}</math></p> <p><i>Bottom line: Although it might be tempting to use 50,000 points to save \$600 - The purpose of points isn't to save a few bucks... It's to save so much that you can treat yourself to luxuries you'd never even normally consider paying "real" money for. If you have the discipline to save your points - those same 50,000 points can save you \$1200 to \$12,000 on a different trip later.</i></p>	<p><b>Pay Cash</b></p>
<p><b>\$4500 business-class flight that can be booked with 90,000 points and \$180 in taxes.</b></p> <p><i>Hopefully, this was an easy one.</i></p> <p><i>Method 1: \$900 worth of points plus \$180 in taxes for a \$4500 flight is a no-brainer!</i></p> <p><i>Method 2: <math>(\\$4500 - \\$180) / 90,000 \text{ points} = 4.8¢ \text{ per point (GREAT deal!!)}</math></i></p>	<p><b>Pay with Points</b></p>

## PART 3: POINT HEDGING 201

### Step 3: Knowing the Value of Your Points Every Time You Spend Them

<p><b>\$1200/night 5-star all-inclusive resort that can be booked for free with 120,000 CSR (Chase Sapphire Reserve) points.</b></p> <p><i>Although this is an expensive all-inclusive resort, it's also an <u>extremely</u> expensive use of points.</i></p> <p><i>120,000 points can be enough for round-trip business-class fares to several dozen locations on the other side of the world (that all would cost 2 to 5 times more than the \$1200 you'd be getting for this redemption.)</i></p> <p><i>Once you learn how to spend points with Hyatt - 120,000 can get you 3 to 5 nights at a \$1000/night all-inclusive resort.</i></p> <p><i>Either way - this would not pass the 2¢ per point test, and you should not use points for this redemption.</i></p>	<p><b>Use Cash</b></p>
<p><b>\$1500 cruise for two that you can book for free with AMEX Membership Rewards points through the AMEX travel portal.</b></p> <p><i>OK - this was a trick question, and there are two reasons you wouldn't want to use points in this situation.</i></p> <p><i>1) Remember that The JGOOT Way of travel is to keep things simple, and if you want to maximize the value of your points - you should <u>never</u> spend energy wondering if using points for anything other than flights or hotels is a good deal (and the answer is always "no.")</i></p> <p><i>2) This is a little bit of foreshadowing to future chapters, but you should never redeem points for flights or hotels through the AMEX travel portal. Why? Because they'll only give you .5¢ to 1¢ per point.</i></p> <p><i>Better to pay cash and save the 150,000 to 300,000 points AMEX will charge for that "free cruise" - and use those points towards \$5000 to \$60,000 worth of business, if not first-class flights in the future.</i></p>	<p><b>Use Cash</b></p>

# STEP 4: CHOOSING THE RIGHT CHASE CARD

Now that I've shown you the most important part of point hedging – finding 70% to 95% off flights (that require no points) – it's time to get into the actual points.

This brings us to Chase.

Get either a **Chase Sapphire** or a **Chase INK card** that earns Ultimate Rewards points. (Already have one and plenty of Chase UR (Ultimate Rewards) points? Great, skip to the next step.)

Why start with Chase?

Because it gives an extremely lucrative return on your credit card spend, it has the most diversity and is the easiest card to cut your teeth on. After all - The JGOOT Way is about not over-complicating things with a dozen different rules to keep track of with a dozen different cards.

If that's all you need to know, then great. But if you're looking for the long answer, I'll give you that, too:

- **REASON #1:** Due to something called the 5/24 rule - Chase limits the number of cards you can get (including competitors' cards), so you may as well start with them vs. trying something else and risk not being able to get any Chase cards later.
- **REASON #2:** It's MUCH easier to maximize value with a Chase card. You can easily get 300% - 1000% more out of your Chase points than it is to get that much value out of nearly any other credit card out there (Including Capital One or Citi - even if they're offering more bonus points than Chase).
- **REASON #3:** It's easier to learn the ropes of point redemption by practicing with a Chase card. If you jump into a more complex card (like AMEX) just because it gives more points for a signup bonus, but you don't know how to leverage those harder-to-use points and once-in-a-lifetime sign-up bonus... you're bound to blow them for 1/10th of what they're worth, throw up your hands and think "this is NOT worth it," and you'll continue to travel the way you always have.
- **REASON #4:** Although we recommend practicing with Chase points by redeeming them at Hyatt hotels (keep reading) - Chase points are also *extremely* useful for airlines that can't be booked through AMEX. (Several of those airlines are a lot easier to find deals on. By diversifying with both Chase and AMEX points - you have many more airline and hotel choices, which is the best way to maximize the value of your points as often as possible.)

Think of it like learning how to ride a bike as a 5-year-old. Sure, a \$10,000 specialized road bike with toe clips is far superior to the \$100 Target bike with training wheels. But....if you break your leg learning to ride on the wrong bike - *you'll never get on a bike again.*

**This is why I strongly recommend starting with Chase.**



## CHECK-IN EXERCISE:

## Chase Sapphire Preferred vs. Chase Sapphire Reserve

This is actually a pretty simple decision that people make way more complicated than it needs to be. Take a moment to answer the following questions.

How much do you spend on credit cards in a year?	
On a scale of zero to three (with zero being no interest at all, and three being an extremely high level of interest) what is your interest-level in having access to airport lounges at airports before flights and during layovers?	
Multiply the two figures together (with a zero resulting in <u>a total score</u> of zero).	

If your total number is less than 50,000 - you either don't spend enough to justify getting the Sapphire Reserve card, or you don't have a strong enough desire for lounge access. Either way, the Reserve card is more than you need. Get the Sapphire Preferred. It's got a \$95 annual fee, and once you learn how to redeem your points for max value - you'll get exponentially more than the annual fee back in free travel.

If you scored between 50,001 and 150,000 - either card will do, and you could literally flip a coin. If you really want lounge access - Consider getting the AMEX Platinum card when we get to the Point Hedging 301 section of this book. Their lounges are nicer with fewer restrictions anyway.

If you scored more than 150,000 AND want to use airport lounges through their "Priority Pass" program - get the Sapphire Reserve. The \$550 annual fee is actually only \$250 after taking the \$300 travel credit into account, and the \$155 difference compared to the Preferred is more than made up for from what you spend every year (not to mention the extra perks you get with the Reserve.)

Whatever the case - building momentum and starting to earn valuable Ultimate Rewards points is far more important than *which* card you get and *much easier* than trying to time the sign-up bonus just right and risking waiting another 6 months to a year.

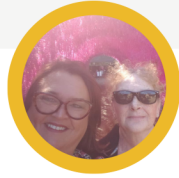
If a Chase card isn't currently in your wallet - don't vacillate over this decision any longer and just pick one so you start earning those valuable points.

Also - don't spend any more mental energy wondering if you can get your current credit card to perform like a Chase card. You can't, but after completing this book - you'll be able to apply your newfound skills to increase the value of those points too.)

For your convenience - we keep track of the best signup bonuses available at [JGOOT.com/cards](http://JGOOT.com/cards)

## TESTIMONIALS

### Step 4: Choosing the Right Chase Card



Since joining JGOOT, I have started...

1. Watching the airfares via Google search to anywhere daily. I never knew you could do that and got a super cheap seat. Waiting on passport renewal, or it could have been a roundtrip cheap seat to Aruba for \$200 and \$400 to Greece.
2. I am going to get a Chase Sapphire!
3. Working on getting through all the guides now. It's great stuff."

– Wendy Cornwall



“❤️ being part of the JGOOT family. Just celebrated my 40th birthday in Spain and Croatia for two weeks with the help of all of the tools I learned from JGOOT. Epic trip! We used rule #1 and flew in style as we booked right - when the price was right.”

– Brandon James

**We took SEVEN  
trips this year...**

(many in first class)

**and we paid  
less than ONE  
trip last year**



## STEP 5: PRACTICE REDEMPTION MULTIPLIERS WITH HYATT

You've probably noticed that whenever you log into your Chase account - they'll tell you 100,000 points are worth \$1000 if you have a Freedom card, \$1250 if you have the Sapphire Preferred, or \$1500 if you have the Sapphire Reserve.

DON'T BELIEVE THEM!

As long as they are transferable Ultimate Rewards Points - your points are worth exponentially more than what Chase Bank will give you for them.

Once you know how to find the best deals, TRANSFER your points to the airlines or hotels offering those deals...This is when you'll find that 100,000 points can actually be worth \$5000 to \$25,000.

So if you want to increase the value of 100,000 points from being worth a mere \$1000...

Into \$3000 to \$10,000 (and sometimes more), follow this simple tip:

**Practice multiplying the value of your Chase Ultimate Reward points by transferring enough for one or two nights at Hyatt Hotels.**

And NEVER AGAIN spend your points through the Chase Ultimate Rewards Portal (I'll explain why in the next pages).

IWhy Hyatt?

To keep it simple - they give you **way more hotel** for **way less points**.

Let me show you what I'm talking about with 5 real-life examples shared by our members, who redeemed 100,000 points (\$1000 worth) for \$4000 to \$15,000 in Hyatt stays.

*And then...I'll show you exactly how to do it yourself.*



Submitted by JGOOT Director of Support: B Merkle



## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

Example 1: 105,000 points into \$4,659 (3 nights);

Value = 4.4 cents / point

**Jessica Keeton**  
**4+ cent redemption** 🙌 Thank you Joel and JGOOT for teaching me how to find awesome deals like this and so much more!

**WORLD OF HYATT®** Explore Offers Meetings & Events Loyalty Program

Big Sur, California, United S... Mon, Mar 13 - Tue, Mar 14 | 1 Room, 1 Guest

6 Results Filter & Sort

World of Hyatt point value

**Alila**  
Alila Ventana Big Sur  
★ 4.5 (220) | 3.9 mi  
Rates from **35,000 points/nights**  
**\$1,553 avg/night**  
HOTEL WEBSITE VIEW RATES

Calculator  
Standard  
1553 + 35000 =  
**0.0443714285714286**

MC MR M+ M- MS M\*  
% CE C < >  
1/x x² √ √

Pescadero

Example 2: 116,000 points into \$5,820 (3 nights);

Value = 5 cents / point

**Merilee Ford**  
**Grand Hyatt Vail: Feb 14-15. \$1455/ night. 29,000 points. VALUE: 5 cents per point**

**WORLD OF HYATT®** Explore Offers Meetings & Events Loyalty Program

Tue, Feb 14 - Wed, Feb 15 | 1 Room, 1 Guest | Points

Begin Search Select Hotel Choose Room

**Grand Hyatt Vail**  
1300 Westhaven Dr.  
Vail, Colorado, 81657  
United States  
+1 970 476 1234  
Visit Hotel Website Points Calendar

Free Internet Access Electric Vehicle Charging On-Site Restaurant Room Service Fitness Center

Show More

PLEASE NOTE: Resort Fees vary. Hotel room bookings will be assessed a mandatory nightly resort fee of \$50 plus tax. View page for more information and details. PLEASE NOTE: One of our highest priorities for welcoming guests and colleagues is

Read More

View Points View Rates United States Dollar

Advance Purchase Rate	Member Rate	Standard Rate	Bed And Breakfast	Double You
from \$1,380	from \$1,455	from \$1,499	from \$1,549	from \$1,649

Standard Room Free Night from 29,000 Points  
Standard Suite Points Plus Cash from 22,000 Points + \$1,050  
Premium Suite Points Plus Cash from 29,000 Points + \$1,150

Hide Rate Rules

## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

**Example 3: 100,000 points into \$5,564 (4 nights, All-Inclusive Resort);**

Value = 5.56 cents / point

And worth even more when you factor in all-inclusive drinks & food!

**Teena Price**  
I don't know how to do this in the one shot. Secrets Impression Moxche all inclusive.  
Jan 11-13 2023, signature suite king tropical view **\$1391/night. 25,000/night. 5.56 cents per point.**

The screenshot shows the Hyatt website interface. At the top, there's a testimonial from Teena Price about a stay at Secrets Impression Moxche. Below this, the website displays two hotel options: 'Signature Suite King Tropical View' and 'Signature Suite Double Tropical View'. Both are priced at \$1,391 per night. To the right of these options, a yellow box highlights 'from 25,000 Points/Night'. At the bottom right, there's a 'Live Chat' button.

Signature Suite King Tropical View  
After a day exploring Quinta Avenida, return to this 947-square-foot suite featuring one king bed, an expansive terrace furnished with a hot tub for luxurious soaking, an ample bathroom offering a rain shower and double sink, and lavish décor touches throughout the suite.  
**\$1,391** Avg/Night (USD)  
SELECT

Signature Suite Double Tropical View  
Enjoy impressive area views from this oversized 947-square-foot suite featuring exquisite décor touches throughout, two double beds, an expansive terrace furnished with a hot tub for luxurious soaking, and a bathroom offering a rain shower and double sink.  
**\$1,391** Avg/Night (USD)  
SELECT

from **25,000** Points/Night  
Sign In or join to book

Live Chat

**Example 4: 135,000 points into \$11,427 (3 nights);**

Value = 8.5 cents / point

**Joel McDonald**  
Sample posting from yesterday: \$3809/night room in NYC, on Dec 31. 45,000 points.  
**VALUE: 8.5¢ per point**

The screenshot shows the Park Hyatt New York hotel listing. On the left, there's a large image of the hotel's exterior. To the right, the hotel name 'Park Hyatt New York' is displayed. Below the name, there's a star rating of 4.5 (1212) and a distance of 0.9 mi. A row of icons represents various amenities: Wi-Fi, dining, parking, pet-friendly, and a plus sign with a circled 8. Below these, a yellow box highlights 'Rates from: 45,000 points/night \$3,809 avg/night'. At the bottom, there are two buttons: 'HOTEL WEBSITE' and 'VIEW RATES'.

Park Hyatt New York  
★ 4.5 (1212) | 0.9 mi  
Rates from:  
**45,000 points/night**  
**\$3,809 avg/night**  
HOTEL WEBSITE VIEW RATES



## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

Example 5: 75,000 points into \$13,290 (3 nights);

Value = 17.7 cents /point

**Stanimira McKnight**  
August 22, 2022 · Paris, France · 🌐

We finally made it for our Paris reservation that was supposed to happen last October. So worth the wait, though. We got upgraded to their Diplomatic Suite that **would have cost us \$13 290 (for 3 nights) when we add city taxes. Instead I paid whopping 75 000 Hyatt points for an amazing redemption of 17.7 cents per point.** But that's nothing compared to the face my nephew made when he saw all this. His first trip out of Eastern Europe and first hotel stay. He was (and still is) sooooo happy. — with Jeff McKnight at Park Hyatt Paris-Vendôme.

**WORLD OF HYATT®**

< Enter Details & Payment

**Park Hyatt Paris-Vendôme**  
Diplomatic Suite  
Mon. Aug 22, 2022 - Thu. Aug 25, 2022

**Park Hyatt Paris-Vendôme**  
5 Rue de la Paix  
Paris, Île-de-France 75002  
+33 1 5871 1234  
LOCAL WEATHER 80°F / 27°C  
LOCAL TIME 6:17 PM  
IMPORTANT INFORMATION: In 2022, the city tax is €5 per person per night. Guests at this location are considered children ...

+11



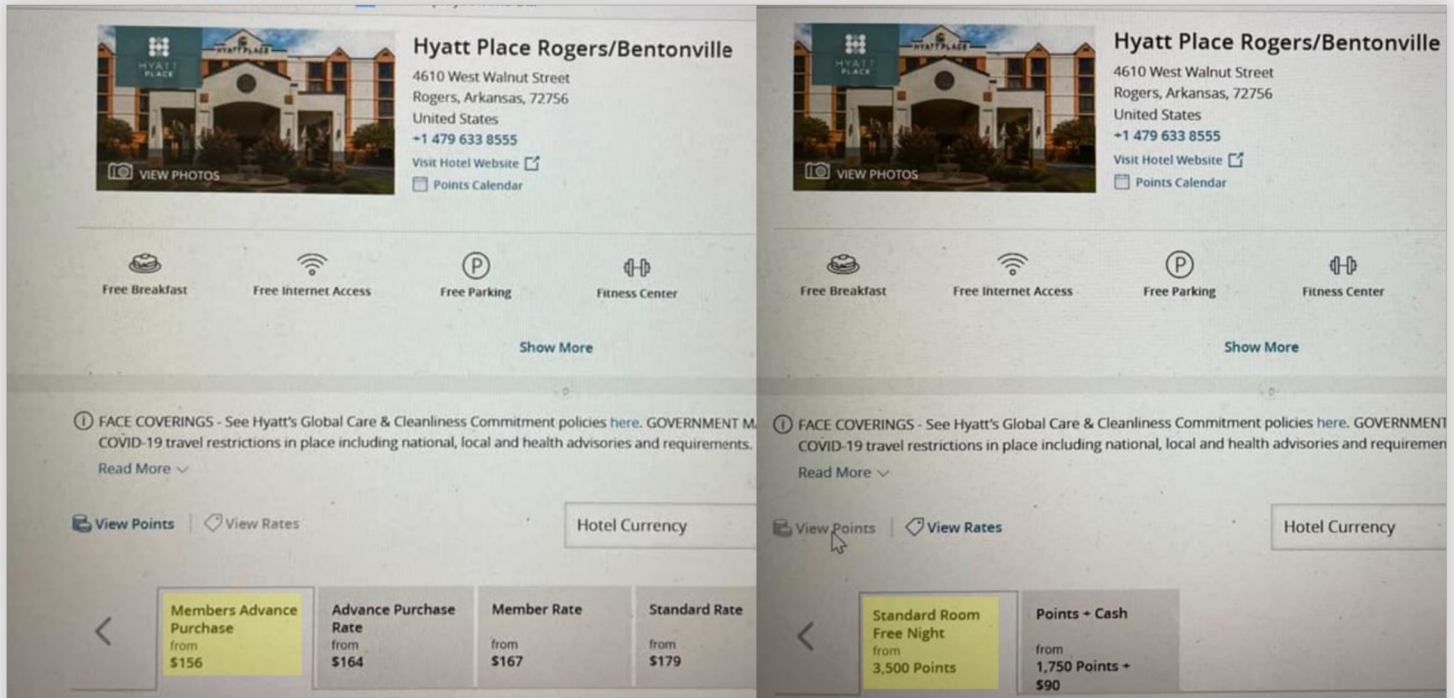
## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

*\*And this doesn't ONLY work for luxury stays at hotels/resorts...*

Example: 3,500 points into \$156 (1 night);

Value = 4 cents / point



Submitted by JGOOT Client: M Lennon

## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

## Step by Step Directions for Transferring Points to Hyatt

### STEP 1: Become a Hyatt Hotels member.

If you don't have a member ID number with Hyatt Hotels, sign up. It's free to join and you will need to be a member to transfer points.

### STEP 2: Check the cash price.

Click "view rates" to check the cash price of the Hyatt hotel/room you want to book.

### Step 3: (VERY IMPORTANT) Verify availability with a mock booking.

Before transferring points to any transfer partner - you want to click all the way through to the payment page to verify they actually have availability on the nights you want. (The last thing you want is to transfer points only to find out that they aren't accepting points on the nights you're looking for.)

[View Points](#) | [View Rates](#) | Hotel Currency ▼

<

World of Hyatt  
Best Available  
from  
\$530 USD


>

**Hide Rate Rules** ^

**Details**  
Regularly published room rates.

**Deposit Policy**  
All Reservations Must Be Guaranteed With A Valid Credit Card.

**Cancellation Policy**  
Cancel By 3pm - Local Time - 7 Days Prior To Arrival To Avoid 100percent of Total Stay Penalty Fee.



**Rainforest Suite**  
Relax in this 232-square-metre suite featuring three bedrooms — one with a king bed, one with a queen bed, and one with two twin beds. The number of bedrooms open to guests is based on occupancy at two (2) people per bedroom. This suite also includes a fully-equipped  
[More Details](#) ▼

**\$530**  
Avg/Night (USD)  
[BOOK NOW](#)

## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

#### STEP 3: Check the points' price.

Click “view points” to check the points price to determine how many points you will need to transfer to your Hyatt account.

The screenshot shows the Hyatt website interface. At the top, there are two buttons: "View Points" (highlighted in yellow) and "View Rates". To the right is a "Hotel Currency" dropdown menu. Below these is a carousel showing the "World of Hyatt Free Night Award from 25,000 Points". Underneath the carousel is a section titled "Hide Rate Rules" with expandable details for "Details", "Deposit Policy", and "Cancellation Policy". The main content area features a "Rainforest Suite" with a photo of the suite, a description, and a price of "from 25,000 Points/Night". A yellow "SELECT" button is positioned to the right of the suite details.

View Points | View Rates | Hotel Currency ▼

< World of Hyatt Free Night Award from 25,000 Points >

Hide Rate Rules ^

**Details**  
WOH Night Points Redemption Award. Rate eligible to earn tier credit only - no points.

**Deposit Policy**  
All Reservations Must Be Guaranteed With A Valid Credit Card.

**Cancellation Policy**  
Cancel By 3pm - Local Time - 7 Days Prior To Arrival To Avoid 100percent of Total Stay Penalty Fee.

**Rainforest Suite**  
Relax in this 232-square-metre suite featuring three bedrooms — one with a king bed, one with a queen bed, and one with two twin beds. The number of bedrooms open to guests is based on occupancy at two (2) people per bedroom. This suite also includes a fully-equipped  
[More Details](#) ▼

from  
**25,000**  
Points/Night  
**SELECT**

#### Step 4 - Very important: Check your math

Whenever redeeming points, you *always* need to know the value you’re getting for those points.

In a nutshell, you want to always divide the cash cost by the number of points required.

So, in the above example - a \$530 hotel that takes 25,000 points is getting 2.12 cents per point.

As a beginner, you should strive for no less than 2 cents per point.

As you build your skills, you’ll raise the bar to 3 cents, 4 cents, and possibly more. Go back to the examples I shared earlier in this chapter: the value of those redemptions ranged from 4.4 cents per point to 17.7 cents per point!

If you ever come up with a value of less than 2 cents per point - I recommend holding on to your points for a higher and better use later.

If you are happy with your evaluation, it’s time for the exciting part: **Cashing them in!**



## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

#### Important Reminder:

You should **never** redeem points through your credit card company's travel portal. That will never get more than 1.5 cents (and will often only get half a cent per point.)

This is a far cry from the 5¢, 10¢, and sometimes 25¢ possible, so even if it's tempting to cash out those points at a penny a piece...

Try to resist that temptation.

If you're ever in doubt, use this calculator that will help with your decision whenever you're thinking of cashing out your hard-earned points for pennies on the dollar.

[JGOOT.com/calculator](https://jgoot.com/calculator)

\*Note that you'll have to download a copy for yourself before you can run calculations



Submitted by JGOOT Client: A Knoblock

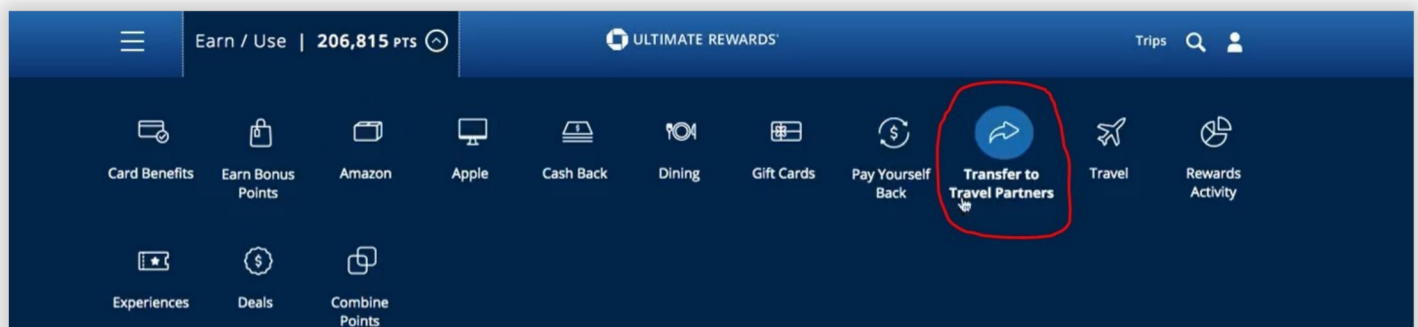
#### STEP 5: Cash in Those Points

Assuming you can get an acceptable value for your points...

It's time to cash them in.

