



www.SavvyTravelLifestyle.com

**Quick start guide to help you learn how to travel
hack and starting planning some amazing
(almost free) vacations!**

*****VERY IMPORTANT:** It is critical to start thinking like a travel hacker right away. Every dollar that you spend could be a point or mile earned by travel hacking that you can turn into fabulous vacations for your family! So for example, if I am at the gas pump, I put that purchase on my current travel card that I am trying to earn the sign on bonus. If I am at the grocery store, I put that purchase on my current travel card. If I am buying my daughter new ballet shoes or we go out to lunch, the purchase goes on my current travel card first, and then I pay off the card balance at the end of the month.

Examples of credit card travel bonuses that I have earned:

**-Starwood Preferred Guest Card by American Express
Bonus: 25,000 Bonus Starpoints when you spend \$3,000
in the first 3 months**

****My husband and I both applied for this card and our family turned this bonus into 7 free hotel nights (except hotel tax and daily resort fees) in Florida on our Walt Disney World trip!**

-United Mileage Plus Explorer Card by Chase

**Bonus: 50,000 Bonus United Miles when you spend \$3,000
in the first 3 months**

**My husband and I both applied for this card and our family turned this bonus into two round trip airline tickets (except taxes) to Maui on our Hawaii trip!

-Gold Delta Skymiles Credit Card by American Express

**Bonus: 50,000 Bonus Skymiles when you spend \$2,000
in the first 3 months**

**My husband and I both applied for this card and our family turned this bonus into four round trip airline tickets (except taxes) to Florida on our Walt Disney World trip!

-Hilton Honors Card by American Express

**Bonus: 75,000 Hilton Honors Bonus when you spend
\$1,000 in the first 3 months**

**My husband and I both applied for this card and our family turned this bonus into four hotel nights (except taxes) at a Hilton hotel on a trip to San Diego, California!

-Capital One Venture Rewards Credit Card

Bonus: 50,000 Venture Miles when you spend \$3,000 in the first 3 months

**My husband and I both applied for this card and our family turned this bonus into tickets for our family of four to:

Seaworld San Diego

LEGOLAND

Old Town Trolley Tour - San Diego

San Diego SEAL Tour

on a trip to San Diego, California!

-Barclaycard Arrival Plus World Elite Mastercard

Bonus: 40,000 Arrival Miles when you spend \$3,000 in the first 3 months

My husband and I both applied for this card and used this bonus toward **Four 4-Day Magic Your Way (w/ 2 extra days free) Disney World FOUR Theme Park Tickets. The tickets totalled \$1,535.86 and we used the bonus to deduct \$920 from the ticket total, so we only had to pay \$615.86 for all four tickets on our trip to Walt Disney World in Orlando, Florida!



Step #1: Read Our "How it works" Page on our website: It will give you a good overview of this whole travel hacking process and answer some of your questions before we get into the nitty gritty details.

➔ **Step #2: Read Our "[Bank Rules](#)" Page on our website:**

It will give you a good overview of the rules of the different banks that offer travel credit cards. It will also explain why you shouldn't rule out Business travel cards. It provides tips in case you need to call a reconsideration department in case you don't get approved for a certain credit card. It explains how to check your credit score for free, and it also gives info on targeted credit card offers.

➔ **Step #3: Join our [FREE Savvy Travel Lifestyle FaceBook Group](#):** You can ask specific questions and stay up to date on travel hacking deals!

➔ **Step #3: Savvy Travel Lifestyle Habit:** This is a process of getting in the habit of putting your normal monthly spending on the travel credit card that you choose so you can earn the sign on bonus and turn it into travel for your family. You pay off the balance of the card at the end of the month and you are only using one card at a time until you earn the sign on bonus. So you are not spending any more than you are normally spending but you are just doing the simple step of putting your usual purchases on your travel credit card first. Your normal monthly spending adds up to help you earn the sign on bonus for the travel credit card of your choice. You do need to keep an eye on the time frame you have to earn each bonus and make sure you meet the required spend within the time limit. So that you can turn the points or miles from the sign on bonus into hotel stays, airline flights, car rentals, or theme park tickets depending on which card you are using.

*****Examples of purchases I put on my travel cards first, then pay off at the end of the month to help me meet the required spend to earn the sign on bonus:**

- Fill up's at the gas pump
- Grocery store and drugstore purchases
- Restaurant purchases
- Clothing, shoes, and all online purchases
- Home improvement purchases
- Any purchase that I can easily put on my travel card

*****What I personally do NOT put on my travel cards:**

- House payments (usually mortgage companies don't allow mortgage to be paid with credit card)
- Car payments (may not be allowed by finance company, there may be fees involved to put on credit card, personal preference)
- Utilities (personal preference)

*****Example of what we would normally spend in certain areas of our household budget each month, this shows how easy it is to earn the sign on bonuses of several credit cards per year without much extra effort on your part.**


Grocery store	\$600/mo
Drug store	\$100/mo
Fill ups at the Gas pump for two vehicles	\$400/mo
Misc. clothing or other purchases	\$200/mo
Restaurants	\$100/mo
Total =	\$1400/mo

So, you can see that if your monthly spending was based on the above example and you were trying to earn a sign on bonus that required you to spend \$3,000 on the credit

card within first 3 months, you could easily earn the bonus shortly after 2 months.

So, the idea is to use one card at a time. If you have a spouse or significant other you can BOTH apply for each credit card. Even if you are a stay at home mom like me, you just use your household income when you apply. You would want to apply for one card at a time, earn the bonus and then apply for the same card for your spouse. See the example spreadsheet found on our "**Bank Rules**" Page and create your own to keep track of the cards you apply for so you know when you applied and when you need to earn the sign on bonus by date.

Be Aware: The Sign on bonus time frame starts the day you are approved for the card, not when you receive the card or when you make the first purchase.

 **Step #4: Decide Where you want to go:** You can either pick one of our "**Featured Trips**" from our website and follow the step by step instructions to earn that trip. Or, you can create your own trip. You just need to decide where you want to go and then research which airlines fly to that destination and research how many miles it takes on the award program for the airline you wish to travel on.

Here is an example from the United Frequent Flyer Program:

- Round trip flights within the Continental United States
25,000 frequent flyer miles
- Round trip flights from Continental United States to Hawaii **45,000 frequent flyer miles**

Look at which credit cards from our **"travel cards"** page would earn you miles on the airline that will get you there. You would then want to research which hotel you would want to stay at and then look at our credit card page and decide which card would earn you points for you to use on your hotel stay. Make sure you research hotels in the area you want to stay.

Sign up for Airline and Hotel loyalty programs BEFORE applying to the credit card to earn the bonus. You should add your airline frequent flyer number or hotel loyalty number to the credit card application when you apply. It will make for a smooth process of your award points going right into your preset up account.

Some examples of some of the hotel loyalty reward programs that travel credit card bonus can earn points to:

World of Hyatt
www.hyatt.com