To do so, visit UltimateRewards.com using your same login credentials as you have for Chase.com

From the Menu, select "Transfer to Travel Partners"

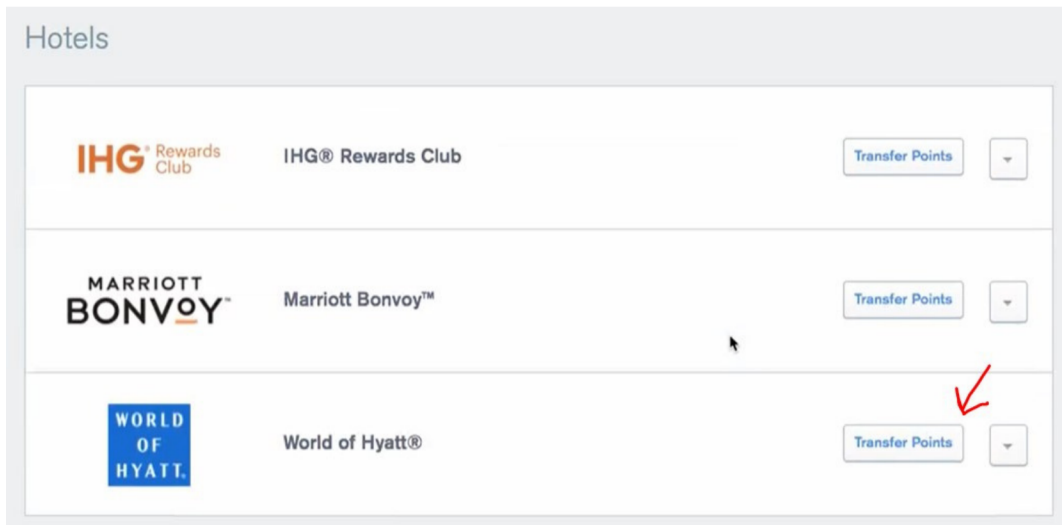


## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

#### STEP 6: Register Your Hyatt Member Number with Chase

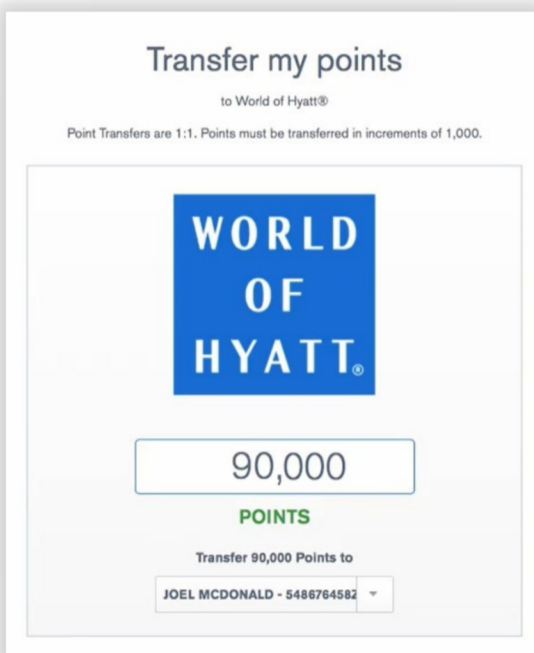
If you don't have Hyatt as one of your "Frequent Travel Programs" in Chase yet, scroll down to "Hotels" and click "Transfer Points" – you will be prompted to input your Hyatt Membership ID number.



The screenshot shows the 'Hotels' section of the Chase website. It lists three hotel programs: IHG Rewards Club, Marriott Bonvoy, and World of Hyatt. Each program has a 'Transfer Points' button. A red arrow points to the 'Transfer Points' button for World of Hyatt.

#### STEP 7: Transfer Your Points

Input the number of points you will need to cover your stay and hit "Continue." On the following page, hit the button "Confirm & Submit" to confirm your choice.



The screenshot shows the 'Transfer my points' page for World of Hyatt. It displays the World of Hyatt logo, the number 90,000, and the word 'POINTS'. Below this, it says 'Transfer 90,000 Points to' and shows the account name 'JOEL MCDONALD - 5486764582'.



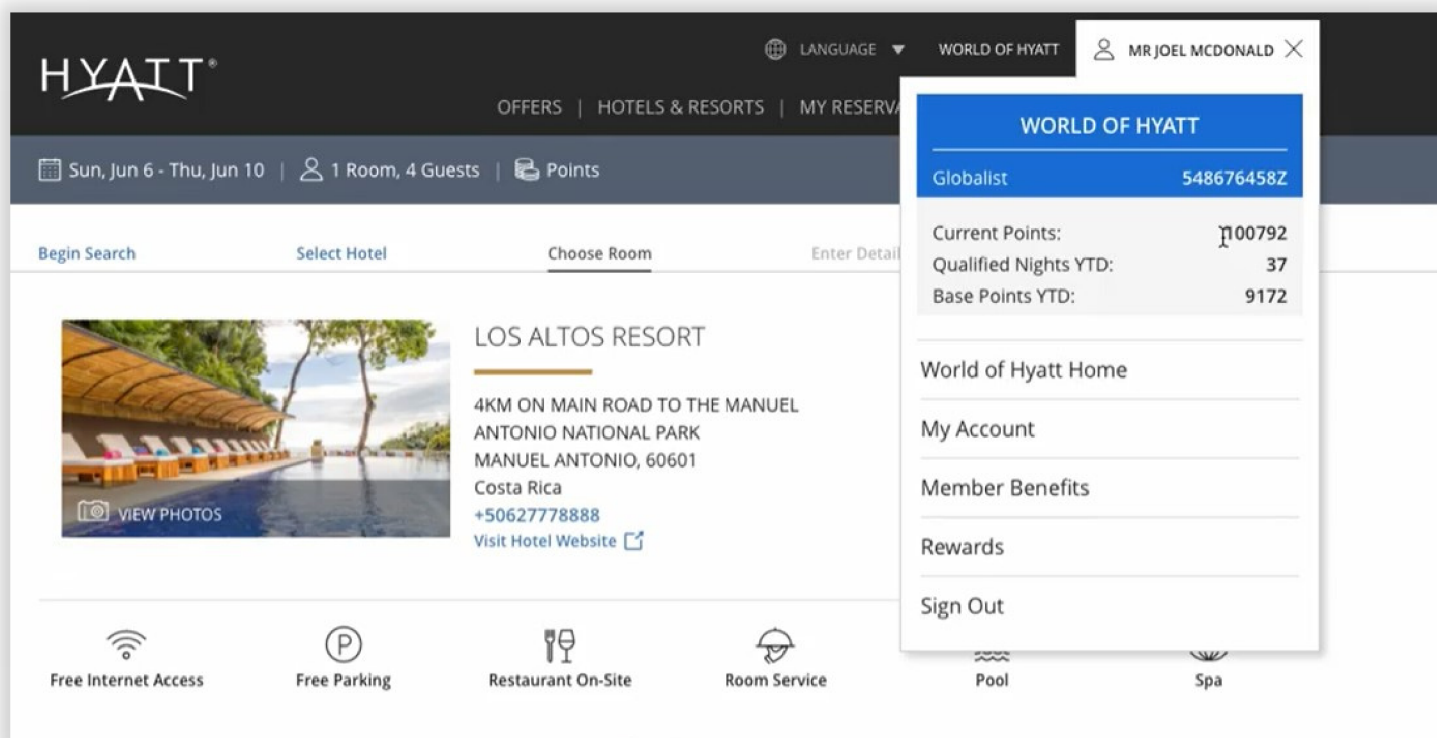
Submitted by JGOOT Client: Ira Schack

## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

#### STEP 8: Book Your Room using [Hyatt.com](https://www.hyatt.com)!

You will be directed to a Thank You Page letting you know the transfer is in process. This is often instantaneous, so once you see this page, go to your Hyatt Account to view your points and book your room.



Congratulations, you've just learned how to instantly turn \$100 worth of points into \$200 to \$600 using Redemption Multipliers!

We started with this "baby step" of learning Redemption Multipliers with Hyatt because it's the most straightforward. **You'll be successful 4 out of 5 times you try.**

Hilton & Marriott are great – but they make it much more difficult to redeem points for a good value. Most Hilton & Marriott redemptions will only get more than a penny a piece 1 in 5 times, so spending points with them can be very frustrating. (I typically only resort to Hilton & Marriott if I can't find something I'm happy with at Hyatt, and that's pretty rare.)



### CHECK-IN EXERCISE: Proving the Process

If you don't believe it's possible to instantly increase the value of your points by 200% to 1000%, here's a simple exercise to see for yourself.

Do the following:

1. Pick any major city.
2. Go to [Marriott.com](https://www.marriott.com), [Hilton.com](https://www.hilton.com), [IHG.com](https://www.ihg.com), and [Hyatt.com](https://www.hyatt.com)
3. Check the points price for one night at each hotel. Make sure to compare apples to apples by choosing hotels that are similar in price on the same night.

I'm willing to bet that 9 times out of 10 - Hyatt wins...by a landslide.

The plain and simple of it is that Hyatt just gives far better value when spending points.

And since you can earn infinite Hyatt points by transferring them from Chase Ultimate Rewards points...

And you can redeem those points for 3 - 5 times more than you can with Marriott, Hilton, or IHG...

Why fight it? Just capitalize on it until the other hotel chains get smart and decide to be more competitive with their point redemptions.

### Point Hedging 201 Challenge

Since the hardest point transfer is the first one - here is a low-stakes but extremely powerful challenge that will help you make huge strides forward in the learning curve of this fascinating but complex hobby.

To accept this challenge, simply find a hotel near you to stay at (and the sooner you do it - the sooner you prove to yourself how easy it is to instantly turn \$100 worth of points into \$200 or \$300.)

When searching for a place to stay, visit Hyatt and search for a hotel that is

- Under 3500 points, that's worth over \$75/night
- Under 5000 points, that's worth over \$100
- Under 10,000 points, that's worth over \$200.
- Or under \$15,000 points, that's worth over \$300

(You can use [JGOOT.com/calculator](https://www.jgoot.com/calculator) to calculate the value).

## PART 3: POINT HEDGING 201

### Step 5a: Practice Redemption Multipliers with Hyatt

Then actually book it and stay there. In doing so, you'll accomplish three things:

1) Rather than making your first point transfer for an expensive international \$5000 or \$10,000 business class flight that might involve transferring 100k or 200k points (which can be quite stressful as a first point transfer) - You'll get the most intimidating (but most valuable) part of dealing with points out of the way with an ACTUAL point-transfer, and an ACTUAL hotel stay.

2) You'll physically experience turning \$100 worth of points into \$200 or \$300 virtually overnight (which even the best stockbroker in the world can't do without major levels of risk).

3) Believing that it's possible to instantly increase the value of \$100 in points into \$200 to \$2500 is the hardest part. But once you experience the alchemy of doubling to tripling the value of points for yourself - you'll have accomplished the hardest and most important part of this game: Seeing it for yourself.

\*If you complete this challenge within the first 30 days of buying this book:

1. Post a note with a screenshot of the booking, including both the cash cost and the point cost, to our Facebook Group: JGOOT Village
2. Include your value per point and a hashtag of #PointHedging201Challenge

We'll send you a \$100 travel savings card to celebrate your accomplishment!



### Step 5 (Plan B): When you can't *redeem* points on lodging - *Earn* them

One of the hardest parts of having points is having the discipline to walk away from spending them for less than two cents apiece. But that discipline is what separates the point pros from the other 95% of people who used points once or twice - only to give up saying, *"Yeah - I tried that points thing once. It just wasn't worth the effort."*

As tempting as it might be to save \$600 or \$800 booking a couple free nights with 50,000 points... know that those 50,000 points can be worth a LOT more down the road.

And by "a lot more" - I mean those same 50,000 points could be:

- 5 nights at a \$250 to \$500/night hotel (if not more).
- Two, if not three, round-trip domestic flights you can use in case of an emergency when flights might be \$600 to \$800 each
- One, if not two, business-class flights to Europe worth \$2000 to \$5000 each.
- And so on...

So, if you can't *redeem* those points for at least two cents apiece, here are several ways you can use this opportunity to *earn* 3 to 30 times as many points.

#### 1) Using the card that earns the most points for travel/lodging

Since any type of lodging is considered travel - you can earn 2 to 5 points per dollar depending on what card you use. (Remember - if you don't know how many points your cards earn for various expenses - you can just Google it and look it up on that credit card company's website.) (Cardpointers is also an excellent app: JGOOT.com/cardpointers for more info.)

#### 2) Using your credit card company's travel portal\*

Get 5 to 10 points per dollar using your credit card company's booking portal. By booking through UltimateRewards.com (Chase), or logging into your AMEX account and booking through their travel portal - you can earn anywhere from 5 to 10 points per dollar spent.

#### 3) Using Rocketmiles for 5 to 30 airline points per dollar\*

There is a third-party site called Rocketmiles that is pretty cool. You can link any credit card to it (including whichever one earns the most points for travel), link an airline to your Rocketmiles account, and earn 5 to 30 airline points per dollar *plus* the points you earn on the card you use to book that room.

They only have about 10% as many options as you'll find with the above options so it's a bit hit-and-miss. But... Considering you can occasionally find lodging options that will give you 5 to 30 points per dollar spent - it's well worth checking into. (*Bonus tip: If you have a company card - you can earn extra points for yourself through Rocketmiles - even if you use your company's card*).

4) When traveling with friends or on your company's dime - use any of the above strategies to book travel using your card or account, get reimbursed by your friends or your company, and rack up points even faster.

**\*Two final notes when trying to earn extra points:**

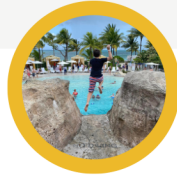
1) Always check the price on the individual hotel's site against any third-party price to ensure you're not overpaying just to earn extra points. (Overpaying by a little to earn 20x or 30x points is probably worth it, but don't get carried away just for the sake of earning extra points).

2) Always weigh any cost savings or extra points you can earn through a third party against the benefits of booking directly with the hotel to make sure you're saving enough (or getting enough extra points) to make it worth your while.



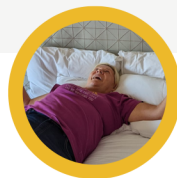
## TESTIMONIALS

### Step 5: Practice Redemption Multipliers with Hyatt



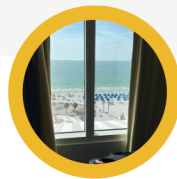
"I had an amazing vacation with the family this past week in the Bahamas at Grand Hyatt Baha Mar! I am so thankful for my friends I have met through the JGOOT Village for teaching me about points and utilizing them properly! I joined their paid membership program over a year and a half ago and it had completely changed how this family of 4 travels. This is just a post to let you know that even an average Joe can learn and take their family on amazing trips! I used 131,000 points to stay here for a week and received free breakfast every day. The value of that is over \$8,400! Thanks JGOOT Lounge for teaching me the ways!"

– Melany Kay



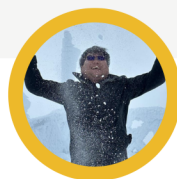
"JGOOT mentors for the win again! Upgraded from second floor double beds to the 26th floor king bed bay view at the San Diego Grand Hyatt. Plus, two free breakfast buffets, and destination fees and parking fees waived. Thanks Joel McDonald. We love our JGOOT family!"

– P.R. Banks & Holly Miller



"I love finding a great spot for my family of 5. Thanks to JGOOT and the private JGOOT lounge friends and all I've learned...FREE ROOM for 8 nights!! 2 bedroom, 1500 square feet, Hyatt in Clearwater FL."

– Ashley Moyes



"Hi from Mt. Zao, in Japan, also booked entirely on points (thanks Hyatt)!"

– Andrew Alcott

# STEP 6:

## EARNING MULTIPLIERS WITH CHASE

### CHECK-IN EXERCISE: How important is this chapter?

Depending on how much you spend on credit cards every year, this section may be extremely important or could be skimmed (if not entirely skipped).

Let's evaluate how important this chapter is with the following two questions:

<b>Annual Expenses:</b>  How much do you spend on credit cards (or debit cards) per year?	
<b>Multiplier Score:</b>  <i>Not counting signup bonuses</i> - after accounting for all of your expenses on credit cards over the past 3 months, give yourself the following score if you earned: <ul style="list-style-type: none"> <li>• 1 point for every dollar spent: 1 point</li> <li>• 2 points for every dollar spent: 2 points</li> <li>• 3 points for every dollar spent: 3 points</li> <li>• 5+ points for every dollar spent: 5 points</li> </ul> <p><i>*If earning cash back, substitute 1 point for each percent that you've earned in cash back.</i></p> <p><i>*If you haven't been earning points or cash back - enter "1" for this field.</i></p>	
<b>Annual Expenses x Multiplier Score:</b>	

## What Your Score Means:

### If you scored between 0 and 20,000

The good news is that this is exactly the position I was in while going through a divorce, and I still was able to travel twice as often.

We never endorse stretching yourself beyond your means, and for what you spend, there probably isn't enough room to responsibly leverage your credit card expenses for much travel benefit quite yet.

Although I recommend eventually getting a Chase Sapphire Preferred card (and not getting the Reserve) - if you are not comfortable committing to spending \$4000 in a 3-month period - it is very important that you do three things.

1) If you don't have a Chase card already, stop reading further (for now) and go back and follow every step in the Point Hedging 101 section. If you have a Chase card, feel free to read the next two chapters and then go back and re-read the chapters up until this point.

2) Wait to apply for the Sapphire Preferred card until you have a big expense coming up. That way, you can meet the minimum spend requirement to earn that signup bonus without stretching yourself too thin. (And depending on how well you do with Point Hedging 101, it might even be worth waiting until you can get at least a 75,000-point bonus.)

Either way - don't tempt yourself with cards other than Chase or AMEX (shiny objects). Sticking with the Chase line of cards will still be better for you in the long run.

3) AFTER you get at least 75,000 Chase and/or AMEX points under your belt - you can move on to the next chapters in this book.

4) If signup bonuses ever tempt you to pick up a few extra points - make sure they are cards that earn UR points so you can pool your Chase points for max benefit.

### If you scored between 20,001 and 90,000

For what you spend, you're going to want to really dig into this chapter and milk every opportunity for Earning Multipliers possible. Read this chapter 2 or 3 more times and apply the advice as diligently as possible.

Although we never endorse churning credit cards, you'll probably want to plan on getting an extra 100,000 points through one or two signup bonuses per year. If you have a P2 (this is a term we use for a travel partner) - it may be worth getting them one of the cards we recommend because both Chase and AMEX allow you to pool your points together

Being able to pool your points together will be far more valuable than having to learn to manage yet another type of point just because they're offering a bigger signup bonus. (Remember - it's far easier to learn to get the most out of your Chase and AMEX cards - than dilute your efforts across three or more types of cards.)



#### **If you scored between 90,001 & 180,000**

For this level of spending, Earning Multipliers are still extremely important. I'd recommend reading this upcoming chapter and really digging into the section about using the Chase shopping portal, as well as making sure you've got a card that is earning the most points possible in your two or three biggest areas of expense. (If you eat out and travel a lot - the Sapphire Reserve would help greatly. If you own a business and have a lot of shipping or advertising expenses, check which INK card would be best to get.)

\*Whatever the case - if you scored less than 180,000 points - resist the temptation to go out and get any cards other than Chase cards because doing so will only dilute your efforts, and you're not spending quite enough to be able to afford to dilute your efforts beyond one strong credit card (yet).

#### **If you scored between 180,001 and 500,000 points**

At this point - you're spending enough to leverage that spend into several international business/first-class flights and a couple of weeks of free luxury lodging - year in and year out. That being said, not utilizing Earning Multipliers will mean the difference between earning a few hundred thousand points a year, and 1,000,000+ points a year, so don't take this next section lightly.

At the very least - if you have a business - make sure you've got a Sapphire or INK card that earns 3x to 5x on your biggest expenses.

#### **If you scored 500,001 points or more**

Congratulations! You're either earning a lot of points through a boatload of spending, or you've got some big expenses that you're able to pick up 3x to 5x points.

Either way - feel free to quickly skim this chapter (as well as the chapter about AMEX Earning Multipliers) to see if there are any golden nuggets that can earn you an extra few hundred thousand points a year.

After that - I recommend doubling down your efforts in the "Redemption Multipliers" chapters to make sure you're not blowing 500,000 points on a mere \$5000 to \$7500 in free benefits. With just a little knowledge about redemption multipliers - there is no reason 500,000 points shouldn't be worth \$15,000 to \$25,000. (And once you get good at it - \$50,000, if not \$100,000, in free flights & hotels.)

In other words... Gaining any level of knowledge on how to use redemption multipliers will mean the difference between booking one or two business-class flights a year - and taking family, friends, or employees on luxury vacations too!

## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

Now that you've learned about the power of Redemption Multipliers, it's time to learn how to earn 3-5x points per \ dollar you spend.

Mastering this strategy is how you create a **travel slush fund** of points that you can dip into for free flights and hotels whenever necessary!

More importantly - by taking advantage of earning multipliers that can be far more powerful than getting an extra 2x or 3x on dining and travel - you'll be able to replace the points you're spending long before you need them for the next trips after that.

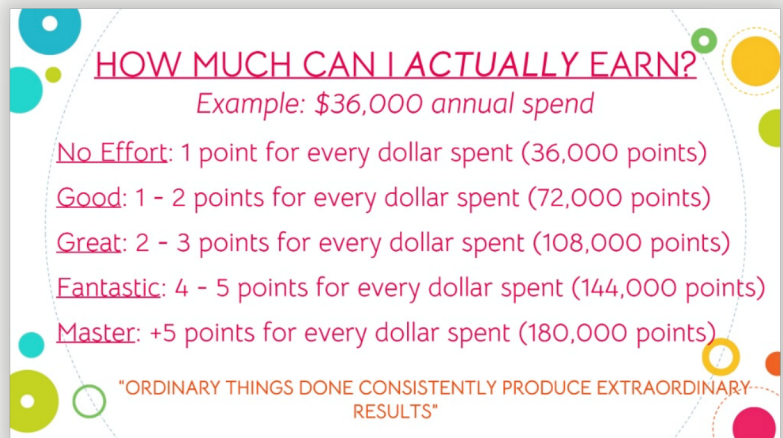
#### Sidenote:

I know hundreds of travel bloggers talk about signup bonuses and churning lots of credit cards as the only way to earn a ton of points, but that's really only true if you spend less than \$20,000 or \$25,000 a year on credit cards.

Here is a slide from a presentation Kira - one of our organic point-earning coaches - shares during her coaching sessions with our clients. It's a demonstration of how many points are possible from a mere \$36,000 in annual credit card expenses.

And don't forget that

- 1) This is without ANY signup bonuses
- 2) Earning more than 180,000 points from \$36,000 in spend is entirely possible.
- 3) By JGOOT Standards - 180,000 points should be worth a minimum of \$3600 and as much as \$36,000 in free flights or hotels.
- 4) Most importantly - by applying Point Hedging 101 strategies - half of the flights for your vacations will be so affordable - you won't even need points!



**HOW MUCH CAN I ACTUALLY EARN?**  
*Example: \$36,000 annual spend*

<u>No Effort</u>	1 point for every dollar spent (36,000 points)
<u>Good</u>	1 - 2 points for every dollar spent (72,000 points)
<u>Great</u>	2 - 3 points for every dollar spent (108,000 points)
<u>Fantastic</u>	4 - 5 points for every dollar spent (144,000 points)
<u>Master</u>	+5 points for every dollar spent (180,000 points)

"ORDINARY THINGS DONE CONSISTENTLY PRODUCE EXTRAORDINARY RESULTS"

## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

#### The First Step

The first step to earning lots of points without juggling lots of cards is to spend everything you can on your Chase card that doesn't involve a fee.

Stop worrying about signup bonuses with other cards.

No more spending a little here on your Amazon card that gets 5% back and a little there on your 3% back Costco card (because with Redemption multipliers - Chase points can be worth a LOT more than that once you learn how to take advantage of transfer partners. And again - every dollar you spend on cards that don't have transfer partners is cutting the amount of free travel you could be getting by 50% to 95% (literally).

Get to know your Sapphire/INK/Freedom card intimately.

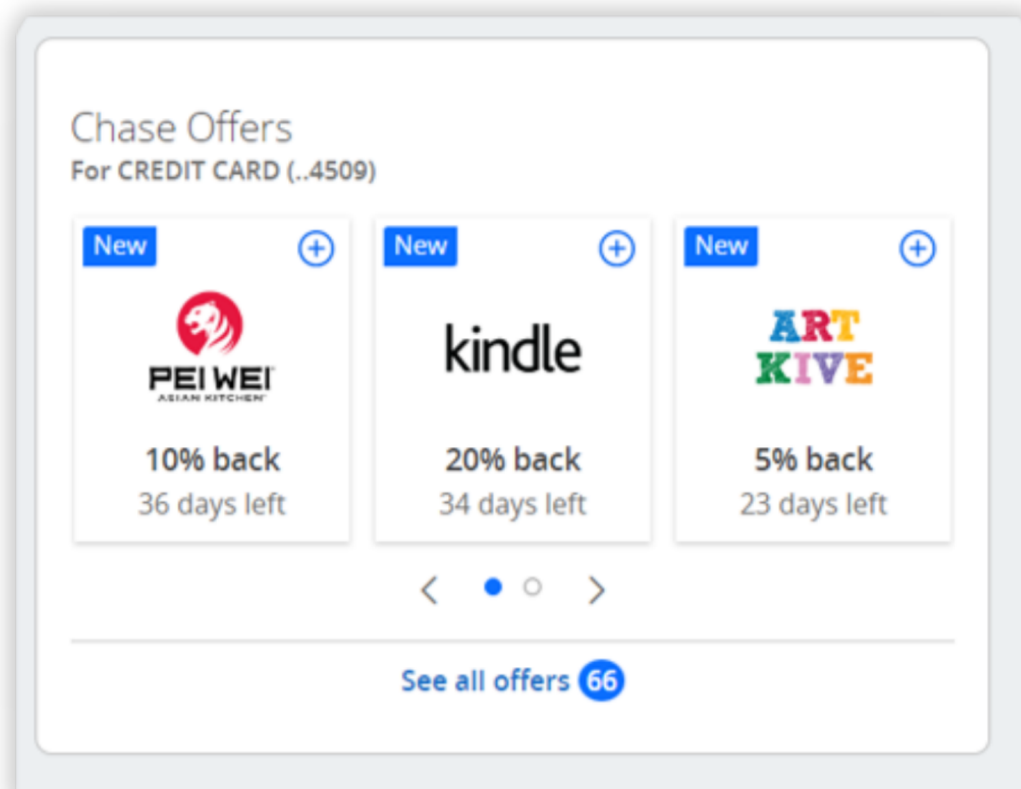
Go to the Chase site and look up all of the bonuses to make sure you're taking advantage of them.

Let's walk through what that looks like.

#### Checking Chase Offers

**Step 1: Log into your Chase Ultimate Rewards account at UltimateRewards.com (You can use your Chase password.)**

Look on the right side of the screen (or scroll down on mobile) where it says "Chase Offers." Click "See all offers."





## PART 3: POINT HEDGING 201

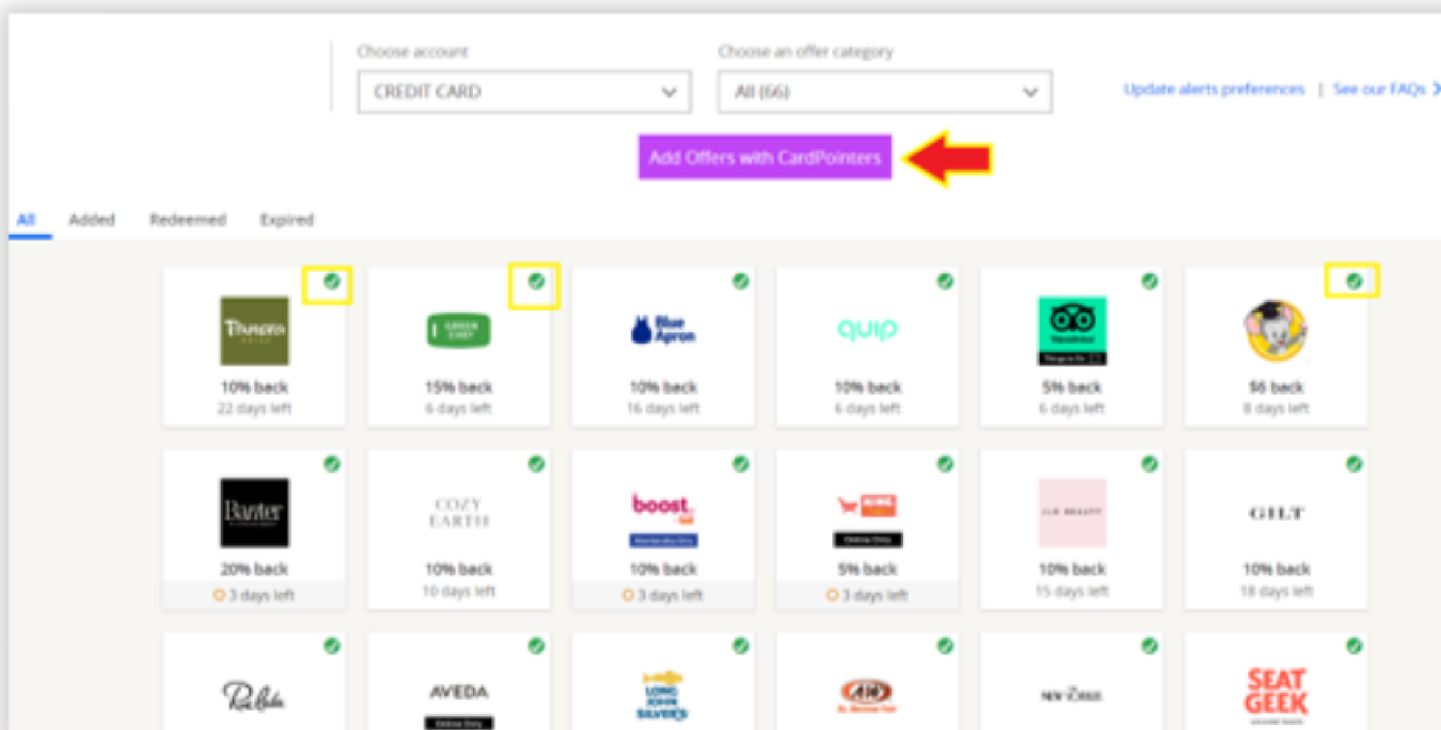
### Step 6: Earning Multipliers with Chase

#### Step 2: Add offers!

Click the plus sign on the upper right corner of each offer to “activate” it. Then, use your Chase card at any of these stores to earn the bonus offer.

- You can add them one-by-one when logging into UltimateRewards.com using your Chase login credentials.
- If you get an app called “Cardpointers” and install their extension - you can add ALL offers with one click.

\*If you’d like to check it out - we interviewed the founder of Cardpointers at JGOOT.com/cardpointers. You can also get a special discount on a lifetime subscription through that page.



You’ll want to check your Chase special offers every month or so, as they can change fairly often.

And in addition to taking advantage of those special bonuses...

- Use Lyft instead of Uber (because Lyft will give you 5 or 10 points per dollar instead of just 2 or 3)
- Use it for all of your travel expenses.
- When you order flowers - plan ahead and find a Chase offer that gives you 1000 to 2500 points for a \$100 purchase. (And the farther ahead you plan - the more likely you can pick up 2500 points for pre-ordering flowers instead of just 1000.)
- Printer Ink can sometimes pay 2000 points for every \$100 spent
- Need a new AT&T, Verizon, or T-Mobile phone? Get it through a Chase offer, and you can sometimes earn enough points for a round-trip flight to Europe in business class.
- If eating out with friends - ask to be the one to pay with your card and have your friends give you cash or Venmo.
- If going on a girls’ or guys’ trip - offer to use the skills you’ve learned for finding cash deals on flights for your friends, have them Venmo you, and offer to book the flights for everyone (using YOUR credit card so you earn the points at 3x to 5x)

## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

Why? Because the combination of Earning Multipliers and Redemption Multipliers are how you get to travel as if you are spending hundreds of thousands of dollars to earn points (WITHOUT needing to spend any more than normal or juggle tons of cards for signup bonuses ever again!)

The signup bonus is nice, but The JGOOT Way is a marathon, not a sprint. What you're learning to do with this step is how to average a mere 3 or 4 points for every dollar you spend...

Then redeem those points for a mere 3 or 4 cents each...

And as a result...

**You'll perpetually put 12% of every dollar you spend into your future travel slush fund!**

In dollars, that means: If you spend \$50,000 per year – those simple steps will easily get enough points to pay for \$6000 in free flights and hotels.

Own a business that spends \$1,000,000 a year? Master just the basic strategies of “Earning Multipliers” and “Redemption Multipliers,” - and you'll easily get \$120,000 in free flights and hotels every year.

$$EM \times RM = CCROI$$

$$EM \text{ (Earning Multipliers)} \times RM \text{ (Redemption Multipliers)} = CCROI \text{ (Credit card ROI)}$$

**In other words...**

3 points earned per dollar X 4 cents per point = 12¢ in free travels for every dollar you spend  
(\$12,000 for every \$100,000 spent)

**And by the way...**

12% is child's play.

After you master the basics of getting more than 10% of every dollar you spend...

25% to 50% is right around the corner.

(Translation: \$2500 to \$5000 in free travel for every \$10,000 you spend, and that's not even the limit to what is possible!)

Once you get hooked on this fun little hobby, you could literally put 100%, if not 125%, of every dollar you spend on credit cards into a “free flights and hotel travel-slush-fund.”

You can LEGALLY get as much free travel as you want. You just have to find the loopholes I'm sharing in this book - and know how to take advantage of them.

## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

#### Quick Tip:

Never pay fees to use your credit cards, and never consider buying points until you're an advanced user.

How do you know if you're an "advanced user?" By JGOOT standards, it means you've mastered how to average at least \$2500 in free flights/hotels for every \$10,000 you spend on credit cards.

So keep it simple. Don't worry about buying points, signup bonuses other than cards recommended in this book, or paying fees to put expenses on your card until you know how to consistently turn 50,000 points into at least \$2500 (preferably \$4000 or \$5000).

Also - until you are to that point, **do not skip a single step in this guide!** (You want to learn the rules inside & out before you decide to break them.)

Ok, we're not done with earning multipliers yet. I've got two more easy ways to earn a lot more points than 3x for travel, 2x on dining, etc.

(And this is just for Chase. AMEX has even more, so don't worry if these options don't work for you.)

### Referrals

Believe it or not - referrals are a surprisingly easy way to pick up tens of thousands of points a year.

And trust me, once your friends start seeing all of your vacation photos on Facebook & Instagram, they'll ask if you got a promotion at work or won the lottery. All you have to do is say you did it by learning how to use your Chase/AMEX Credit card & if they get one, too - you know of a book that will show them how to do the same.

Any time someone takes you up on your offer, simply go to <https://www.chase.com/referafriend/catch-all> to generate a referral code, and send it to them! After they get that card and earn a signup bonus - you'll earn 10,000 to 20,000 points (depending on the card).

(Speaking of referrals - if you don't have a Chase or AMEX card yet (and you have a friend to get a referral link from) my staff and VIP clients would greatly appreciate using one of our referral links at [JGOOT.com/cards](https://www.jgoot.com/cards) when you're ready to get one.)

**Now for the really exciting stuff.**

Now let's talk about the Chase Shopping Portal; let's get to know it well (and don't worry - it actually takes longer to read this section of the book than it does to actually apply it.)



Submitted by JGOOT Client: J Keeton



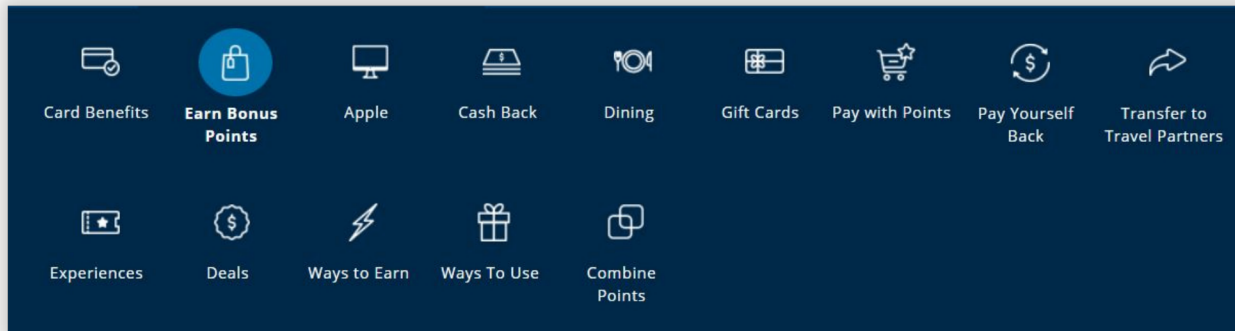
## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

## Shopping Through the Chase Portal

### Step 1: Log into your Chase account.

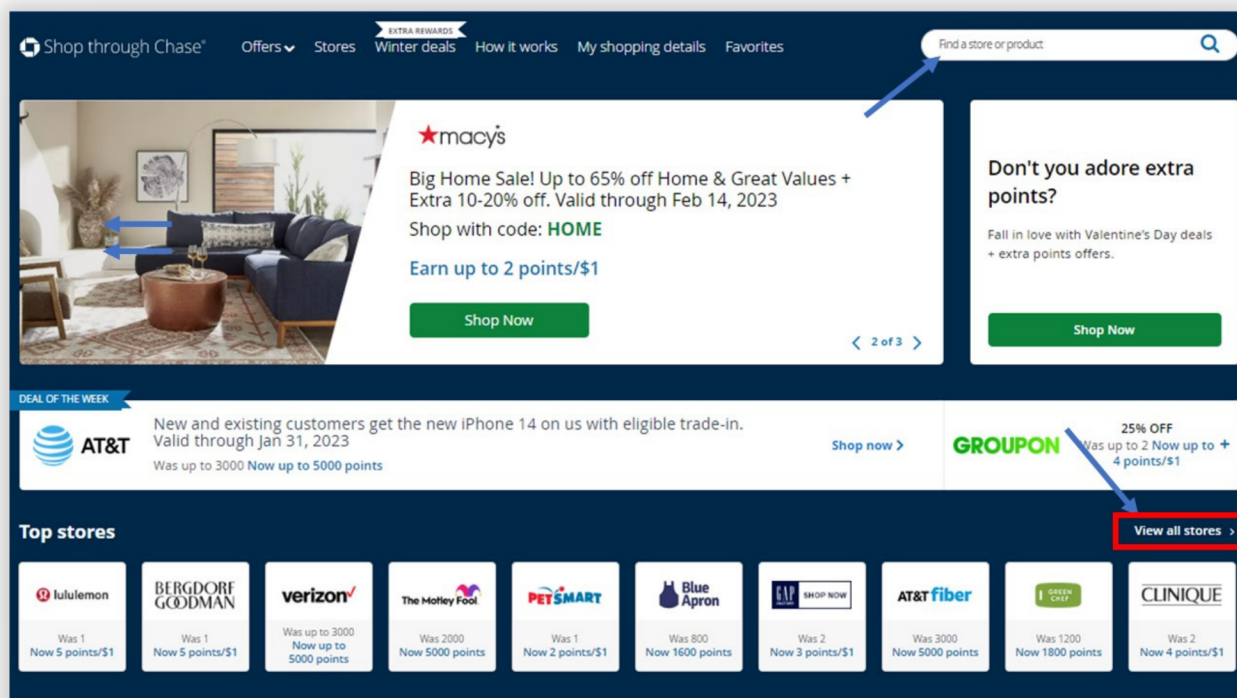
From your Chase homepage, navigate to your Ultimate Rewards. Once there, select “Earn Bonus Points” from the menu.



### Step 2: Know What You Want? Use the Search Bar

You can search for specific products and stores using the search bar on the top right. Remember, this is not about manufactured spending! It's about getting more points per every dollar for your everyday spending and big purchases. Browsing the Chase Shopping Portal might inspire you to change the store you would normally buy it from to maximize your point earning.

If you want to see all the currently available stores and offers, I recommend clicking “View all stores.”



## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

#### Step 3: Go Deeper to Find the Best Offers

If you're browsing, use this page to see all the offers available. Scroll down to see "all stores." You can toggle the search function to see them alphabetically OR by Earn rate. You can also "Favorite" the shops you frequently visit by clicking the heart. Then, they'll appear on the front page whenever you visit the shopping portal.

### All stores

Sort by:

Alphabetical

Earn rate

Jump to

A

#### A

♥ a pea in the pod	Earn 1 point/\$1	♥ AMOREPACIFIC	Earn 5 points/\$1
♥ ABCmouse.com	Earn 150 points	♥ Ancestry.com	Earn 5 points/\$1
♥ Abt Electronics	Earn 2 points/\$1	♥ Ancient Nutrition	Earn 4 points/\$1
♥ Acer	Earn 2 points/\$1	♥ Ann Taylor	Earn 1 point/\$1
♥ ACME	Earn 2 points/\$1	♥ Anthropologie	Earn 2 points/\$1
♥ Adidas	Earn 1 point/\$1	♥ Apple	Earn 1 point/\$1
♥ Advance Auto Parts	Earn 2 points/\$1	♥ Aquasana Water Filters	Earn 4 points/\$1
♥ aerie	Earn 2 points/\$1	♥ Art.com	Earn 2 points/\$1
♥ Aeropostale	Earn 3 points/\$1	♥ ashford.com	Earn 2 points/\$1
♥ AJ Madison	Earn 2 points/\$1	♥ Ashley HomeStore	Earn 1 point/\$1
♥ Albertsons	Earn 2 points/\$1	♥ Ashley Stewart	Earn 2 points/\$1
♥ ALDO Shoes	Earn 2 points/\$1	♥ ASICS	Earn 1 point/\$1
♥ Alice + Olivia	Earn 2 points/\$1	♥ AT&T Internet	Earn 3000 5000 points
♥ Allen Edmonds	Earn 2 points/\$1	♥ AT&T Wireless	Earn up to 3000 5000 points
♥ AllSaints	Earn 3 points/\$1	♥ Athleta	Earn 2 points/\$1
♥ Alo Moves	Earn 8 points/\$1	♥ AutoZone	Earn 1 point/\$1
♥ Amazon.com	No Reward	♥ Aveda	Earn 2 points/\$1
♥ American Eagle Outfitters	Earn 2 points/\$1	♥ AVG Technologies	Earn 10 12 points/\$1
♥ American Girl	Earn 1 point/\$1		

### All stores

Sort by:

Alphabetical

Earn rate

Jump to

FIXED POINTS

FIXED POINTS

6+ POINTS/\$1

5 POINTS/\$1

4 POINTS/\$1

3 POINTS/\$1

2 POINTS/\$1

1 POINT/\$1

NO REWARD

#### Fixed points

♥ ABCmouse.com	Earn 150 points	♥ Hulu	
♥ AT&T Internet	Earn 3000 5000 points	♥ Laithwaites	
♥ AT&T Wireless	Earn up to 3000 5000 points	♥ Mint Mobile	Earn 400 points


## PART 3: POINT HEDGING 201


### Step 6: Earning Multipliers with Chase

#### Step 4: Start Shopping!

When you find an offer you can't resist, click on that store. You'll be taken to a page where you'll be shown special sales that you can take advantage of. Whether you click the green "Shop Now" or one of the "Shop This Offer" buttons, you'll be taken to a confirmation page that will state, "After leaving Shop through Chase, you can close the Chase window and still earn bonus points as long as you complete your purchase at the merchant's website in the same session."

**Important note:** If you have an ad blocker activated, you will need to deactivate it before you press the "Shop Now" button. If not, Chase will not be able to track your spending, and you will NOT be rewarded your bonus points.

Is this store your favorite? 



Shop and  
**Earn 10 points/\$1**

**Shop Now**

**About FromYouFlowers.com**  
From You Flowers is one of the nation's leading retailers in the flower and gift category, offering hand arranged, same day delivered flowers for every occasion and sentiment. This includes fresh flowers, plants, balloons and gift baskets.

**Program terms**  
Please note these terms & conditions: Special terms: Not eligible on bulk orders or purchases made for resale, sales taxes, shipping, handling, expedited shipping fees, order replacements and credits for returned goods. Not eligible on purchases made with coupon or discount codes that are not found on this site. Not eligible on gift cards, gift certificates or any other similar cash equivalents. Purchases made with a gift card may be ineligible.

### Shop these offers available at FromYouFlowers.com

Happy Valentine's Day! Get 20% off sitewide. Valid through Feb 16, 2023 Use code: <b>AF20</b>	<a href="#">Shop This Offer</a>
Up to 50% off Flowers and Gifts. Valid through Dec 31, 2023 Use code: <b>14S</b>	<a href="#">Shop This Offer</a>
\$5 off any order. Valid through Dec 31, 2023 Use code: <b>11S</b>	<a href="#">Shop This Offer</a>
10% off Flowers. Ongoing	<a href="#">Shop This Offer</a>
Fresh flowers & gourmet gifts! Ongoing	<a href="#">Shop This Offer</a>
Up to 50% Off Sitewide! Ongoing	<a href="#">Shop This Offer</a>



## PART 3: POINT HEDGING 201

### Step 6: Earning Multipliers with Chase

And that's all there is to it!

If you thought 3x for dining and advertising was cool, wait until you start getting 20x points for gifts and flowers or 30,000 points for buying a set of tires you needed anyway (30,000 points, by the way, can sometimes be worth a business class flight to Europe that is worth two or three times as much as what you paid for the tires)!

So, from now on, anytime you're planning to spend more than \$50 or \$100 online – check the Ultimate Rewards Shopping Portal to see if you can buy it there first.

#### **Final reminder for this chapter:**

This is an important opportunity to practice getting really good at Earning Multipliers because Chase is pretty simple.

When you graduate to AMEX, there will be a lot more opportunities to earn a lot more points (*and even more opportunities to redeem those points for luxurious flights most will never take in their lives*),

BUT...

If you don't get comfortable with Chase's shopping portal first,

If you don't learn to easily calculate the value of your points BEFORE transferring them to an airline or hotel transfer partner...

If you don't get comfortable transferring points from Chase to Hyatt, Southwest, Marriott, or United...

All of the options available with AMEX are going to be a lot more complicated. The odds of you getting overwhelmed and just quitting this unbelievably lucrative way of travel go through the roof. So be sure you can swim in the shallow end of a pool before practicing in the ocean.

## TESTIMONIALS

### Step 6: Earning Multipliers with Chase



"Holy cow, since joining JGOOT in January, I've taken 7 trips already this year and have our 8th at the end of the month. I've spent less for airfare and beautiful hotel accommodations on all 8 trips than I used to spend on our 2-week vacation to the Caribbean each winter. (P.S. Two of those trips were Caribbean vacays). Not only have I learned a ton, I've made friends all around the country that help me up my travel game and that we are beginning to travel with. We're just regular people with pretty good incomes but not wealthy by any means. I never in a million years thought we'd get to travel like this."

– Jessica McTaggart

Time for a brief commercial break:

*"This all sounds great, but I don't know how I'll ever master all of this!"*

I get this all the time. I'm sure driving felt the same way when you started, but after a little practice - you become proficient at it and can never imagine going back to being unable to drive.

Don't forget that we have "do it yourself", "done with you" and "done for you" support options, as well as 1-on-1 coaching with me.

Coaching prices start at a few thousand dollars, depend on how much support you would like, and guarantee 3 to 5 times that in free travels.

To learn more, visit [JGOOT.com/vault](https://JGOOT.com/vault), [JGOOT.com/help](https://JGOOT.com/help), or if you want our personal help until you're able to book your first \$10,000 in free travels - you can set up a call to discuss at [JGOOT.com/bookacall](https://JGOOT.com/bookacall)

## Important Note: This chapter was not just about Hyatt hotels!

We sold nearly 10,000 digital copies of this book so we could get feedback from readers before committing to print.

After reading this book - a lot of readers still shared that they prefer AirBnB/VRBO or that they already had a Chase card and wondered if they should skip ahead to AMEX.

**If that includes you - I've added this clarification one more time for the printed version of the book:**

In addition to Hyatt - Chase Ultimate Rewards points are extremely valuable for a dozen different airlines (including many that AMEX does not have). Hyatt is just a much easier way to practice the *required* skills of getting a lot more out of your hard-earned points.

And until you...

1. Are comfortable using the strategies in this section to earn a lot more points per dollar spent.
2. Are comfortable with knowing the value of your points before redeeming them...
3. Have *actually* transferred points and *redeemed* them for something worth a MINIMUM of 2 cents each (and possibly 25 cents)...

Moving on to the next chapter will drastically reduce your ability to get all that both extremely lucrative programs have to offer (Chase Ultimate Rewards, and AMEX Membership Rewards.)

**Bottom line:** Until you have *actually practiced* the physical act of transferring \$50 worth of points from your credit card company's portal - to an airline or hotel partner so you can take a flight or stay in a free hotel worth \$100 to \$300 - you haven't actually experienced the true power of points.

That practice will give you the experience you'll need with far more complicated transfers when the stakes are much higher with airlines in the future!

**What kind of higher stakes?**

- Finding cross-country flights in coach for as few as 7500 points (instead of 25,000 to 40,000)
- Finding cross-country flights in business or first class for as few as 15,000 points (instead of 50,000 to 100,000)
- Finding \$4000 business or first-class flights to Europe for as few as 35,000 points
- Finding \$7000 business or first-class flights to Asia for as few as 55,000 points
- Finding \$10,000 business or first-class flights to Australia for as few as 75,000 points (instead of multiple hundreds of thousands of points)

But if you don't practice turning \$10,000 in normal credit card expenses into at least \$1000 in free hotel stays... You won't have the skills required to turn \$50,000 in credit card expenses into \$10,000 to \$25,000 worth of business & first-class flights. Instead, all you'll have is a really expensive credit card that does you little to no more than the card you had before.



# — PART 4: POINT HEDGING 301



Submitted by JGOOT Client: I Schack

# STEP 7: GRADUATING TO AMEX

I've said it twice before, but I'll say it one last time before you continue reading (because it's that important)...

Before we start talking about getting an AMEX card, let's make sure you're ready with some very important checks and balances.

Ensuring you have mastered Chase points is essential before moving on to AMEX.

Properly used - AMEX can be 2 to 4 times more powerful than Chase...

10 times more powerful than Capital One or Citi...

And about 20 times more powerful than any other airline, hotel, or cash-back card in existence.

### BUT...

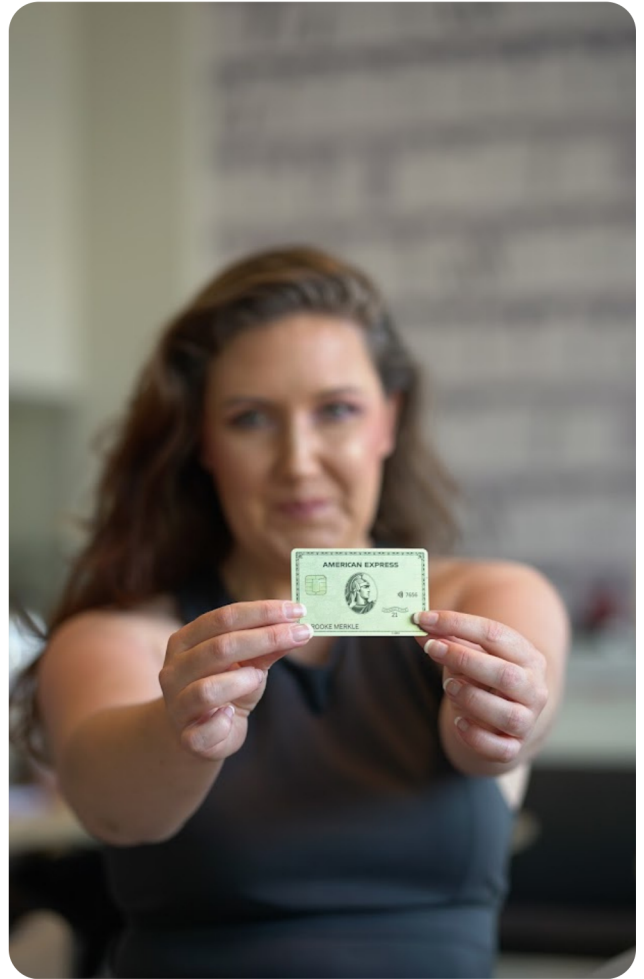
AMEX is also exponentially more difficult to master (and no matter what card you have in your wallet - if you don't learn to MASTER the use of AMEX - it won't be any better than any other cards you've had in your wallet.)

If you move ahead without having a decent understanding of the fundamentals I've described so far, it's entirely possible you'll blow your once-in-a-lifetime AMEX signup bonus on \$800 in economy seats (paying for your own bags)...

Having no idea that 100,000 to 150,000 points could have landed in you in as much as \$20,000 or \$30,000 worth of first-class flights (including free bags, free airport lounge access before your flight and during layovers).

Redeem 150,000 points for a mere \$800 in flights, and you'll likely never know how truly powerful and life-altering this hobby can actually be. If so - odds are - you'll give up on this amazing little loophole in the world of traveling for free on points.

Remember my advice from Step 3 - you can always start with Chase and return to AMEX later. But you can't always start with other cards and return to Chase.



## PART 4: POINT HEDGING 301

### Step 7: Graduating to AMEX

So, let's do some checks and balances to ensure you're ready to enter the world of AMEX points.

**Consideration #1:** *Familiar with transferring points from Chase yet?*

If not, go back to Step 4. If you don't yet know how to turn 15,000 Chase points into a \$300 to \$1000 hotel stay - it will be impossible to figure out how to turn 100,000 AMEX points into \$5000 to \$25,000 in flights.

**Consideration #2:** *Getting at least 10% from Chase?*

If you're not getting \$1000 in free lodging for every \$10,000 you spend on your Chase card, go back and read the "Point Hedging 201" section. Really dig into those chapters (and read them 2 or 3 more times if you have to!), get to know the Chase Shopping Portal, and consult it every time you're about to make an online purchase for more than \$50. Take advantage of every opportunity for Earning Multipliers.

**Consideration #3:** *Familiar with the penny-per-point rule?*

Never redeem points for lower than a penny per point (and preferably - never lower than 2¢ per point). Remember, the *right* points (flexible points with Chase and AMEX) are worth 200% to 2500% more than a penny each. Follow this rule so that you never waste points again! When it doubt, consult this calculator: [JGOOT.com/calculator](http://JGOOT.com/calculator)

OK... *have you passed all 3 considerations?*

*(And be honest with yourself!)*

*If not - I recommend re-reading the appropriate chapters and applying the advice in those chapters.*

**If so, then you're ready!**



Submitted by JGOOT Client: M Radel



### Step 7: Graduating to AMEX

When it comes to AMEX, you have 5 choices of personal cards and 4 business cards that earn Membership Rewards points. Let's go over the benefits that each AMEX card offers. (And please note that although AMEX has Delta, Marriott, Hilton, and other branded cards - those should NOT be confused with the cards listed below.)

- **AMEX Gold\*** - annual fee of \$250
  - 4x points on restaurants (worldwide)
  - 4x points at supermarkets (United States)
  - 3x points on airfare
  - Up to \$120 a year in dining credits
  - Up to \$120 a year in Uber Cash
  - Access to the American Express Hotel Collection
  - \*Please note that this is NOT to be confused with the Delta AMEX Gold card. Those points are far less flexible and, therefore, far less valuable.
- **AMEX Green\*** - annual fee of \$150
  - 3x points at restaurants (worldwide)
  - 3x points on eligible travel purchases
  - 3x points on transit purchases
  - CLEAR reimbursement (up to \$189)
  - \$100 statement credit per year on LoungeBuddy purchases
- **AMEX Everyday** - \$0 annual fee
  - 2x points at supermarkets (United States)
  - 20% point bonus any month you make more than 20 transactions.
- **AMEX Everyday Preferred** - annual fee of \$95
  - 3x points at supermarkets (United States)
  - 2x points at gas stations (United States)
  - 50% point bonus any month you make more than 30 transactions.
- **AMEX Platinum\*** - annual fee of \$695
- **Important note:** If you think you might eventually have use for more than one AMEX card - Start with any of the above cards *before* getting the Platinum card. Otherwise, you could lose your ability to earn a signup bonus on the lower-tier cards. (Google "AMEX Family Rule" for more info.)
- Centurion Lounge and Priority Pass access to over 3000 airport lounges around the world. (For frequent travelers who spend a lot of time in airports - this benefit alone can pay for this card.)
- Statement credits on select purchases totaling nearly \$1400. (Credits \$200 per year in free Uber rides, \$200 in luxury hotel stays, \$200 for Airline incidentals, \$100 per year in Saks 5th Avenue purchases, \$20 per month on select streaming and subscription services, and much more!)
- 5x points on airfare
- 5x points on prepaid hotels
- TSA Pre-Check, CLEAR, or Global Entry reimbursement (up to \$189)
- Complimentary hotel elite status and car rental privileges
- And plenty of other free perks
- \*Please note that this is NOT to be confused with the Delta AMEX Platinum card.

*\*Items marked with an asterisk also have business cards that earn MRs. \*If you own a business - There is a Business Blue Plus card as well.*

*\*\*All details above, as well as signup bonuses, are subject to change at any time and should be verified on AMEX's website before choosing a card. Visit [IGOOT.com/cards](https://www.gooot.com/cards) for convenient links to all of the above cards.*

### CHECK-IN EXERCISE: Choosing the right AMEX card

At the end of the day, try not to overthink this! Every one of the cards has perks that more than offset the annual fee, and all you have to do is choose the one that has the most perks you want to take advantage of.

As far as earning 3x points on dining or 4x on groceries - don't put too much stock into that either. Unless you're spending more than a quarter million dollars a year on credit cards - the bulk of the points you'll be able to earn isn't likely going to be from gas, groceries, or travel...

The majority of points you'll earn on normal everyday spending is going to be from getting 3x to 95x points per dollar from AMEX Offers, Shopping Portals, or well-timed purchases on Rakuten (which you'll earn on top of gas, groceries, travel, etc. This is called "stacking" and is extremely powerful.)

The important thing is that you just choose ONE AMEX CARD and learn to get 10 to 20 times more than what most people get out of it. That starts with learning to earn max Membership rewards points from that card with AMEX offers, Rakuten, shopping portals, and sites like Rocketmiles.

Just like a snowball rolling down a hill - the sooner you start earning those valuable Membership Rewards points - the bigger your travel slush fund will be when it's time to book a trip.

## Flew to Rome & Back

## ALL ON POINTS!

## Thank you JGOOT!



Christina Wallace Benson is with Gerald Benson.

9m · 🌐

Will post more soon about the Amazing flight and more but HUGE shout out to JGOOT... flew to Rome & back in lay-flat seats & Hotel overlooking the Eternal City ALL ON POINTS! THANK YOU JGOOT



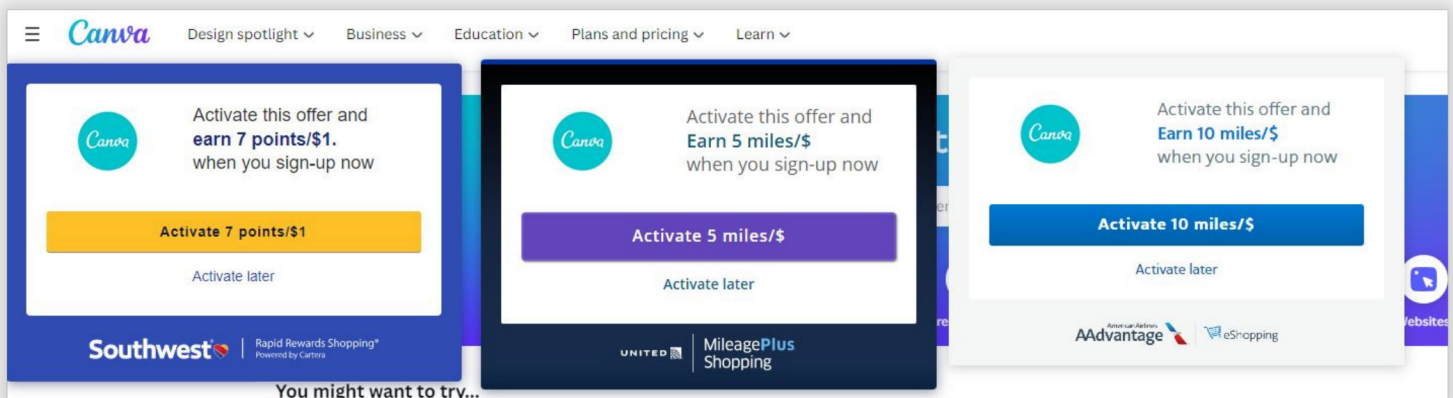
## STEP 8: AMEX EARNING MULTIPLIERS

Now that you have an AMEX card, it's time to multiply their incredibly valuable points every time you spend! Unlike Chase, AMEX does not have a dedicated shopping portal, but there are several other ways you can multiply your points, including airline shopping portals, AMEX offers, Rakuten, and point stacking.

### Shopping Portals

When it comes to Earning Multipliers, online shopping portals are a great way to maximize your points. All major airline carriers offer shopping portals. This works because they take any purchase you make online and add mileage points to your account. Depending on the date and online store, you can earn anywhere from 1x points to 5x points and beyond.

The best way to use airline shopping portals is to create portal accounts with the airlines you use the most (or all of them!) and then install the extension on your Google Chrome browser. Then when you go to any online store, the browser extensions will automatically show you if a bonus is available, and you can choose to activate one.



### Rakuten

Like airline shopping portals, Rakuten takes certain online purchases you make online and then gives you cashback (or if you so choose (*you should*) - adds those points to your AMEX card once you change your settings to "Membership Rewards Points" instead of cash back. With Rakuten, you have the potential to earn an *extra* 1x to 95x points per dollar - on top of whatever you earned!

**\*You read that correctly. It's sometimes possible to spend \$500 on something you were going to buy anyway, and instead of earning 500 or 750 points... That one purchase can earn you 48,000 points. (And if you're not yet convinced that 48,000 points can be worth 2 to 25 times more valuable than \$500 by now - keep reading.)**



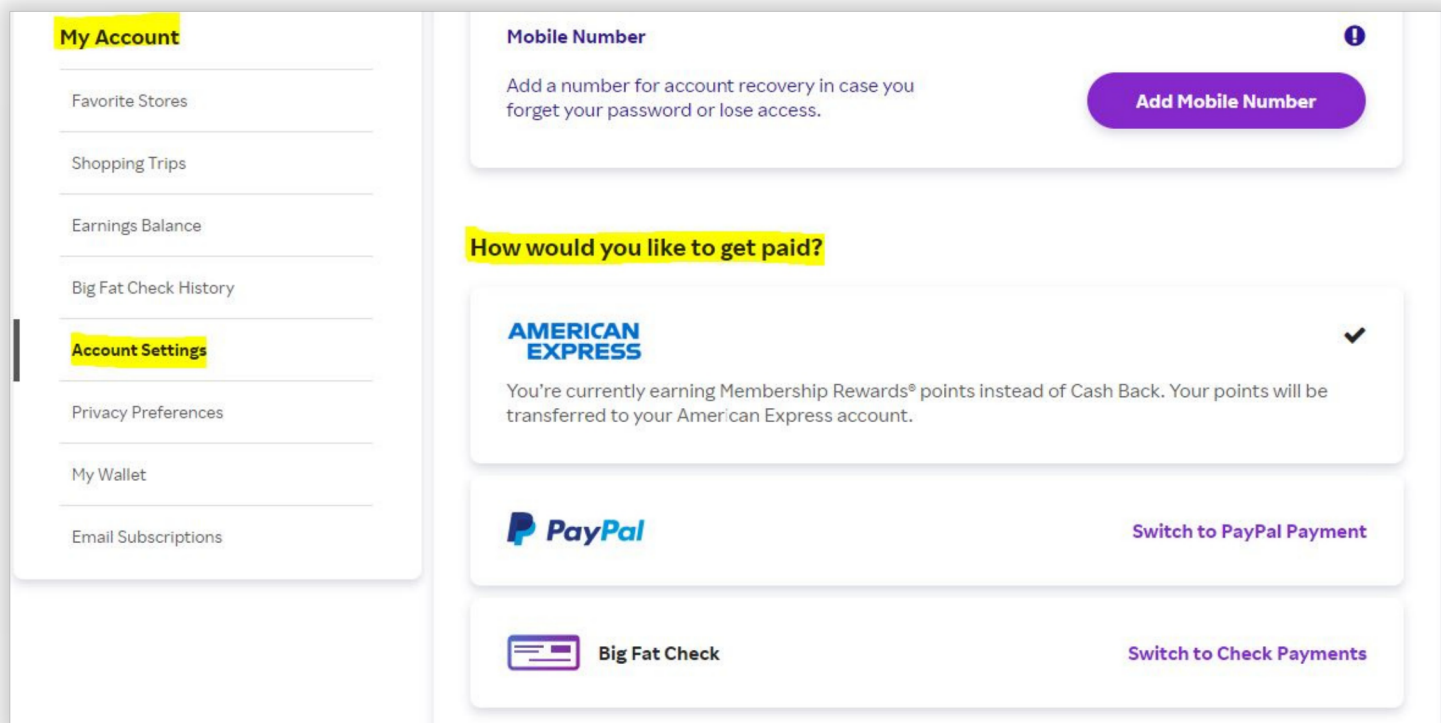
## PART 4: POINT HEDGING 301

### Step 8: AMEX Earning Multipliers

After you read the chapter on AMEX Redemption Multipliers - you'll learn that 48,000 points can be as much as a couple of round-trip flights to Europe or one round-trip in business class. Not bad for spending \$500 on something you were already going to buy, eh?

**Important note:** In order to earn points, you **must** connect your AMEX account and change your Rakuten settings to get Membership Rewards points. To do so, after you've created a Rakuten account, go to My Account → Account Settings → Scroll down to "How would you like to get paid?" and add your American Express account. This can make the difference between earning \$500 cash back or 50,000 points. Like the airline shopping portals, Rakuten also has a browser extension.

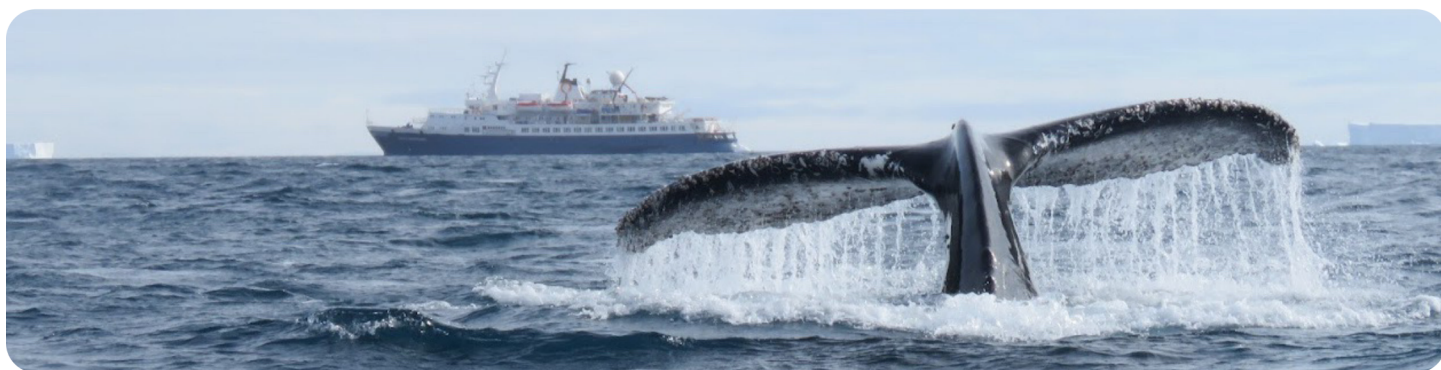
*\*Also - Some browsers are finicky, and won't show the option to get paid in Membership Rewards points. If so, try from a different browser or different device.*



The screenshot shows the Rakuten account settings page. On the left is a sidebar with 'My Account' and 'Account Settings' highlighted. The main content area is titled 'How would you like to get paid?'. It features three options: 'AMERICAN EXPRESS' (selected with a checkmark), 'PayPal' (with a 'Switch to PayPal Payment' button), and 'Big Fat Check' (with a 'Switch to Check Payments' button). The 'AMERICAN EXPRESS' section includes a note: 'You're currently earning Membership Rewards® points instead of Cash Back. Your points will be transferred to your American Express account.'

\*Be sure to get a Rakuten account first thing so as soon as you get your AMEX card - you can link them and start putting those earning multipliers to use!

If you use our Rakuten referral link at [JGOOT.com/cards](https://JGOOT.com/cards) - one of our clients or contributors will get 3000 to 4000 bonus points, and as soon as you make your first purchase over \$30 - so will you!



Submitted by JGOOT Client: I Schack

## AMEX Offers

There can be around 100 lucrative AMEX offers at any given point in time. They vary in their benefits, from points to cashback, and they tend to change up every month and every quarter. Typically, these offers are not automatically added to your card, so you'll need to log into your account to "activate" them in order to reap the bonus points. Each month when you pay your bill, look at the AMEX offers, and if there's anything that remotely looks like something you would buy – *activate it!*

### Pro Tip:

If you'd rather not manually check hundreds of new AMEX offers every month, consider an app called "CardPointers." I use it to manually activate all offers every time I log into my AMEX account, and it alone has easily earned me over 100,000 in extra points through the years.

They have a free and a paid version, but the paid app is well worth it for their "offer activation" feature alone. Cardpointers has notified me of multiple AMEX offers for spending \$100 or \$150 on dinner at certain restaurants, and earning enough points to book flights worth twice what I spent on dinner.

You can check Cardpointers out at [JGOOT.com/cardpointers](http://JGOOT.com/cardpointers), which contains a video where I interviewed their founder - who provides a walk-through of the app and how to use it for max effectiveness.

## Point Stacking

When you use airline shopping portals or Rakuten with your Chase and AMEX cards, you can earn the credit card bonuses offered with whatever card you're using in addition to the points offered by the shopping portal or Rakuten. This little trick is known as point stacking.

Keep in mind that you can't use shopping portals AND Rakuten simultaneously, but you can stack in other ways. I'll give you two examples below, but you can do it with hundreds of stores!

- **Example 1** - Need to buy office supplies for your business? Wait for when Staples or Office Max offers 15 points for purchases through Rakuten. But making the purchase with your Chase INK card earns 5 points per dollar for purchases through office supply stores. You'll then stack 15x points through Rakuten with 5x points through your Chase card for a total of 20 points per dollar spent. Buy a \$500 printer and instead of getting 500 points -  $500 \times 20 \text{ points} = 10,000 \text{ points}$ . *(By the way... Properly redeemed - 10,000 points is like having a travel slush fund that can be dipped into anywhere between \$250 and \$2500 in the future. More on that in the next chapter.)*



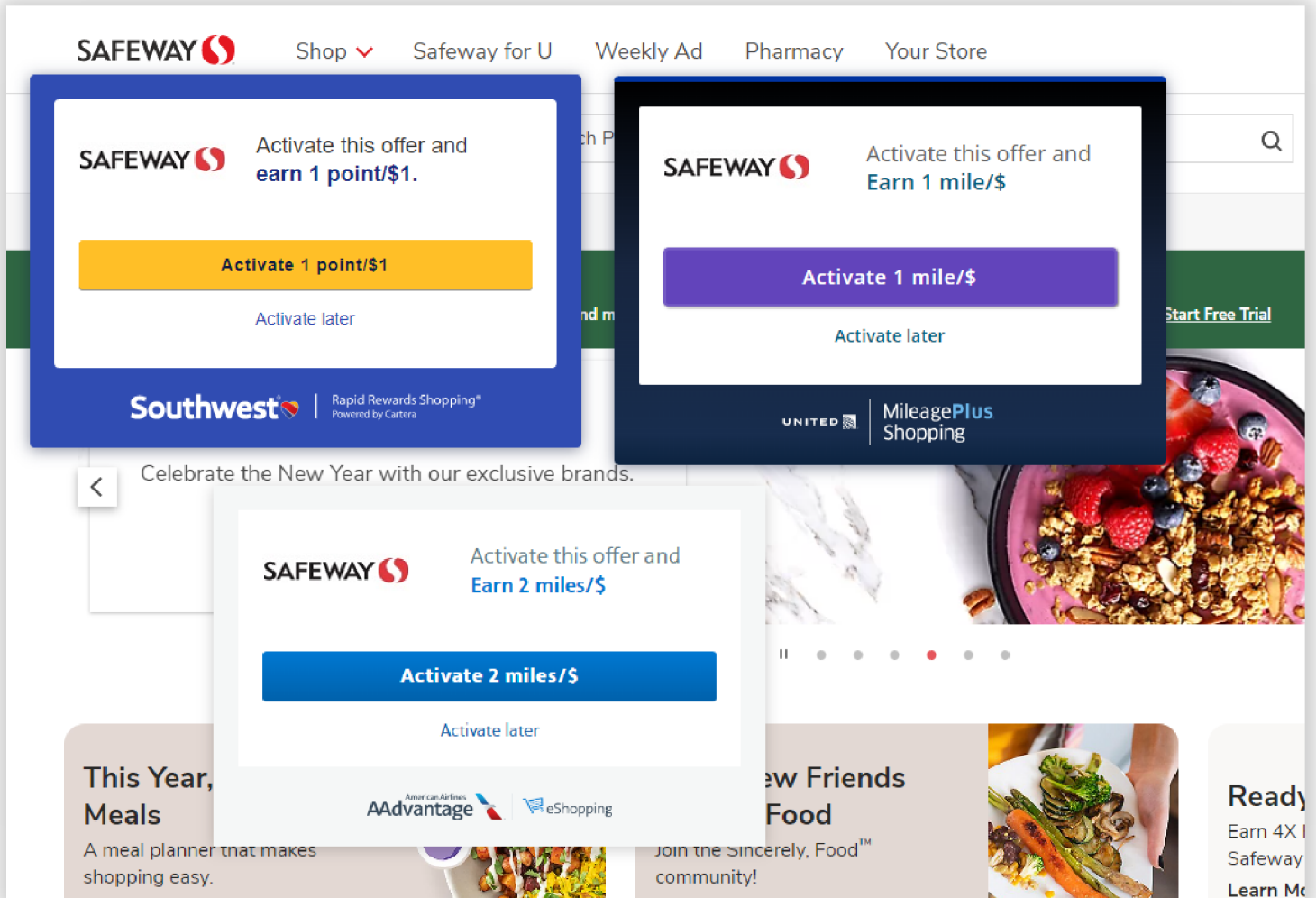
Submitted by JGOOT Client: K Barringer



## PART 4: POINT HEDGING 301

### Step 8: AMEX Earning Multipliers

- **Example 2** - This can be used with more ordinary expenses too. Using the example below – if you were to use your AMEX Gold card (which already gets 4x points on groceries) at Safeway.com and also activate the American Airlines offer below at 2 miles per dollar, you would earn points on your AMEX Card as well as your American Airlines account. Spend \$500 at the grocery store instead of getting 500 points - you would get 3000 points.



Submitted by JGOOT Client: E Collyer



## Three other ways to earn tens of thousands of points a year:

### 1) Retention offers

Although this doesn't work with Chase - every year, a couple of weeks AFTER you pay your annual fee - you can call AMEX and say that you are consolidating your credit cards and would like to cancel your credit card.

*\*But be sure to throw in the following statement, too: "I like the perks with the cards, but I just don't think it's worth the annual fee. Do you have any retention offers of points that would allow me to give it another try next year?"*

Assuming you spent more than just enough to earn the signup bonus - you'll often earn more points than most other cards give as a signup bonus!

### 2) Referral bonuses

As I've mentioned before - AMEX gives away points like candy, and they give 50,000 to 75,000 points a year for referring your friends to them.

Even better than Chase - When your friends ask you how you're traveling so much better, and so much more often - you can tell them you did it by learning how to use your AMEX card, but rather than only being able to refer them to the only card you own - you can get points if they get ANY AMEX card through your referral link.

To generate a referral code, simply log into your AMEX account - and look for the "refer a friend" link on the front page of your login.

### 3) Rakuten referral bonuses

I've said this before, but I'll say it again. Learning to use Rakuten is a GAME CHANGER for earning AMEX Membership Rewards points with ease.

So right after you convince your friend to get an AMEX card (through your referral link, of course) - send them your Rakuten referral link.

Rakuten will not only give them their first 3000 to 5000 AMEX points for free with their first purchase - but you'll get 3000 to 5000 points for referring them.

And unlike most credit card referrals - there is no limit to the number of referral points you can earn with Rakuten. We have clients who have earned enough points to fund a business-class flight to Asia - from nothing but referring friends to Rakuten.

## Final Note on AMEX Earning Multipliers

Using airline shopping portals, Rakuten, and point stacking methods are advanced strategies to multiply your earnings by buying items you already spent money on or were planning to purchase. It is not buying miles, so you don't want to spend just for the sake of spending. When you combine all of these methods, you'll be surprised at how quickly your AMEX Membership Rewards will add up.

And once you have a cache of these extremely valuable AMEX Membership Rewards...it's now time for what is **by far the most exciting part**: Redeeming your points!

## PART 4: POINT HEDGING 301

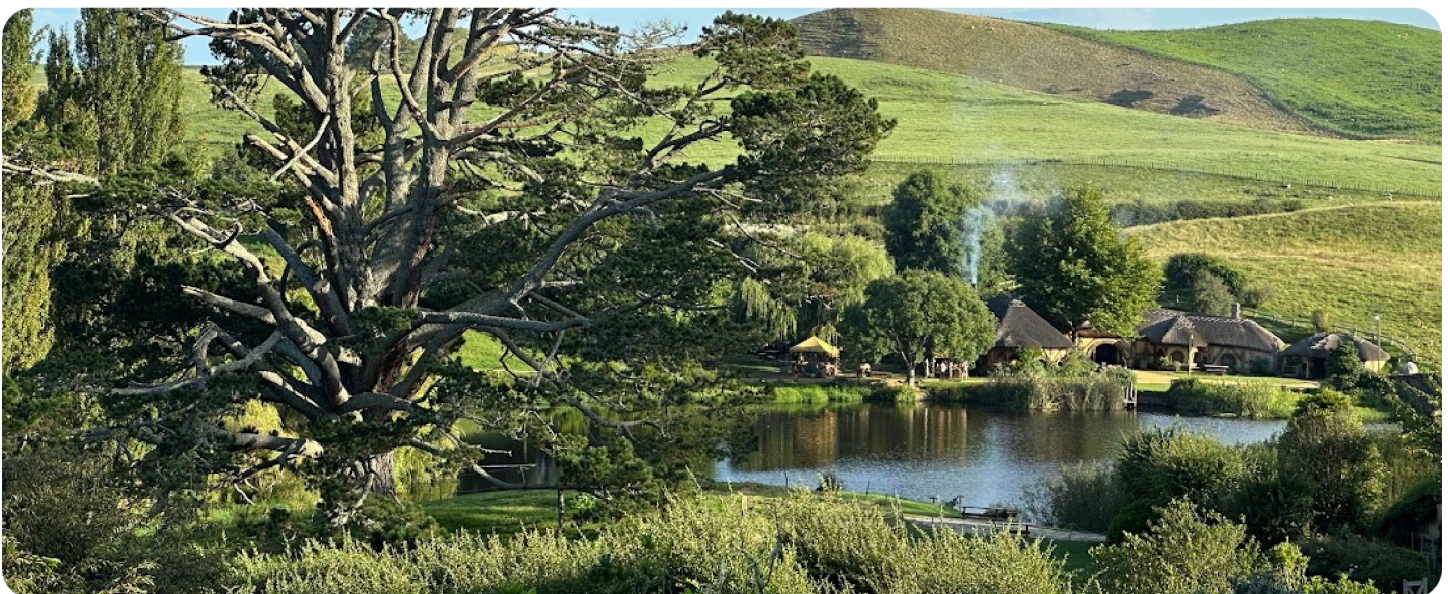
### Step 8: AMEX Earning Multipliers

#### Planning Ahead

A great way to leverage these AMEX Earning Multipliers is to plan ahead. Pay attention to your AMEX Offers and plan ahead. Consider upcoming birthdays, anniversaries, and holiday shopping, and if a relevant bonus offer comes up – take advantage of it early! This especially applies to large purchases (like laptops, home appliances, getting new tires) and virtually anything over \$50 or \$100.

In fact - if you time it right, a \$1200 set of tires or a \$3000 computer or appliance purchase can easily earn enough points for a business-class flight to Europe worth \$2000 to \$10,000!

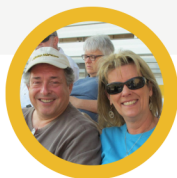
Do that once or twice a year on top of your everyday spending on everything else, and you'll never need to waste your time juggling multiple credit cards for signup bonuses again.





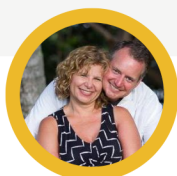
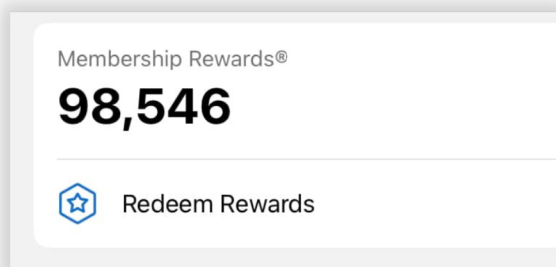
## TESTIMONIALS

### Step 8: AMEX Earning Multipliers



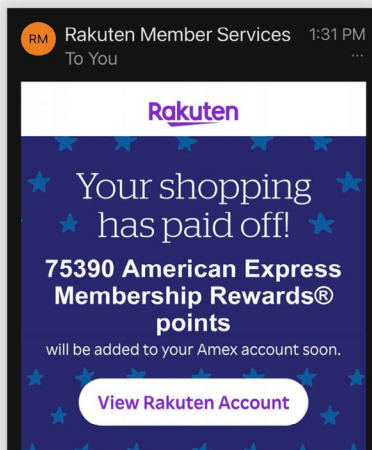
“OMG y'all! Got an AmEx just over a month-ish ago and paid first bill. These MRs are just my to-date restaurant, grocery and shopping-thru-Rakuten points! Holy cow! Where have y'all been all my life?!? ❤️😄❤️”

– Janet Brandt Majev



“Very happy with my last quarter. Benefits of remodeling a bathroom 😊. Rakuten Amex Points Earned = 75,390”  
[WITHOUT needing to sign up for a new credit card!]

– Lyle Henderson





## STEP 9: AMEX REDEMPTION MULTIPLIERS

Now for the fun part – AMEX MR points are the most powerful points in the industry. Not only is it easy for “regular folks” to earn far more points than big spenders who spend 5 or 10 times as much as them. AMEX points are the Nirvana of free travel when it comes to redeeming points not just for luxury flights but out-of-this-world luxury flights in private apartments in the sky that can cost between \$5000 and \$20,000 for a one-way flight.

Between Rakuten, AMEX Offers, and their 17 airline transfer partners – you can get twice what your Chase card gets you (and 3 or 4 times what your Capital One card will get you!)

*\*Remember the earlier lesson in Point Hedging 201 about earning 5 to 7 points per dollar (through Earning Multipliers) and then redeeming those points for 5 to 7¢ per dollar (through Redemption Multipliers)? That can result in putting \$2500 to \$5000 in free flights & hotels back in your pocket for every \$10,000 you spend (and that's not even the limit to what you can do.)*

But it's exponentially more complicated to redeem points for luxury flights than it is to redeem Chase points for max values with hotels, so buckle up. This is going to be the most in-depth chapter of all of them.



Submitted by JGOOT Travel Coach: S Darmofalski

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### Practice Finding COACH (Economy) Flights

Why practice with coach flights?

Finding \$1000 international coach flights that can be booked with 25,000 points is relatively easy.

But finding \$5000 international business class flights that can be booked with 50,000 or 75,000 points is 5 times harder.

And finding \$10k to \$20k first-class private apartments on planes that can be booked with 50,000 to 100,000 points is 10 times harder than that.

All the information I'm going to be providing you here can be used to book business and first-class flights. But to avoid getting overwhelmed - I highly recommend you first practice by finding coach flights for all the reasons mentioned above.

\*No need to actually book a coach flight unless you want to. The math of estimating the value of your points and how you transfer points is exactly the same as the exercises you did with Hyatt Hotels. (You can always use our spreadsheet at [JGOOT.com/calculator](http://JGOOT.com/calculator).)

But practicing actually finding the flights that are a good value is extremely important because getting good at this can mean the difference between spending 100,000 points to fly round-trip to Europe in coach... and spending 50,000 points to fly there round-trip in business class for the exact same cost in taxes.

(You read that right. It's entirely possible not to know what you're doing with points and spend 100,000 points on an economy flight, and someone else who knows what they're doing can book a flight on the same plane in business class for only 50,000 points.)

*\*So, if you want to get proficient at swimming in the shallow end of the pool before braving crashing waves, riptides, and unmeasurable depths of the ocean - practice finding good redemption values with economy flights.*



Submitted by JGOOT Client: B Shaw

**Before we delve into how to find flights to specific places at specific times, let's remember a key point from Point Hedging 101 and Rule 1: "Go where the deals are"**

The biggest reason we always try to go where the deals are is that it's exponentially easier to plan your calendar around an amazing deal on a flight than to commit to a specific place on a specific date and hope to find a good deal. This is even more important for finding great points deals than it is for finding great cash deals.

Just like the difference could mean paying \$6000 for a business-class flight you book for a specific date or planning your trip around a \$1200 flight you find going to the same place...

The difference could mean needing 100,000 points to book a \$1500 flight to a specific place at a specific time in coach or planning a trip around a \$5000 flight in business class that only costs 80,000 points. (Trust me - I know. I blew millions of points for 10¢ or 20¢ on the dollar for over a decade before I learned the error of my ways, and I've been kicking myself ever since.)

In fact - whether paying with points or cash - we show clients how to get on planes in business class for less than what most others on the same plane (going to the same destination) paid for their seats in economy.

*That's not to say you can't go to specific places at specific(ish) times.*

*But the more restrictions you place on when & where you go - the harder you're going to have to work to find a good deal.*

*It's like the difference between swimming upstream and floating downstream.*

### Shameless plug for our trip-alert services:

We believe so firmly that *going where the deals are* cuts planning time AND flight costs by at least 60% to 90% (and increases your quality of travel); we actually do that work for our clients on a daily basis. You can find out if we serve an airport near you at [JGOOT.com/vault](https://JGOOT.com/vault)

In addition to our cash trip-alert service, we often share amazing point redemptions with our coaching clients as well. We call them "5-cent deals" and we even have impromptu gatherings in foreign countries when several of our coaching clients take advantage of them and happen to be going at the same time. In case you're wondering, they could be deals like 26k points to Europe in Biz class, 36k points to Asia in first-class, or \$1000 or \$2000/night luxury hotels that can be booked with 25k to 40k points.)

To learn more about our coaching program and seeing if it can help you, visit [JGOOT.com/bookacall](https://JGOOT.com/bookacall).



## With that Rule 1 reminder out of the way...

Let's talk about a few important things if long-haul business or first-class is your goal and you have tight restrictions on when/where you want to go.

After all - you're looking for seats on planes that are reserved exclusively for the wealthiest 5% of the population or an airline's most loyal customers. If you want to pay significantly less than what they pay (whether paying with points or cash), you will have to outsmart them.

## Importance of Positioning Flights

If you live near a small airport, don't have scheduling flexibility, or just can't seem to find good deals for the location you're trying to go to from your home airport, I have two words for you: **Positioning Flights**.

A Positioning Flight is an airport other than your home airport that you *position to*, purely for the purpose of catching a flight from another airport that is a much better deal elsewhere. Considering most international flights involve a layover or two anyway, it's a well worthwhile effort.

This is especially useful for international flights in business or first-class and whether paying with cash or with points. Positioning flights can allow you to fly in lie-flat business or first-class flights for less than what most people pay for a middle seat in basic economy. (Often *far* less.)

For example:

- **Trying to get to Europe or Africa?** You're going to find some of the best deals focusing on airports on the East Coast – so try looking at airports in Atlanta, Boston, Charleston, Chicago, Miami, or New York.
- **Trying to get to South / Central America?** Check flights from Dallas, Houston, Los Angeles, and Miami airports.
- **Trying to get to Asia/Australia or the South Pacific?** Concentrate on West Coast airports, like Los Angeles, San Francisco, and Seattle.

To check where to find the best positioning flights, you'll need to utilize some skills that we covered in the Point Hedging 101 section. *This is why it's imperative that you master each of these steps before moving on to the next one!*



Submitted by JGOOT Client: D Mamodesene

#### Counter-Intuitive Tip for Finding Positioning Flights:

I call this a “reverse search,” and it has many applications, but in this case...

If you want to get TO Paris and aren't having any luck from your home airport, try this strategy to identify other likely airports to position to.

Use Google Flight's “anywhere” Feature, enter your desired dates, enter Paris as your departure airport, and select “direct flights only.”

Then, scroll over the United States and see which airports Paris flies directly to. You'll then have a cheat sheet of which airports to search for the best deals to fly to Paris FROM.

Write those airports down, and start digging to see which ones have the best flight deals available. If you can get yourself to one of those airports, you'll likely find yourself a great positioning flight!

I'm sure this sounds like a lot of trouble, but when it means the difference between getting a \$5000 flight for 50,000 points vs. 500,000 points, it's well worth the effort.

And once you get a little practice under your belt - it's actually a lot easier than it seems.

## FlightsFrom & FlightConnection

If you need additional resources for finding flights – say, if you want to look for all scheduled routes for a particular airline, or see what kind of aircraft is used on certain routes, or if you are researching a particular destination and want to see the most common and direct routes for better flight positioning – these two websites will be extremely helpful.

### FlightConnections.com

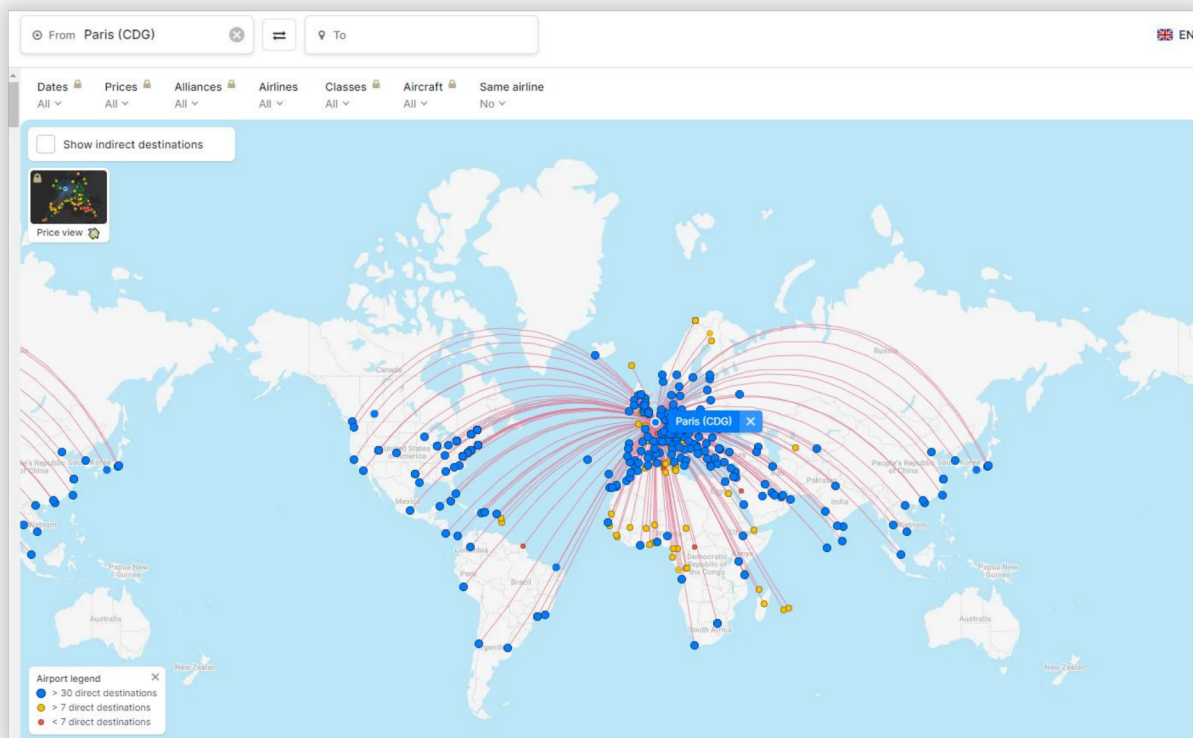
[Flightconnections.com](http://Flightconnections.com) is a comprehensive and up-to-date database of nearly all airlines, airports, and scheduled flights worldwide. It offers some basic features for free, while others are only available once you upgrade to a premium account. The interactive map makes it easy to visualize what you're looking for, and you can narrow your search by airline for free (premium search features include searching by airline alliance and aircraft).

It's very helpful if you're wondering which airlines fly where, which carriers and stop-over options serve the routes you're looking for, as well as flight timetables and schedules. Knowing common flight routes is very helpful when searching for “good” flight deals. Once you find a route you like, then you can check those airline sites directly.

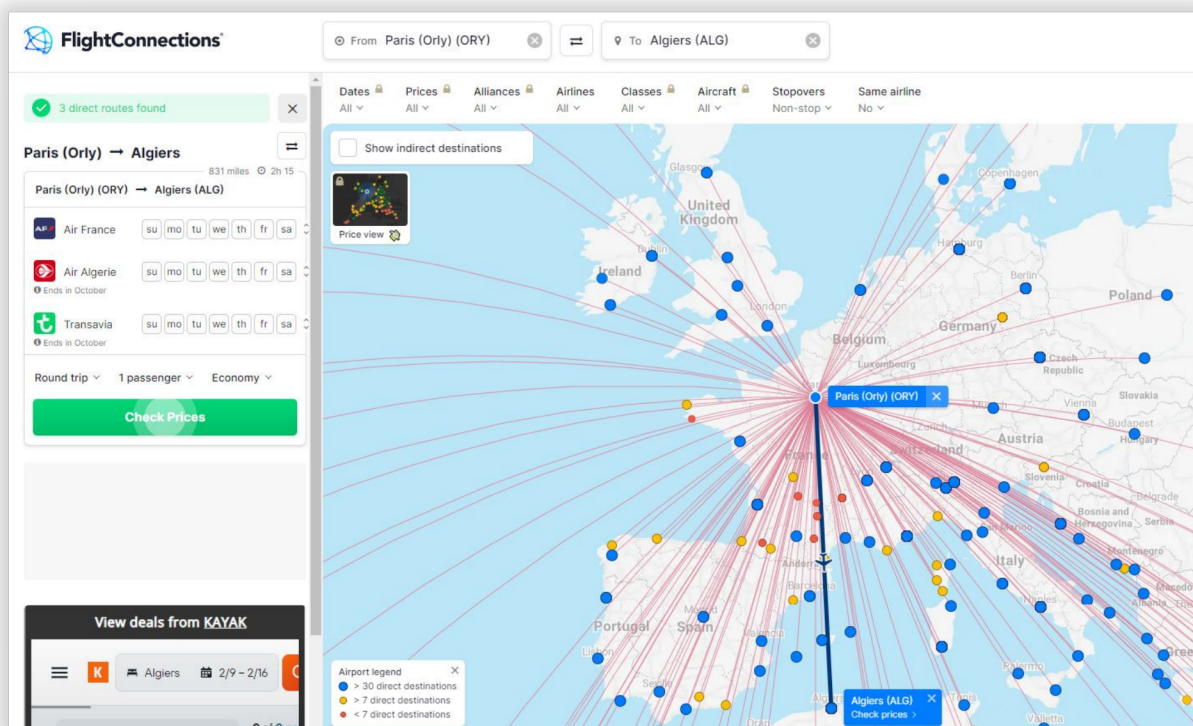
As a baseline example, say you're looking for a flight to Paris from the United States, but you want to know all of the airports that serve direct flights. Just enter “Paris” into the “From” search and see what pops up. You can click on any destination, and it will show you the airlines that serve that airport as well as the days of the week that they have flights.

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers



Or, say you found a great flight to Paris and want to see where else in Europe and North Africa you can easily get to from there. Simply click on various destinations for more information on which airlines and dates serve those destinations.





## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### FlightsFrom.com

[FlightsFrom.com](http://FlightsFrom.com) is another great resource for finding non-stop, direct flights to and from different airports as well as flight timetables. What makes it really special is that it gives you the ability to search by aircraft type, allowing you to find wide-bodied aircraft and jumbo jets. Why would you want to find flights on wide-bodied aircraft? Because those are the planes that have lie-flat seats in business class. Without this resource, finding wide-body aircraft can be extremely tedious.

**FlightsFrom.com**

All routes and scheduled flights from every airport

✓ Direct flights All non-stop destinations from every airport ✓ Timetable Unique schedule information with up to 90% coverage

Your departure airport, city or airline

AIRPORT MAP SEARCH

FlightsFrom.com is a useful website for finding airline routes and flight schedules globally. The idea is being able to explore destination opportunities through non-stop flights from specific airport. It's a tool to set up your business meeting or weekend holiday based on your timeschedule and your closest airport.

“ Part of its appeal is that it just makes trips easier to plan; you see the departure times of every non-stop flight in a list. — MSN.com

“ I always wondered where you could fly direct from a particular airport (Burbank, I'm looking at you) and those answers can be tough to find. Not anymore! — Rich on tech

“ Many mainstream sites don't list low-cost carriers or link transoceanic flights to regionally based carriers that can provide less expensive options. For that, you need a bigger tool kit... (Hint: search by destination airport at FlightsFrom.com) — The New York Times

“ Many low-cost carriers airlines prevent their flights from showing up on some of these (read Vayama or Google Flights) third-party travel websites. If you want a chance to view all local departures, try using FlightsFrom.com — Lifehacker

**Biggest airlines**  
Based on number of departures next month

	American Airlines 208847 flights scheduled next month
	United Airlines 183207 flights scheduled next month
	Delta Air Lines 157111 flights scheduled next month
	China Southern Airlines 69186 flights scheduled next month
	Ryanair 53446 flights scheduled next month

**Busiest airports**  
By scheduled departures today

1	Chicago O'hare (ORD) 1325 flights departing today
2	The William B Hartsfield Atlanta (ATL) 1158 flights departing today
3	Dallas Fort Worth (DFW) 1041 flights departing today
4	Denver (DEN) 929 flights departing today
5	Los Angeles (LAX) 839 flights departing today

**Top aircraft types**  
The most common aircrafts in our database

1	Airbus A31X/32X 1039434 flights with this aircraft type next month
2	Boeing 737 691711 flights with this aircraft type next month
3	Embraer 19X/17X 204463 flights with this aircraft type next month
4	Bombardier CRJ / Challenger 196908 flights with this aircraft type next month
5	ATR 72/42 120698 flights with this aircraft type next month

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

Quick guide for what kinds of aircraft have lie-flat biz / first class seats:

Boeing	Airbus
747	A330
757 (But not always lie-flats. Check with the individual flight if ever booking.)	A340
767	A350
777 (This is where you can find the famous Emirates flights with a shower on board for first-class passengers.)	A380*
787	*Emirates has a bar/lounge on their A380. Singapore has private suites on their a380, and I have booked flights on both for as little as 45,000 to 50,000 points, so keep your eye out for them!

So if you were looking at flights from LAX (Los Angeles) and wanted to see which flights to HNL (Honolulu, HI) had lie-flat seats in business class (and not just standard business-class recliners), you can see here which airlines are using wide-bodied aircraft for that route and narrow your search accordingly.

The screenshot shows the FlightsFrom.com website interface. The main heading is "All scheduled direct (non-stop) flights from Los Angeles (LAX)". Below this, there's a section for "Flights from LAX to HNL" with details like flight duration (5h 50m), distance (2566 miles), and estimated price (\$175). A list of airlines is shown, including American Airlines, Alaska Airlines, Delta Air Lines, Hawaiian Airlines, United Airlines, and Southwest Airlines. Red arrows point to the aircraft types listed for each airline: American Airlines (Airbus A31X/32X), Alaska Airlines (Boeing 737), Delta Air Lines (Airbus A31X/32X (+2) Boeing 757 Boeing 767), Hawaiian Airlines (Airbus A330), United Airlines (Boeing 737 (+2) Boeing 757 Boeing 777), and Southwest Airlines (Boeing 737). The page also features a map of flight routes, a flight schedule, and a "CHECK PRICES" button.

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### Award Hacker & Points.me

After you've identified the best departure airports, it's time to find the best airline partners who will get you the best deal on your flights.

Although you *could* search each individual airline one at a time, a couple of tools that can help include Award Hacker and Point.me.

If you're looking for a reference to find out roughly how many points it might take you to get to a certain destination, two sites are great for this: [Awardhacker.com](https://awardhacker.com) (free, doesn't search specific dates) and [Points.me](https://points.me) (paid service, searches specific dates).

Award Hacker is great for figuring out which AIRLINES will have the best deals points-wise, but you still have to do the digging to find availability on the dates you want to go.

Points.me is great for searching points deals across most airlines, but it is date-specific, so it can be quite time-consuming if you have a lot of dates you can go.

*And don't forget Seats.Aero! (I did a full write up about it on page 20.)*

No matter which site you use - until you build your own sense of which airlines will work best for your destinations, from airports you can easily get yourself to - these sites are great tools you can use as a starting point. Using the Awardhacker example on the next page, aside from the number of points estimated on the left-hand side, you'll want to pay attention to the two right-hand columns: "Operated by" and "Transferable from."

"Operated by" indicates **airline alliances**, which I will cover in the next section. "Transferable from" indicates where you can transfer points from.

The two you want to be sure are represented? **MR = AMEX Membership Rewards** and **UR = Chase Ultimate Rewards**.













Submitted by JGOOT Travel Coach: K Mendonça



## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

From				To
Seattle,				Tokyo,
Route Type	Cabin	Stops	Frequent Flyer Programs	
Round Trip	Economy	Up to 1 stop	Any	
 <b>40k NH miles</b> (Show \$/mile) <small>Round Trip   Economy   Low Season</small>	Nonstop / 1 stop SEA - HND/NRT	Operated by <b>NH</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>50k+ JL miles</b> (Show \$/mile) <small>Round Trip   Economy   Single Partner</small>	1 stop SEA - HND/NRT	Operated by <b>AA</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>50k NH miles</b> (Show \$/mile) <small>Round Trip   Economy   Regular Season</small>	Nonstop / 1 stop SEA - HND/NRT	Operated by <b>NH</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>50k AS miles</b> (Show \$/mile) <small>Round Trip   Economy   Off Peak</small>	1 stop BFI/SEA - HND/NRT	Operated by <b>AS, AA</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>50k+ JL miles</b> (Show \$/mile) <small>Round Trip   Economy   Oneworld</small>	Nonstop / 1 stop BFI/SEA - HND/NRT	Operated by <b>Oneworld</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>51.5k+ BA miles</b> (Show \$/mile) <small>Round Trip   Economy   Single Partner</small>	Nonstop / 1 stop SEA - HND/NRT	Operated by <b>Oneworld</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>52k+ CX miles</b> (Show \$/mile) <small>Round Trip   Economy   Standard Award</small>	1 stop SEA - HND/NRT	Operated by <b>Oneworld</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>55k NH miles</b> (Show \$/mile) <small>Round Trip   Economy   High Season</small>	Nonstop / 1 stop SEA - HND/NRT	Operated by <b>NH</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>55k NH miles</b> (Show \$/mile) <small>Round Trip   Economy   Partner</small>	Nonstop / 1 stop BFI/SEA - HND/NRT	Operated by <b>Star Alliance and more</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	
 <b>65k AA miles</b> (Show \$/mile) <small>Round Trip   Economy   Off Peak</small>	1 stop SEA - HND/NRT	Operated by <b>AA</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>	

Once you get a rough idea of how many points it will take to get to your destination of choice, you should then check the airline site to ensure the flight you want is available for the number of points you want. Then you'll then have to sign into your AMEX account to transfer the points to the Airline you want (which is covered in a section below).

#### Quick Tip:

Award Hacker is a very finicky site. If an ad blocker is activated on your browser, it often won't work. So be sure to turn your ad blocker off, use a different browser, or use your phone.

If you still have problems, don't worry about it. It's very insightful for learning the different airline alliances and which airlines are associated with which cards. But between the 3 sites listed - it's the least useful. Plus - I'm about to give you some direction on searching for deals directly on airline sites. Once you're experienced with seats.aero, point.me and using individual airline sites, you'll hardly ever need Award Hacker.

## Getting to Know Airline Alliances

Airline alliances are partnerships among different airlines. There are three major airline alliances: **SkyTeam**, **Star Alliance**, and **Oneworld**. Within these collaborations, airlines can pick up partner routes and *even offer you the opportunity to redeem miles and points through each other's programs*.

Using partner airlines is a great way to get the most bang for your points. That's because different airlines treat points differently. Often, non-US-based carriers treat the 50 States as if it is one location, so you can sometimes fly from New York to Hawaii for the same number of points as it takes to fly from San Francisco to Hawaii.

Or you can book a Delta flight *through* KLM/Air France, but for significantly fewer points than if you used the Delta site to make the booking. This is something we call "sweet spots."

In order to find those sweet spots, you should have a basic to intermediate understanding of airline alliances, which is what I'm giving you here. I'm not going too deeply into our advanced strategies with airline alliances because – as *I've mentioned several times throughout this book* – the most effective way to put this into action is to learn the step-by-step process before jumping into the deep end with foreign transfer partners.

### So, here's the scoop on which airlines are the best "search engines" to use to find points flights on partner airlines.

You should use the airline website indicated below as a starting point for doing your flight research – that will show you which airline partners have available flights that you might be able to transfer points to.

- **Delta** – use the Delta website to search for flights with *all* SkyTeam carriers.
  - Flying Blue (KLM/Air France)
  - Aeromexico
- **United** – use the United website to search for flights with *all* Star Alliance carriers.
  - Air Canada
  - Singapore Air
  - ANA
  - Avianca
- **American Airlines** – use the American Airlines website to search for flights with *all* Oneworld carriers.
  - British Airways
  - Asia Miles/Cathay Pacific
  - Qantas
  - Iberia (Be sure to set up a free account with them ASAP. They require that you are with them at least 60 days before being able to transfer points to them.)



Submitted by JGOOT Client: K Stutes

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

\*There are many more transfer partners, but the more points programs you have to keep track of - the more complicated this becomes. So in an effort to keep things as simple as possible - I've only included airlines that you can transfer your points to from either Chase or AMEX.

We have hundreds of testimonials & case studies from clients who have used only those two cards, and I'm positive you can, too.

#### Important note:

Please keep in mind that when you're searching by the big 3 airline alliances, you're not necessarily looking for the best price or the lowest points on Delta, American, or United.

These are just where you start your research to see if acceptable flights are even available with any of the partners in those alliances.

Once you find some acceptable flights - you can then see which transfer partner can get you there for the fewest points. *(I call these "second tier transfer partners," and I've flown countless times on Delta, but I booked the flight for less than 1/2 as many points by booking it through a partner airline like KLM. Or I've flown four of us on a United flight in first-class to Costa Rica for fewer points than United wanted for coach - simply by booking the flight through Air Canada instead.)*

\*But make no mistake - the secret isn't so much knowing the airline alliances. The secret is finding available seats on the planes before millions of other travelers with lots of points, lots of money, or lots of status find them.

The key to success is to outsmart them with positioning flights, being flexible on dates, starting your search early and often, and going where the deals are.

By applying the tips in this book. I'm positive that you can do it.



Submitted by JGOOT Client: R Rounkles



## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### Now lets talk about airlines not with airline alliances...

Not all airlines are with alliances. Below are the ones that are only with AMEX or only with Chase:

Additional transfer partners not with any alliances (That transfer from Chase):

- Aer Lingus
- Emirates
- Jet Blue
- Southwest\*
- Virgin Atlantic
- Hyatt (Hotel)
- IHG (Hotel)\*
- Marriott (Hotel)\* +

Additional transfer partners not with any alliances (That transfer from AMEX):

- Aer Lingus
- Emirates
- Etihad
- Hawaiian
- Jet Blue (Points lose 20% of their value when transferring)\*
- Virgin Atlantic
- Choice Hotels\*
- Hilton (Hotel)\*
- Marriott (Hotel)\* +

\*Transfer partners with an asterisk rarely have high-value redemptions. It's possible to find high-value redemptions, but it takes a lot more work to find them, so use those options as a last resort.



Submitted by JGOOT Client: A Pullat

#### + Little-known secret about Marriott Points

Although Marriott points rarely have high values when redeeming for a room in their own hotels - their points transfer to nearly ALL airlines.

The catch is that they lose  $\frac{2}{3}$  of their value upon transferring to an airline. (Translation: If a business class flight is 100,000 points - you'll need to transfer 300,000 Marriott points for that flight.)

So if you've got a ton of Marriott points (which are some of the least valuable points of all airline and hotel partners combined) - not all is lost.

If you ever find a flight with at least a 6-cent valuation (if not 10 or 20 cents) - this could be an excellent use of your points. (And most likely better than 95% of redemptions you'll find booking a room with Marriott.)

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### ***“But Joel - What about other flexible cards?”***

If you already have Citi or Capital One points - they have transfer partners too. They don't have nearly as many major ones, nor do they have as many opportunities for Earning Multipliers, so I don't recommend focusing on them until you're getting \$25,000 to \$50,000 in free travels/year from your Chase/AMEX combo of cards.

If you already have points with them - feel free to Google which transfer partners they work with. The same methods I describe in this book will work with them too (just not as reliably).

For a more detailed description of why I recommend starting with Chase - even when other cards have bigger signup bonuses, visit [JGOOT.com/why-not-capital-one](http://JGOOT.com/why-not-capital-one).

#### **“What about a \_\_\_\_\_ airline card? They're offering more points than AMEX is offering.”**

##### **The good news:**

ALL individual airline or hotel cards give great value for their points 5% or 10% of the time.

##### **The bad news:**

They all have terrible redemptions 90% to 95% of the time. (Even my favorite hotel chain for points - Hyatt - only has great redemptions 20% or 25% of the time.)

I know because I used to have a lot of Delta points, United Points, Hilton points, Marriott points, and miscellaneous other airline points. Then I learned about points that let me play the field with several dozen brands - drastically increasing my odds of getting a great value for them.

For examples of how much more I was able to get out of my flexible points - visit [JGOOT.com/stacked-odds](http://JGOOT.com/stacked-odds)

##### **More good news:**

If you have a ton of AA, Marriott, United, Hilton, Delta, or IHG points - not all is lost! It's entirely possible to get 5 or 10 times MORE out of those points by adding a Chase/AMEX combo of cards to your wallet.

How, you ask? By simply diversifying your portfolio with flexible points - you can put your airline or hotel points on the back-burner, build your stash of flexible UR (Chase) and MR (AMEX) points and wait for when you are able to use them for the highest and best use.



Submitted by JGOOT Client: I Schack

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### What about my Wells Fargo, Bank of America, Discover card, credit unions, etc.

##### The bad news:

This is the worst news of all. Any points with those banks, or points from cash-back cards are worth no more and no less than one cent a piece, and you should stop spending money with those banks as soon as possible.

##### The good news:

There is none. Even if they earn 2% cash back - these cards have zero transfer partners - so 2% is the best you'll ever get.

*(For the math-challenged - 2% is a far cry from the 10% to 50% you can get by milking flexible Chase & AMEX travel cards for all they're worth.)*

For examples of what you can do with flexible points vs. these "fixed value" points, visit [JGOOT.com/no-more-cash-back](http://JGOOT.com/no-more-cash-back).

**"If You Always  
Do What You've  
Always Done,  
You'll Always  
Get What  
You've Always  
Got."**

~ Henry Ford

##### Time-saving tip.

I just shared 3 different videos answering very common questions from people hoping they could apply The JGOOT Way to the cards in their wallets. As much as I've tried through the decades that I've been traveling for free - I couldn't get any of them to work as effectively as the 10 specific steps outlined in this book.

If you'd like to get as much out of this book as possible with as little time as possible - skip the videos above. Instead - remember the Henry Ford quote and try the 10-step process outlined in this book. It will be a lot easier than trying to retrofit the points you already have and the way you've always done it - to The JGOOT Way of Travel.



Photo Credit: Unsplash.com



## Deciding Between Spending Chase & AMEX Points


When deciding whether you're going to use Chase points or AMEX points, sometimes the decision is made for you simply based on which transfer partners are with Chase and which ones are with AMEX.

Here are 3 other factors to consider when deciding whether or not you should cash in your Chase or AMEX points.

1. If in doubt and you have a choice between Chase and AMEX - use your AMEX points. They're a lot easier to earn than Chase and, therefore, a lot easier to replace.
2. If you want to use points for lodging - my money is on Chase transferring to Hyatt. It never hurts to check for better deals with Hilton, Marriott, or Choice Hotels, but 90% of the time - I use my Chase points for Hyatt hotels and my AMEX points for flights.
3. Both Chase and AMEX occasionally offer transfer bonuses of 15% - 50%, giving you the opportunity to redeem points for even more value (as seen below). There is no schedule for when these transfer bonuses happen, so you'll just have to keep an eye out for whether Chase or AMEX are offering a bonus.

For example :

**FEATURED**



**HAWAIIAN  
AIRLINES.**

HawaiianMiles® **OFFER**

**1000 points = 1200 HawaiianMiles®**

~~1000 points = 1000 HawaiianMiles®~~

\*But remember the Pareto Principle – Don't spend much time worrying about these transfer bonuses. Getting a 15% to 50% transfer bonus is just the icing on the cake.

**The REAL value** is finding a \$12,000 first-class flight in a 6X8 private apartment on Singapore Air that AMEX would charge 1,200,000 points for, Chase would charge 800,000 points for, United would charge you 250,000 points for, but Singapore Air only charges 50,000 points so you transfer your points to them. *(For the exact same flight. Using the exact same points. With just a little bit of extra know-how.)*

## Transferring points

**\*\*You cannot transfer your points back to your AMEX account, so you want to be sure you're transferring the right number of points for the flight or hotel you have in mind.**

### CHECK-IN EXERCISE: Choosing the right AMEX card

Here is a quick pre-transfer checklist:

- ☐ Make sure you found a points-price that passes the minimum recommended redemption value test. (You can also check the numbers at [JGOOT.com/calculator](https://JGOOT.com/calculator))
- ☐ Make sure you've checked directly with the airline or hotel site to ensure it's available for your specific dates.
- ☐ If it's an airline that does not transfer instantly - it could take 24 to 96 hours. In that case - you'll want to ensure you've got backup options in case someone else books that flight. (It's rare, but some airlines will allow you to call them and hold the flight for you.)
- ☐ If you have points from multiple programs that transfer from the same transfer partner - check to see if one of them has a transfer bonus worth taking advantage of.

After checking all 4 boxes off the list - you're ready to transfer your points.

For Chase, simply follow the steps outlined in Point Hedging 201 for Hyatt Redemption for any other airline or hotel. For AMEX, follow the steps below.



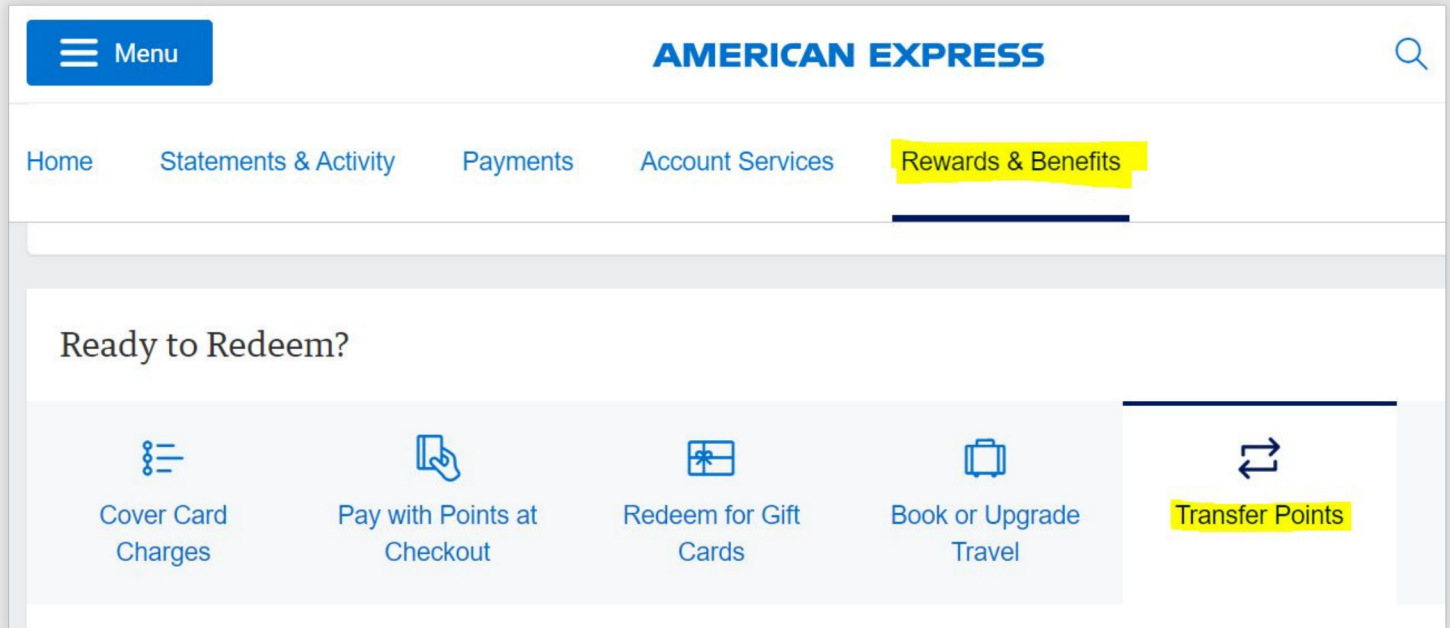
Submitted by JGOOT Client: I Schack

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### Step 1: Getting Started

Sign into your American Express account, select “Rewards & Benefits” from the menu, then select “Transfer Points.”



Submitted by JGOOT Client: I Schack



Submitted by JGOOT Founder: Joel McDonald











## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### Step 2: Select Your Transfer Partner

You will need a membership/mileage account with the airline you are transferring points to, which is free. I recommend joining all of them so that when you find a flight you like and the time comes to transfer points – you can do it quickly. If you haven't already created an account, do so with the airline or hotel, and make note of your loyalty number.

**\*Important note** - whenever registering with an airline or hotel's loyalty program - be sure to set up your name EXACTLY as your name is registered with your credit card company. Even a difference between having a middle initial with your credit card and not having a middle initial with your frequent flier account could cause a delay and a major hassle waiting on hold to get the issue straightened out.

Transfer Partners				
All (20)	Enrolled (18)	Airline (17)	Hotels (3)	Offers (1)
>		<b>Aer Lingus</b> Enrolled	1,000 Points = <b>1,000 Avios</b>	
>		<b>AeroMexico</b> Enrolled	1,000 Points = <b>1,600 Premier Points</b>	
>		<b>Aeroplan</b> Enrolled	1,000 Points = <b>1,000 Aeroplan® Points</b>	
>		<b>AIR FRANCE KLM</b> Enrolled	1,000 Points = <b>1,000 Flying Blue® Miles</b>	
>		<b>ANA Mileage Club</b> Enrolled	1,000 Points = <b>1,000 ANA Mileage Club Miles</b>	
>		<b>Avianca LifeMiles</b> Enrolled	1,000 Points = <b>1,000 LifeMiles</b>	
>		<b>British Airways Executive Club</b> Enrolled	1,000 Points = <b>1,000 Avios</b>	
>		<b>Cathay Pacific™</b> Enrolled	1,000 Points = <b>1,000 Asia Miles™</b>	

## PART 4: POINT HEDGING 301

### Step 9: AMEX Redemption Multipliers

#### Step 3: Transfer Your Points

With AMEX, you will often have to transfer points in increments of 1,000. Move the slider over to the amount you'd like to transfer and press the blue "Review Transfer" button, which will show you a confirmation screen for you to review and make your final confirmation for the points to be moved. Please note the estimated transfer time. With Chase, the transfer tends to be instantaneous - with AMEX, it can vary. Sometimes it's instantaneous; other times, Chase/AMEX will warn you that it can take 24 - 48 hours, so plan accordingly!

The screenshot shows the AMEX website interface for transferring points to Air France KLM. At the top, it says "AIR FRANCE KLM Enrolled" and "1,000 Points = 1,000 Flying Blue® Miles". On the left, under "Transfer Limits", it lists: Minimum Transfer 1,000 points, Maximum Transfer 999,000 points, and Transfer Increments 1,000 points. Below this, "Estimated Transfer Time" is listed as "Up to 48 hours". A paragraph of text describes the Air France and KLM fleet, followed by a "View More" link. At the bottom left is a "View Terms & Conditions" link. On the right, under "Choose the number of points to transfer", there is a slider control with minus and plus buttons. Below the slider, two input fields are shown: "POINTS" with the value "1,000" and "FLYING BLUE® MILES" with the value "1,000", separated by a right-pointing arrow. Below this is the section "Select AIR FRANCE KLM account to transfer points", which contains a radio button selected for a masked account name with a "Delink Account" link, and a plus icon with a "Link Another Account" link. At the bottom right is a large blue "Review Transfer" button.

#### Common Pitfalls to Avoid

If you want to maximize your points, do not – I repeat – DO NOT redeem your valuable Membership Reward Points for any of the below items:

- AMEX Statement Credits.
- Through the AMEX Travel Portal
- Amazon Credits (They make it SOOO easy to check a box that will use points to cover the entire purchase price of something on Amazon. DON'T DO IT! That free \$800 iPad could very well be at the expense of a \$7000 business-class flight to Asia in a seat that turns into a bed.)

## CHECK-IN EXERCISE: Review These Chapters!

If you're tempted to ignore the last few chapters to run out and get more credit cards just to get another quick & easy signup bonus...

### Re-review these chapters.

This is exciting stuff, and you might be ready to sprint to the finish line.

But this is a process, and you **MUST** learn how to walk before you can run.

If you try to hit the ground running without the fundamentals in place, you'll be no different from the 98% of other points travelers who say, "Yeah - I tried that once. It's not worth the trouble. It's easier just to get free stuff on Amazon."

But, if you know this information front-to-back, you'll be able to easily apply these steps to your daily spending and points redemption.

And then, you will be set for life.

Unlike card churning, these are long-term, sustainable practices that will help you continuously earn and redeem points for way more than a penny per point. In fact, if you master AMEX Earning Multipliers and Redemption Multipliers, it's possible you can get 25%, 50%, and even 100% back from every dollar you spend on your credit cards

Mastering these steps is infinitely more valuable and will take less effort in the long run than having to manage half a dozen new credit cards a year - just to get a quick/easy "one-and-done" sign-up bonus.



Submitted by JGOOT Client: J McTaggart



## Point Hedging 301 Challenge

If you're like the majority of my friends & family you're still probably thinking "This all sounds great. I'll try it when I'm ready to plan a trip."

But that's "the old-fashioned way" of travel, and that's why 98% of travelers THINK travel has to be expensive. (Hint: It doesn't.)

So just like all of the other challenges in this book - the whole goal is to find a flight that is such an unbelievably ~~good~~ ~~great~~ AMAZING deal - it inspires you to book a trip! (Even if you weren't planning one.)

Bottom line - there are unbelievable deals waiting for you every day. But if you're not regularly looking for them - you've got slim-to-none odds of finding them on the 3 to 5 times a year you get around to looking for them.

### Your Challenge:

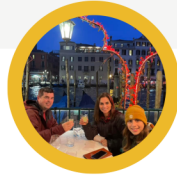
1. Go to Seats.Aero (Visit page 20 for a description).
2. Pick a date you could get out of town for 3 to 14 days.
3. Don't search for specific destinations. Search for CONTINENTS you want to visit.
4. If you don't see anything that works, change the dates & try again.
5. If you still don't see anything that works and you're looking for international travel - try different origination airports.
  - If looking for Europe or Africa - check major East-coast airports
  - If looking for Asia or Australia - check major West-coast airports
6. Then try different arrival airports in the continent you'd like to go to.
7. If you *still* don't find anything, take a break and try again a couple days later.
8. When you see one that would be a minimum redemption value of 3 cents per point - make sure you can find a return flight, make sure there are a couple backup options in case one of your flights get booked while waiting on a point transfer, transfer points to the appropriate airline, and book it. (Feel free to use [JGOOT.com/calculator](https://jgoot.com/calculator) to properly account for taxes and verify the redemption value per point.)
9. Grab a screenshot of your booking, as well as the cash value of that flight if you didn't use points. (Being sure to omit personal info like dates of travel, or account numbers.)
10. Post screenshots, a quick note, and a tag of #PointHedging301Challenge to our Facebook Group: JGOOT Village

Complete this challenge within 30 days of buying this book and we'll email you a \$100 travel savings card.

*\*Note that you can book the flight for any time in the future. But in the spirit of Just Getting Out Of Town - all challenges must be booked within 30 days of buying this book.*

## TESTIMONIALS

### Step 9: AMEX Redemption Multipliers



I'm in Venice staying in a \$1700 Euros-a-night room free on points and got the plane on points too. We flew economy but this is a 15k trip I booked for almost \$0. It's something I would have done before joining but not at such a luxurious hotel. My normal budget is 5k per trip and I booked this for \$0. (At Centurion Palace Hotel Venice).

-Sage Major



"I am learning so much in the JGOOT Lounge. Just booked tickets to Seattle to see my son for \$22 with points and saved points by being flexible with airports. We typically fly out of Oakland which would have been 70,000 to 80,000 points for both of us. Instead, we are using 35000 total pts to fly out of SFO. And we can use Centurion Lounge with AMEX..."

- Kimberly Lew



Gil Ficke

February 8 · 🌐

1st leg Eastbound Around the World. Dallas to Dubai via Doha Qatar in their Qsuite product.  
\$5850 /pp flight for \$34 + 70k miles.

Great service and delicious Ala cart dining. Qatar has one of the best business class seats in the sky. The center divider collapses so we could take a rest together. Not really a double bed but with the mattress pad provided it was very comfortable. This route was identified by Thomas Spears and JGOOT as a 'sweet spot'. I agree!

**Business-Class to  
Dubai for \$34**

**View Case-Study  
at [JGOOT.com](https://JGOOT.com)**



# — PART 5: PUTTING IT ALL TOGETHER



Submitted by JGOOT Travel Coach: S Darmofalski



# STEP 10: KAIZEN: WASH, RINSE, REPEAT

Instead of constantly trying new things and never really mastering any of them, Kaizen is the practice of continually improving on a specific set of proven skills - to get exponentially better long-term results.

Just like with nutrition, exercise, wealth, or learning a new language or hobby - Ordinary things done consistently produce extraordinary results, and traveling The JGOOT Way is no different.

## Kaizen · 改善

(n.) philosophy of continuous improvement;  
becoming one percent better everyday

Practice each of the steps in this book, do them in order, and don't move on to the next step until you've gotten *really good* at the previous one, and you'll achieve exponentially better long-term results than any one-and-done signup bonus can ever get you (no matter how many points that signup bonus gets).

**\*And I don't mean "pretty good" ...I mean REALLY good!**

Tell yourself you don't have time to put Point Hedging 101, 201 & 301 strategies into place - your AMEX & Chase cards will be no more valuable than any other card out there & you'll be lucky to get 3% of what you spend per year back.



Submitted by JGOOT Travel Coach: S McKnight:

## PART 5: PUTTING IT ALL TOGETHER

### Step 10: Kaizen: Wash, Rinse, Repeat

But instead of a mere 2% or 3% - get pretty good at the previous 9 steps - and you'll get 10% to 25% back.

Get EXCEPTIONALLY good at not just earning/redeeming points but finding deals that don't require points at all, and you're looking at getting 25% to 150% of every dollar you spend - back in the form of free flights and hotels.

With no need to spend any more than you normally spend on everyday expenses.

No need for churning a bunch of credit cards just to earn a potpourri of one-and-done signup bonuses.

And no need to travel last minute, go to places you don't want to go, or fly with airlines you don't want to fly with.

Choose your battles and know when to pay cash. Play with our calculator whenever you're thinking of cashing out those points, and you'll begin to know instinctively whether or not it's a good deal. (Because most times it's not.) [JGOOT.com/calculator](http://JGOOT.com/calculator).

### So, what's next?

You have three choices:

- 1) Break the rules I've shared however you like.
- 2) Keep getting better at the rules of The JGOOT Way on your own.
- 3) Get personal help from me and my team

#### If you go with option 1 - Breaking The Rules:

Now that you have Hedging 101 skills and know how to find 70% off to 95% off flights any day of the year (that don't require any points whatsoever)...

Now that you have earning multiplier skills and know how to earn more points with every dollar you spend perpetually...

Now that you have redemption multiplier skills and know that points don't need to be limited to a penny a piece when you use transfer partners...

You'll be able to apply the universal rules I've shared in this book and get exponentially more out of travel blogs than you could have gotten, and you have all the skills you need to break the rules however you like.



Submitted by A Cantu

## PART 5: PUTTING IT ALL TOGETHER

### Step 10: Kaizen: Wash, Rinse, Repeat

Option 2 would be to keep getting better at The JGOOT Way by re-reading this book, practicing the 9 steps, and everything other than flights and hotels become “who cares?” money.

Want to save money on car rentals? You won't save anywhere near as much as what you can save by perfecting your skills on saving on flights and hotels. Instead of beating your head against a wall to save 10% or 20%, use your newfound Earning Multiplier skills to earn an extra 10 or 15x points toward your next vacation.

20% or 30% cruise discounts? Meh... Learn to stay in hotels for free, earn status with those hotels, match that status to certain cruise lines, and you can take a FREE cruise.

Your first time reading this book - implementing the 10 steps will take you from getting about 2% of credit card spend to 10 or 15%. For many, that's plenty, and there is no more they ever need to do.

Your second time around - you should be able to double that and start getting 20% to 30% back, aka \$2000 to \$3000 in free flights & hotels for every \$10,000 you spend on credit cards.

Is this your third time around? You'll up that average to \$4000 to \$6000 in free flights and hotels for every \$10,000 you spend.

You can stop “practicing” whenever you like, but the better you get at it, the more addicting it becomes.

Each time you go through the steps, something might change. Sometimes, you might focus more on step 2 and step 7. Other times, you might spend a crazy amount of time on step 5.

But whatever the case...the more times you do it, and with enough discipline implementing the steps, it's entirely possible to get 100% – *if not more* – of every dollar you spend on credit cards back in the form of free flights and hotels.

### 3) If you'd like personal support from me and my team of travel experts...

We'll help to identify which steps will get you the fastest results within the next 6 months, and all of our programs guarantee at least a 200% return on your investment with us.

You can find more details about how we can help in the next chapter.

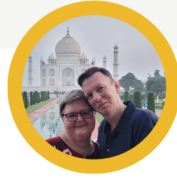


Submitted by JGOOT Client: I Schack



## TESTIMONIALS

### Step 10: Kaizen: Wash, Rinse, Repeat



"Thanks to the JGOOT Lounge, this year I was able to cross off number 2 and 3 from my Bucket list. First class suite on Emirates in February and Taj Mahal today. In the meantime, though I had so many more new experiences that I didn't even know existed and for that I thank Joel, his vision and the people he picked to help him make that vision a reality. Never have I ever, in my wildest dreams, thought that I could afford to travel halfway around the world in Lufthansa's First Class, fly around the world in business, or see 5 countries in a week or 3 different continents in 10 days!"

– Stanimira and Jeff McKnight



Submitted by JGOOT Travel Coach: S McKnight



"Sharing my post about Emirates first class. The ride home was incredible. We got our return Emirates non-stop Athens to Newark business class tickets for \$125 plus points from our credit card that we use for business purchases anyway. They wanted \$4000 to upgrade business to first class per ticket, but only 30K points. We decided to do it since it was over a 13 cent per point redemption. We got the lovers side by side suites. Lay down flat beds, doors that close for privacy, they gave us pajamas, food and drinks anytime we wanted, and so much more. I had a mirror in my suite with a huge TV, flowers, a basket of goodies, a travel kit and an 8-way adjustable seat. It was so fun to ride in style and be pampered for 10 hrs! Trip of a lifetime."

– Rebecca Crossman Rounkles

# — GET MORE HELP FROM MY TEAM





# HOW TO GET MORE HELP

I hope you enjoyed this “do it yourself” guide to traveling more often, more comfortably, and for less than you’ve ever paid before.

Now it’s time for the most important part: APPLYING the information in this book so you actually experience the benefits and see it for yourself.

If struggling implementing the steps in this book - you have several options to get additional help:



## Option 1: JGOOT Vault

This is our most affordable option and is designed to help ANYONE get a lot more out of the concepts in this book. In addition to a library of videos designed to demonstrate the concepts in the book, you can also attend monthly Q&A sessions with me, as well as get alerts from my team of the best cash deals we found out of an airport near you. You can get more details at [JGOOT.com/vault](https://JGOOT.com/vault)

## Option 2: Point research service

Have a lot of points, but don't want to do the digging to find where you can best spend them? Consider our point-research service at [JGOOT.com/help](https://JGOOT.com/help).

## Option 3: Personal coaching through our signature service - JGOOT Lounge

JGOOT Lounge involves a lot of hands-on help (we actually work with every client until they are able to book their first \$10,000 in free travel using our methods) and as a result - is not cheap. Due to this - casual travelers spending less than about \$3000 per year should probably focus on our less expensive options (which can be found above, or at [JGOOT.com](https://JGOOT.com)).

But if you spend more than \$3000 a year on travel, agree with the concepts in this book, and want help MASTERING them. We'd love to see if we can help.



## GET MORE HELP FROM MY TEAM

### How to Get More Help

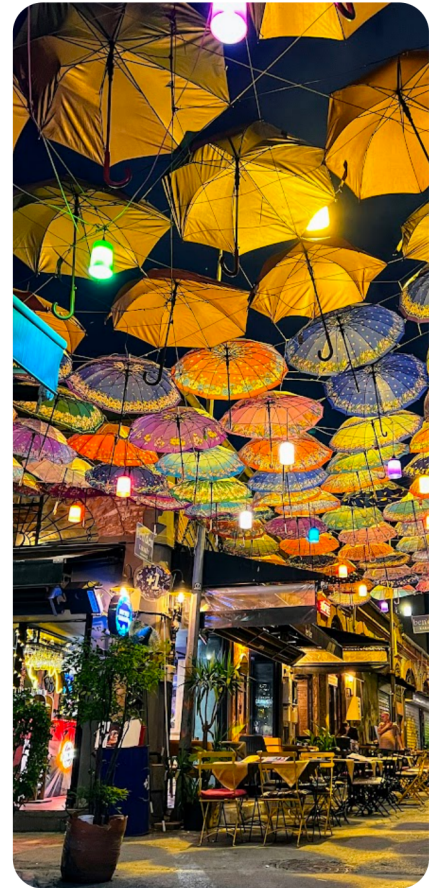
In addition to helping you custom-tailor the contents of this book to fit your specific spending habits and travel goals, we can also help with advanced Point Hedging 401 concepts, such as:

- Mattress runs (to earn status at hotels)
- Mileage Runs (to earn status with airlines)
- When it's worthwhile to earn Hyatt Globalist Status (and how to get the same perks one stay at a time.)
- Status matching strategies to get free cruises
- Specific strategies for booking ultra-luxury experiences entirely on points. Experiences like private first-class suites on planes, African Safaris, \$1000/night all-inclusive luxury resorts, or over-water bungalows in Maldives, Tahiti, etc.
- How to get 5 to 20 times more out of any Capital One or Citi points you already have.
- How to get 5 to 20 times more out of individual airline & hotel points you may already have.

And much more.

Our personal coaching programs start at a several thousand dollars, and we guarantee an exponential return on your investment (conditions apply).

To learn about other ways we can help, visit [JGOOT.com/bookacall](https://JGOOT.com/bookacall), or to check for other services we may have added - visit [JGOOT.com](https://JGOOT.com)



Taken by Joel McDonald



# — BONUS CONTENT



Taken by Joel McDonald



# FUTURE PLANNING WITH YOUR POINTS

Whether using Chase points or AMEX points - I recommend having an emergency stash of at least 50,000 points for each person you travel with. That will give you an “insurance policy” of points that can get you almost anywhere you need to go when you can’t find reasonably priced flights.

For planning purposes & goal-setting - Below are some numbers you can use to estimate how many points you’ll need once you get proficient at redeeming points for more than 2¢ a piece.

Remember - The JGOOT Way is a marathon, not a sprint - so:

1) Don’t let the fact that you aren’t planning any trips in the near future prevent you from getting started with your Chase/AMEX combo of cards and, more importantly - earning as many points as possible every time you use your credit card. Doing so will add countless volumes of points to a “free travel slush fund” you’ll perpetually have at the ready when it comes time to plan a trip.

2) Remember - when you apply Rule 1 and apply the Penny Per Point rule - you’ll only need points for about half of your trips, so don’t worry too much if you don’t yet have enough points for a particular trip. The less point-earning power you have - the more you’ll want to lean on Rule 1 strategies in the “Point Hedging 101” section of this book.

3) Plus - Since you’re not running out and signing up for every credit card under the sun - you (or your travel partner) will always have plenty of options to pick up an extra 50,000 to 150,000 points whenever you don’t have enough points for a big trip in the future. (And when you know in advance which airline has the best deal on points - you can go and get the credit card whose points will be worth the most.)

But trust me - once you have Point Hedging 101, 201 & 301 strategies fully in place - it will be extremely rare that you don’t have enough points for future trips.

If you ever do, or if you ever find yourself planning a bigger trip than you’ve got points for - we’re here to help.

Visit JGOOT.com any time for a full list of our services.



Submitted by JGOOT Client: J Santarpia



## FINAL CHECKING IN EXERCISE:

To estimate the points you'll need for flights over the next 12 months - I recommend the following:

1. Use the charts below to estimate the number of points required for the flights you plan on booking in the next year. (The better you are at this - the more you can use "best case" figures. The newer you are - the closer you should be to "worst-case" figures. Just know that when you apply the 10 steps in this book - you should never have to plan on needing more points than that.)
2. Multiply the points in Step 1 by the number of passengers you are responsible for paying for to estimate the total number of points you need.
3. Divide that figure approximately in half to have an idea of how many points you'll need in the next year (Remember - when you apply Rule 1 - you won't need points for ALL of your trips. In an optimal world - half of your trips will revolve around Rule 1 flights that are such good deals - they don't require points at all.)

Points Needed for **Economy Fares** (Per Person, Round-Trip)

Destination	Best Case	Worst Case
48 states	10,000	35,000
HI, AK, Caribbean, Mexico, Canada	20,000	50,000
Central America, Europe, North parts of South America	25,000	90,000
South America, Asia, South Pacific Islands, Northern parts of Africa	50,000	120,000
Australia, New Zealand, Southern parts of Africa, Middle East	70,000	150,000

*\*Note that all numbers above are for estimation purposes only. How many points you'll need for your specific trip depends entirely on a multitude of variables including, but not limited to, how flexible you are on travel dates, how willing you are to position to different departure airports and arrival airports, your commitment to not redeeming points for less than 2¢ per point, and most importantly - what type of points you have, what transfer partners you have access to, and your ability to find the best fares with those transfer partners.*

Points Needed for **Business/First-Class Fares** (Per-Person, Round-Trip)

Destination	Best Case	Worst Case
48 states	25,000	60,000
HI, AK, Caribbean, Mexico, Canada	35,000	80,000
Central America, Europe, North parts of South America	50,000	150,000
South America, Asia, South Pacific Islands, Northern parts of Africa	88,000	200,000
Australia, New Zealand, Southern parts of Africa, Middle East	140,000	300,000

*\*Note that all numbers above are for estimation purposes only. How many points you'll need for your specific trip depends entirely on a multitude of variables including, but not limited to; how flexible you are on travel dates, how willing you are to position to different departure airports, and arrival airports, your commitment to not redeeming points for less than 2¢ per point, and most importantly - what type of points you have, what transfer partners you have access to, and your ability to find the best fares with those transfer partners.*

*\*All "Best case" fares above are based on actual flights our clients have booked, and the better you get at redemption - the closer to the "best case" you'll get for yourself. Know that with enough flexibility & creativity - you should almost never have to spend anywhere near the "worst case" range of points listed above. If you ever find yourself forced to redeem points for more than that, check with us at [JGOOT.com/bookacall](http://JGOOT.com/bookacall). We hate to see extremely valuable points unnecessarily wasted and are glad to help you preserve as many of them as possible.*

# 12 THINGS YOU SHOULD NEVER DO AFTER READING THIS BOOK

In the point-hacking/hedging world, a few things happen quite often that can be costly if not handled correctly. To prevent that from happening to you, here is a list of 10 things you should NEVER do:

## **Never accept a disapproved application without calling the credit card company**

Credit card applications get declined all the time, but 9 out of 10 times - there is an easy solution that can be answered with a quick call.

I'd include phone numbers, but they regularly change. To find the most recent number to call, simply Google "Chase Reconsideration Line", "AMEX reconsideration line," etc - and call them if you get anything other than instant approval.

## **Never spend money you don't have.**

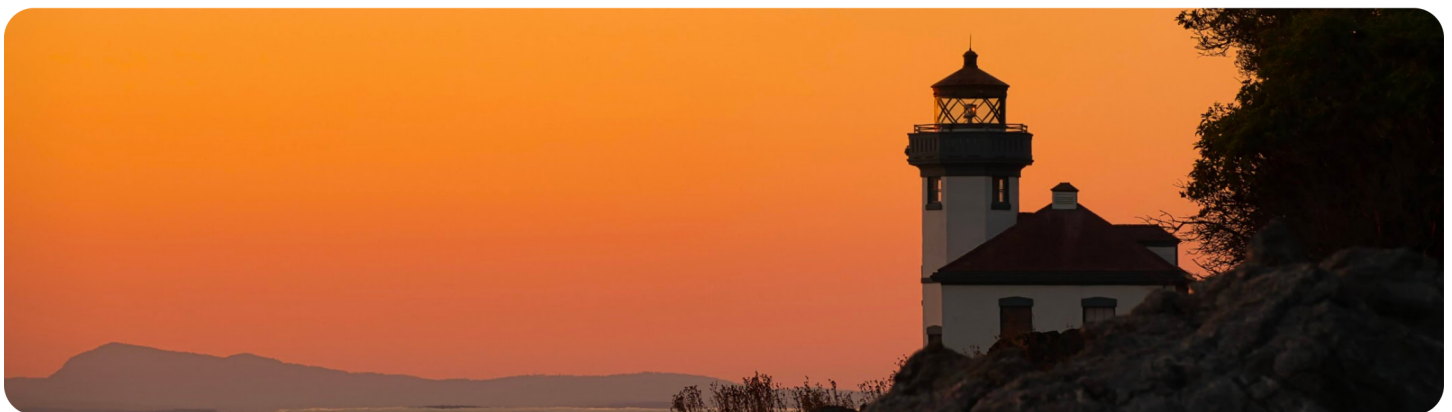
Although traveling for free (or for just the cost of taxes) on points is great - always be sure to treat credit responsibly and only put charges on your credit cards that you know you'll be able to pay off at the end of that statement period.

No matter how good you get at earning points... No matter how good at redeeming points... None of that matters if you are carrying balances and paying high-interest rates because you put more on your credit cards than you have the ability to pay for.

## **Never sign up for a card without a specific plan on how to meet the signup bonus**

We see it all the time in the point-hacking world. Someone signs up for a credit card because the signup bonus looks attractive, and then a month before their deadline - they find themselves in a pinch and either can't spend enough to earn the points or they have to put things on their card that they wouldn't normally do - causing them to pay expensive fees (which defeat the purpose of earning points for free.)

Whenever you sign up for a new credit card - make sure you do so at a time when you will easily (and responsibly) be able to meet the minimum spend requirements to earn that signup bonus.



Submitted by JGOOT Client: I Schack



## BONUS CONTENT

### 12 Things You Should Never Do After Reading This Book

#### **Never sign up for any credit card (including department store cards, hardware store cards, etc) without knowing your 5/24 status.**

No matter how attractive a signup bonus might seem - never sign up for it without knowing where you stand with Chase's 5/24 rule. 5/24 is an exclusive rule with Chase - and they are very strict about it. If you've applied for more than 5 of ANY type of personal credit card in the last 24 months - they will not give you a new credit card. Considering how much more valuable Chase points can be compared to almost any other card in existence... You should never consider a credit card other than a Chase card without knowing the consequences of the Chase card you won't be able to get as a result.

#### **Never forget the "HUCA" rule**

Most of the reps you talk to are being paid minimum wage (and if they work for an overseas call center - they're getting paid a lot less than that). Odds are - you know more about the terms and conditions of the credit card you're applying for than they do. If they say you don't have enough credit history, or you have too many credit cards, or any other answer that isn't to your benefit - remember the HUCA rule. Politely Hang Up, and Call Again.

When you have 2 to 4 of the most valuable credit cards in the industry, not getting one of those cards can mean losing tens of thousands of dollars in travel, so you should never shrug your shoulders and give up without a fight. (But remember. Always be nice.)

#### **If you want to be able to upgrade to business or first-class - never book a basic economy flight**

No matter how good you are at flirting with the gate agent, how often you check for upgrades, or how much status you have with an airline - basic economy flights are never able to be upgraded.

So if you want to be able to be upgraded on an economy flight - just make sure it's not basic economy.

#### **Never transfer points without knowing the availability of seats/rooms with that airline or hotel**

Flexible points are amazingly valuable because they allow you to "play the field" with your points by transferring them to the airline or hotel that will give you the best value for those points.

BUT...

Once you transfer points to an airline or hotel - those points are stuck with them for good, so you don't want to transfer points until you've verified that there are flights or rooms actually available.

The best way to verify availability is what is called a "mock booking". Simply log into their account, and pretend you're going to book with points right up until the final "submit" button. After you've verified availability (for the number of people you want to book) - transfer only as many points as you need, and book the flight or hotel as soon as possible.

#### **Never accept a voucher from an airline if they cancel (or make a significant change that is unacceptable to you).**

Airlines change & cancel flights all the time. They will often offer a voucher (and will often tell you that that's your only option). But unless you are being offered substantially more value than what you paid - you should never accept a voucher from them. By accepting a voucher for the canceled flight - you are stuck with that airline, and you lose your ability to play the field (which is the biggest way to get maximum savings.)

## BONUS CONTENT

### 12 Things You Should Never Do After Reading This Book

Any time the airline doesn't deliver what you paid for - you should always either insist on a refund, or a different flight that delivers what you paid for - no matter how much they tell you they can't. Feel free to google "US Department of Transportation - Airline Cancellations" for the most current information about your rights.

#### **Never book a positioning flight without having backup options**

One very common practice that will often stretch your points 2 to 10 times farther is positioning flights. (More info in the glossary and in the Point Hedging 101 section.) Any time you book a positioning flight - it will be on a separate ticket from the long-haul flight you're connecting with, and if flights are canceled or delayed - it can be a major hassle (if not extremely costly due to missing your connecting flight and not being entitled to a change/refund.)

Whenever you book a positioning flight, be sure that you have 2 or 3 backup options in case your flight is delayed or canceled. (And if ever possible - it's often a good idea to fly in the night before. With your point-hedging 201 strategies - the room can usually be booked for free with small amounts of points. It's a lot less stressful, and if you time it right - it's a nice way to check another quick visit to a destination off of your list.)

#### **Never book a flight or hotel with points through the Credit Card company's travel portal.**

Remember - the value of your points is in getting them OUT of your credit card company's account and transferring them to the airline or hotel, which will give you 200% to 2500% more value by spending those points directly with them.

100,000 points spent directly with AMEX, Chase, Capital One, or anyone else are worth no less than \$500 and no more than \$1500. Ever.

Those same 100,000 points transferred to certain hotels or airlines can be worth \$2000 to \$25,000. You can't get that kind of ROI any other way than through transfer partners.

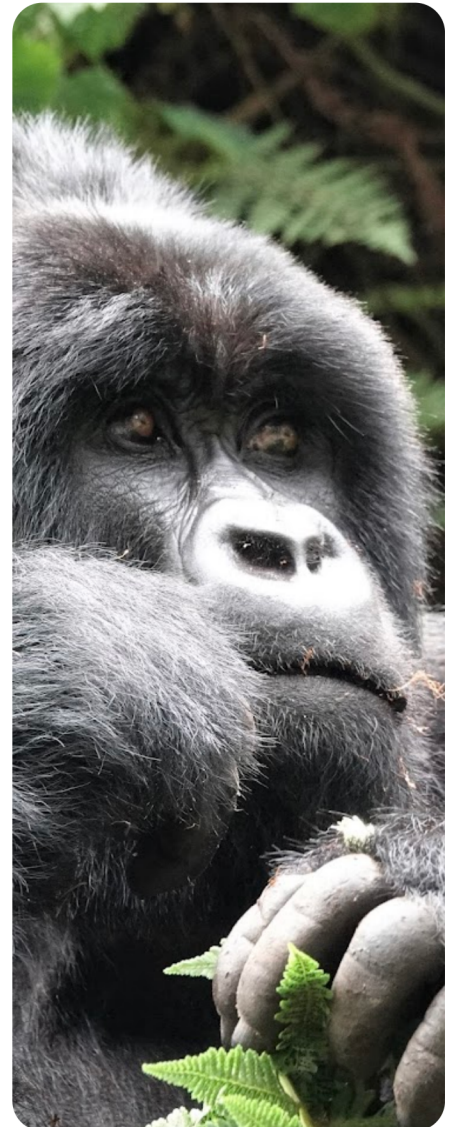
#### **Never sign up for an individual airline or hotel card unless you have a specific plan to get at least several thousand dollars out of that signup bonus.**

The beauty of The JGOOT Way of Travel is that you \*always\* have a foundation of extremely valuable points, and you have more of those valuable points rolling in every single day. After you learn the 10 steps/rules in this book - you'll have the knowledge about when it's OK to break those rules. Rather than just signing up for a random airline or hotel credit card just because it seems like they're offering a lot of points, you now have the freedom to only sign up for those cards when you have a specific plan to get 5, 10, or 25 times more out of those points.

This one simple thing will allow you to get \$2500, \$5000, if not \$12,500 out of the same 50,000 points that the majority of card-churning point-hackers will only get \$500 to \$1500 for.

#### **Most importantly - never EVER redeem flexible points for less than 2 cents a piece again!**

Read any chapter of this book for more information about that.



Submitted by JGOOT Client: I Schack

# GLOSSARY OF COMMONLY USED TERMS

As you get to know the wonderful world of traveling for free on points, you will run into countless acronyms and commonly used jargon. Although not at all an exhaustive list, here is a list of the most commonly used terms you'll run across in this book and on various travel blogs, forums & groups.

### Terms exclusive to JGOOT:

#### 30/60/90 rule

A way of quickly assessing whether a flight is considered a good deal or not. (Full definition in the Point Hedging 101 section of this book.)

#### \$120 rule

A former guideline you may occasionally hear in old posts. It has been replaced with the 30/60/90 rule to account for post-COVID prices, as well as take coach, premium economy, and business/first-fares into account.

#### CCROI

Credit Card ROI - The return on investment you get from strategically spending money on travel credit cards (through earning multipliers) and strategically redeeming the points (through redemption multipliers). ( $EM \times RM = CCROI$ )

The result can mean no longer settling for 1% to 3% cash back and instead getting anywhere between 10% and 150% of what you spend - in the form of free flights and hotels.

#### Earning Multipliers

A strategy of earning a lot more points with every dollar you spend so you do not have to depend on churning credit cards for signup bonuses.

#### EMxRM

EMxRM stands for "Earning Multipliers times Redemption Multipliers," - which is one of the most powerful parts of traveling for free on points. Due to its simplicity - it's also the most overlooked.

(Example: If you earn 20 points per dollar on a \$100 purchase (EM) and redeem those 2000 points for 5 cents per dollar (RM) - you would be getting \$100 toward free flights or hotels for that one \$100 purchase.  $20 \times 5 = 100\%$  of Credit card spend that you get to put into a future Travel Slush Fund.)

#### Hail Mary Plays

Options you have to resort to when you have an expensive flight coming up and you do not have enough points to offset the cost. These last-ditch efforts are not nearly as reliable as applying rules 1 & 2 of The JGOOT Way, but at times - they're the only options you have.



Submitted by JGOOT Client: K Barringer



## BONUS CONTENT

### Glossary of Commonly Used Terms

#### JGOOT

“JGOOT” stands for “Just Get Out Of Town.” Whether used as an acronym or a verb - “JGOOT” is primarily a philosophy of how to plan vacations. By “Just Getting Out Of Town” and planning vacations around exceptional deals - you’ll spend 50% to 95% less for flights and hotels - than by planning vacations the traditional way.

#### Penny-Per-Point Rule

A quick way of assessing the minimum value of your points before deciding whether or not to redeem them. (With The JGOOT Way - there is an extremely strong emphasis on this rule to avoid redeeming extremely valuable points for less than this amount.)

#### Redemption Multipliers

A strategy of using flexible credit cards that transfer to multiple airlines and hotels in order to get 200% to 2500% more value out of those points. (Instead of getting \$1000 for 100,000 points - redemption multipliers allow you to get \$2000 to \$25,000 for those same points.)

#### Travel Slush Fund

On average, every dollar you spend on a travel credit card can earn 2 to 15 points (through earning multipliers).

On average, every point you earn can be redeemed for between 2 and 25 cents (through redemption multipliers).

Get good at both earning and redeeming points - and you can essentially put anywhere from 4% to 200% of every dollar you spend into a “Travel Slush Fund” of points that can be used towards flights and hotels.

#### 1st tier Transfer partners:

These are relatively easy transfer partners to use and are best to start with as a beginner. They include United, Southwest, Virgin Atlantic, Jet Blue, Marriott, IHG, Hyatt, Jet Blue for Chase, Delta, Virgin Atlantic, Hawaiian Airlines, Hilton, Marriott, and Jet Blue for AMEX. With the exception of Hyatt - they’re not often going to get the best redemption values, but transferring points to them will almost always get better values than redeeming your points directly through your credit card company's travel portal.

#### 2nd-tier transfer partners:

This is a more advanced strategy that will stretch your points even further. This strategy involves transferring your points to foreign carriers that allow you to book on a domestic carrier for even fewer points. (ie: United is charging 25,000 points for a flight, but you can book that same flight (on United) with only 12,500 points through Air Canada.)



Submitted by JGOOT Client: J Keeton

## BONUS CONTENT

### Glossary of Commonly Used Terms

#### Other terms commonly used in the world of traveling for free on points:

##### AF

Annual Fee

##### AU

Authorized User (A secondary user on the primary user's credit card account. Contrary to common belief - being an authorized user on someone else's account does not prohibit you from applying for your own card at a later date.)

##### CFF

Chase Freedom Flex (A Credit Card that earns Ultimate Rewards that, when combined with a Sapphire or INK card - can be transferred to transfer partners for max value)

##### CFU

Chase Freedom Unlimited (A Credit Card that earns Ultimate Rewards that, when combined with a Sapphire or INK card - can be transferred to transfer partners for max value)

##### CPP

Cents Per Point (A critical factor in knowing how much value your points are getting when you redeem them. Values can range between .5¢ (half a cent) to 25¢ per point, so knowing how to calculate CPP with every redemption is one of the most essential parts of redeeming points for max value.)

##### CSP

Chase Sapphire Preferred credit card

##### CSR

Chase Sapphire Reserve credit card

##### HP

Hard Pull (Referring to whether a credit check that goes on your record could have a short-term slightly negative impact on your score.)

##### HUCA

Hang Up & Call Again. A very common practice when you speak with the customer service department and don't get the answer you're looking for.

##### INK

A type of business credit card with Chase Bank that earns Ultimate Rewards Points.



Submitted by JGOOT Client: B Chivulescu



## BONUS CONTENT

### Glossary of Commonly Used Terms

#### Manufactured Spending

A form of generating more points through questionable tactics such as buying excessive amounts of gift cards, physical goods, or other items - intended for the purpose of earning the points and reselling to someone else. This is a common practice in many point-hacking discussion groups, but JGOOT does not endorse any such practices.

#### MR

Membership Rewards (AMEX's Points System)

#### MS

Minimum Spend (The amount required to be spent (and paid off) within a certain timeframe to earn a signup bonus with a credit card company)

#### Open Jaw

When you fly into a certain city and return from a different city.

#### OTA

Online Travel Agent (ie: Travelocity, Expedia, your credit card company's Travel Portal, etc.)

#### P1

Player 1 (The primary person in charge of your points earning and redemption strategy.)

#### P2

Player 2 (The secondary person in charge of your points earning and redemption strategy. P2 can be active or passive, and the more active P2 is in this process - the more lucrative this hobby becomes for the two of you.)

#### PC

Product Change (A recommended strategy of downgrading certain credit cards to free versions of those cards as an alternative to canceling credit cards - which can be damaging to your credit.)

#### Plat

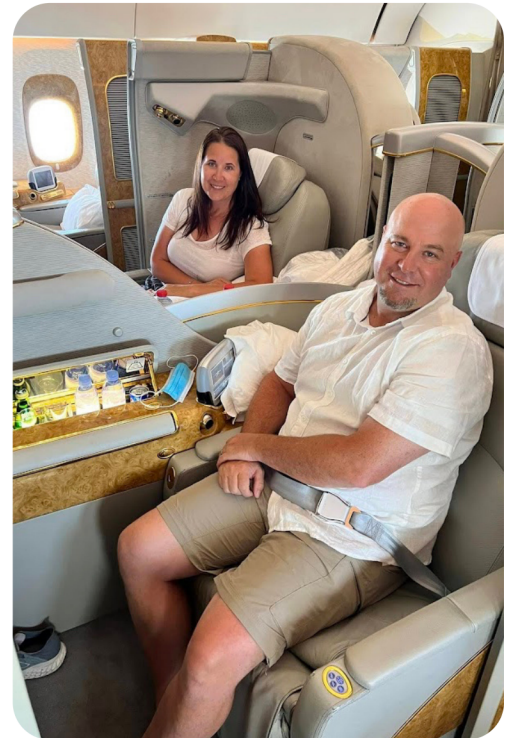
Amex Platinum Credit Card

#### PP

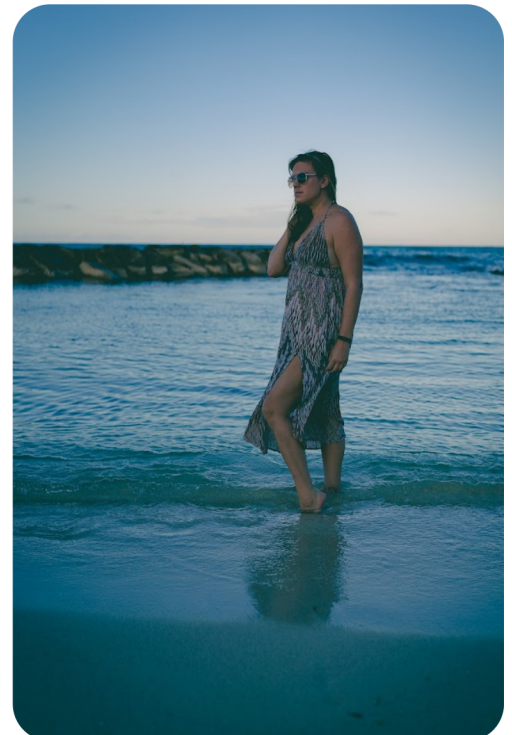
Priority Pass (An airport lounge pass that comes with most premium travel programs. CSR, Amex Plat, and Capital One Venture cards include a Priority pass.)

#### RAT Team

Acronym for AMEX's Rewards Abuse Team (Who are in charge of preventing abuse of their points system.)



Submitted by JGOOT Client: R Rounkles



Submitted by JGOOT Coach: S Darmofalski



## BONUS CONTENT

### Glossary of Commonly Used Terms

#### Stacking

When you combine two or three different Earning Multipliers to earn more points. (Using Rakuten to earn 10x points, as well as a credit card that earns 5x points - in the same purchase.)

#### SUB

Sign Up Bonus

#### Transfer Partners

Airlines or hotels that work in partnership with certain credit card companies. By transferring your points to them - you can get 2 to 25 times more out of the exact same points. (Example: Instead of getting a \$100 statement credit for 10,000 points, those points can be transferred directly to certain partner hotels - and redeemed for a \$200 to \$500 room. Transferring to certain airlines can be even more lucrative.)

#### TYP

Citi ThankYou Points. (JGOOT does not recommend considering a CITI card except in advanced cases where you are already getting at least \$25,000 per year out of your Chase/AMEX combo of credit cards.)

#### Sweet Spots

Opportunities that allow you to book abnormally expensive flights for disproportionately small amounts of points. (Booking \$5000 or \$10,000 flights with only \$900 worth of points (90,000 points). Booking a \$200 room with \$35 worth of points (3500 points), etc.

#### UR

Ultimate Rewards (Chase's Points System)

#### VGC

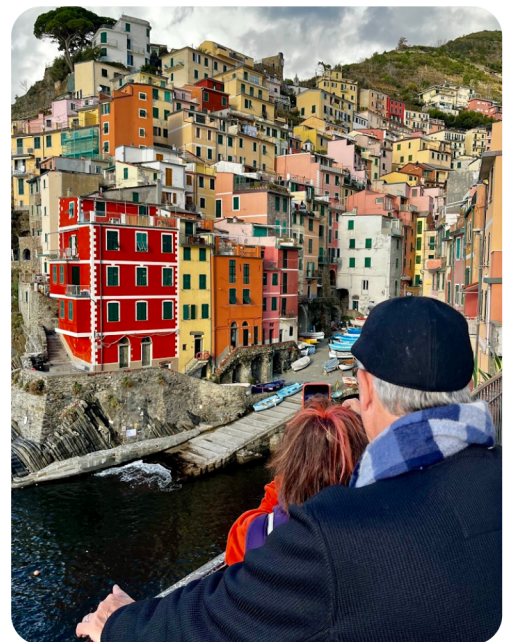
Visa Gift Card (Sometimes users will purchase a Visa Gift Card that earns 3x to 5x points and use it to purchase other things that only earn 1x point per dollar spent.) \*This is a frowned upon strategy by most credit card companies and should be done with caution. Especially when used toward minimum spend requirements to earn a signup bonus.



Submitted by JGOOT Client: K Stutes



Submitted by JGOOT Client: K Barringer



Submitted by JGOOT Client: S Watson

# ABOUT THE AUTHOR

I'm Joel McDonald & I'm the founder of JGOOT. (Just Get Out of Town).

Although JGOOT is the fourth company I've started and this is the fourth book I've written - this has been the most rewarding endeavor of them all by far.

Unlike my previous corporate consulting gigs to help Mars sell more chocolate, Google sell more ads, or Disney sell more vacations...

And unlike previous "For Dummies" books I've written for Wiley Press and Google - that collected dust on the bookshelves of traditional bookstores (with no way to interact with readers)...

This is my first self-published book, and for the past seven years - I've been getting direct feedback from customers about how their lives have improved or how they've overcome similar struggles to come out better in the end. All of which has made this one of the most gratifying experiences I've ever had.

If following the 10 "no-nonsense" steps in this book improves your travels half as much as they've improved mine - I'd love to know how this book has helped you, if you have suggestions for improvements, or just want to trade tips about photography or smoking the perfect brisket - please don't hesitate to email me.

*\*Better yet - please visit one of my most recent ads and leave a comment, or reply to a skeptic who is wondering whether they should buy this book or keep figuring it out themselves via free travel-hacking blogs. You can always find the most recent ads I'm running at [JGOOT.com/ads](http://JGOOT.com/ads)*

At your service,

Joel McDonald  
Founder: Just Get Out Of Town, LLC  
JGOOT.com  
[support@JGOOT.com](mailto:support@JGOOT.com)



# ACKNOWLEDGEMENTS

While I am the author of this book, it took a village to write it. A couple of pages is not enough to acknowledge all who helped this company to be what it is, but I'll do my best.

**Jason & Julia** - Despite your Mom's & my differences, we love you endlessly & did all we could to get you through those tough years. I hope you cherish our budget vacations as much as I do. On top of the memories I'll keep with me forever - the trips we took together, especially the ones during the tough years, were a lot of the inspiration for starting this company.

After college, you're going to have financial struggles, and you're going to have tough times...

Whenever that happens - I want you to know two things:

1. Know that wherever you go and whatever you do - you are loved.
2. The tough times are going to be when you are tempted to put travel on the back burner... But don't. Those are going to be the years when travel is most important. Seeing new countries and visiting with out-of-town friends & family will fill your cup in ways that no paycheck, no savings account, and no fancy house or "stuff" will ever do. You can't ever get those years back, so I hope you remember to take every opportunity to *just get out of town* (no matter what else happens in life). If you're ever worried about traveling alone - I'll be your P2 any time.

**Michelle** - By the time you and I started dating, I was a consultant with a handful of easy-going clients. I had all of the time in the world to travel and focus on our relationship. If a friend told you I was a "workaholic," - you wouldn't have believed them. And then, three months after we got married - I had an idea about JGOOT, and I haven't worked less than 80 hours since. Thank you for being the constant in our marriage, being the supportive, amazingly smart, funny, beautiful, and encouraging person I married, despite me becoming a completely different person from the laid-back non-workaholic you married. I love you.

**Honey** - Starting over 12 years ago, you helped my consulting company with every task under the sun - on top of doing the daily grunt-work of finding possible vacations before JGOOT was even an idea. Ever since you've helped to grow and manage our overseas team, and I couldn't have even gotten this idea off the ground if it weren't for you, the team you've helped me build, and your continued help.

**Glen** - If you hadn't given me that buddy pass for those two years (and if you hadn't given me that swift kick in the @ss after hardly using it the first year), I would have never discovered how the airline & hotel industries work. I'd probably still be taking the typical "every other year" vacations that nearly all Americans limit themselves to because we've convinced ourselves that that's all we can carve out time for.

**To my brother Jason** - Thank you for being there for me through IT ALL: the divorce, convincing me that my way of planning trips was unique, should be shared, that I could take on competitors 1000 times my size, and for being an example of what an amazing human being is supposed to be. As for your namesake - my son has some big shoes to fill.

**Mom & Dad** - You were one of my first JGOOT subscribers. Not because I asked you to support my new business or because you were even remotely interested in The JGOOT Way of travel... but because you've always supported me and encouraged me to pursue my passion - no matter what. Thank you.



**Daniel** - DUDE!!! In 2017 - was nearly a year into the business. I was about to throw in the towel when you came out of the woodwork. Seriously, if you didn't share the amazing trips you took as a result of JGOOT - JGOOT would have died as a lonely idea that 1 in 100 people dismissed as "too much trouble". Thank you for being the first JGOOT client to set an example of what is possible.

**Brooke** - You were an early client, not far behind Daniel. Little did I know when I sent an email that I was hiring - you had already taken 10 JGOOT trips. Despite it being an entry-level job at the time, you pounced on the opportunity, you've been all-in ever since, and our clients (and I) couldn't be any luckier to have you as the Director of Support. We've gone through dozens of crazy changes (including surviving COVID as a travel company). Thank you so much for being such an evangelist for The JGOOT Way of travel, even through the tough times.

**Joe, Katie, Kira, Stephanie, & Thomas;**

Despite being complete strangers when I asked you - you each volunteered with JGOOT based on nothing other than sharing a common passion for travel. (As well as a common hatred for the typical "churn & burn" credit card strategies that give this amazing hobby a bad name.) You humbly, patiently, and generously shared - and continue to share - your immense knowledge and I appreciate each of you so much.

**Anthony, Colleen, Jessica, Julie, Kary, Melany, Mia, Shannon & Clarizza;**

Every one of you joined the JGOOT team not just for a job - but because you drank the JGOOT Kool-Aid and wanted to get more involved. You've helped me mold The JGOOT Way into what it is, adapt with our growing company, and I appreciate you more than you know.

**To countless JGOOT coaching and JGOOT Vault clients;**

Because you took a leap of faith by enrolling in JGOOT coaching - two new words exist in the English language:

1. You've turned "JGOOT" into an actual verb to signify any time you find an unbelievable deal on anything. ("I JGOOTed my way to an upgrade!", "I got a JGOOT-good deal!", "I JGOOTed dinner!")
2. You have put meaning to the word "Framily" (friends and family) - and I look forward to continuing to get to know each of you as the JGOOT Framily grows and continues to evolve. (OK, this word has been around since 2006, but Jessica introduced it at our Phoenix meetup, and that was the first I had heard of it, and nothing describes our amazing group better.)

Thank you. JGOOT wouldn't exist without you trusting us to help improve your travels.

**And, of course, Stanimira (fondly known as "Mira") deserves a category of her own;**

Mira, before I even knew you, you were a more avid traveler than nearly all of us. But to get every edge possible for your travels (and for the friends you wanted to travel with you), you set your ego aside, and you tried something new.

Virtually overnight, you went from *"Scrappy budget traveler who travels as often as possible"* to *"Savvy LUXURY traveler who takes MONTHLY awe-inspiring vacations most people will never take in their lives."* As a result - you're now one of our most sought-after travel coaches.

Despite being the warmest, kindest, most generous human being any of us knows, you pull out your New York/Eastern European attitude when necessary and give those of us who need it - a swift kick in the @ss. JGOOT wouldn't be remotely the same company without you educating and inspiring us with every trip you take.

On behalf of all JGOOT clients, all JGOOT team members, and me...

Thank you, Mira. We love you.

## ANY FINAL THOUGHTS?

The beauty of a self-published book is that I can update it as often as necessary. Since initial release of this book - I've made two minor revisions, and one major one thanks to feedback from readers, as well as changes in the market. *(And if you purchased the book through JGOOT.com - you're on my email list and will get an updated digital copy whenever I make a revision to the book.)*

If you ever have suggestions or feedback, feel free to email us your thoughts any time at [Support@JGOOT.com](mailto:Support@JGOOT.com)

Better yet - drop by one of my ads and leave a comment for future book readers. You can always find a link to my latest ad/post at [JGOOT.com/ads](https://JGOOT.com/ads)

**\*\*Finally** - If you *really* liked the book, don't just tell your friends about it... Feel free to sign up for our affiliate program & earn some extra vacation money by referring this book to friends, family, and on your social media pages.

In a perfect world - I'll someday replace what I spend on advertising with affiliate payments to happy book readers. Since this book is self-published, I can pay more for word-of-mouth advertising than most people would get from a traditional book publisher (even if they wrote the book themselves). Learn more at [JGOOT.com/affiliates](https://JGOOT.com/affiliates)

### **Want more help learning to travel *The JGOOT Way*?**

We've got plenty of additional services including *"do it yourself" video training*, *"done with you" travel coaching* and *"done for you" trip research service*.

You can explore them all at [JGOOT.com](https://JGOOT.com)



## DISCLAIMER ABOUT THE COVER PHOTO

You've probably seen similar photos of Lempuyang Temple (AKA "The Gates of Heaven") in Bali. The funny thing is...there is no "reflection pool," as the cover photo suggests.

Millions of tourists a year (including my wife & me) show up, take a number, and wait in line (sometimes for hours) to have their picture taken by locals who work for tips. You get about 60 seconds to strike a few poses, and they simulate a reflection by placing a small piece of smoked glass under the phone. (The above photo is a more accurate depiction of the Gates of Heaven.)

**Not everything is as it appears, especially when it comes to travel.**

For the first 20 years of my adult life - I traveled like everyone else. But then I went through a lengthy and costly divorce, and a friend gave me a buddy pass. When my kids were with their mom, I got to fly anywhere in the world for free (just paying the cost of taxes).

While that particular benefit only lasted two years, I received an invaluable behind-the-curtain view of how airlines price seats and how hotel chains price rooms.

Despite being broke as a result of the divorce and despite losing my buddy pass benefits - I was able to start traveling twice as often on less than half the income.

In the decade since then, I've learned several methods to travel even more often *and* more luxuriously than when I flew for free on standby. I've spent far less on those travels than what I paid during my first 20 adult years traveling "*the traditional way*." Best of all - I've been able to "share the wealth" with my kids, my family, and my friends.

I've consolidated that decade of learning into 10 easy-to-follow steps found in this book.

**In this book you'll get a "behind-the-curtain" view of:**

- How to get 5 - 10 times more free travel (out of just one or two credit cards) than any cash-back, airline, or hotel card could ever get you.
- The inside track on airline loyalty points - allowing you to fly in any class for fewer points than you ever thought possible.
- How hotel reward points work and how to stay in \$200 - \$2500 per night luxury resorts for free.
- How to find flights so inexpensive - you don't even need points. And you can often fly in business or first-class, paying less than what you used to pay for flights in basic economy.
- **Most importantly** - you'll discover how to do all of the above WITHOUT needing to spend irresponsibly or juggle tons of credit cards.

Happy travels!

Joel McDonald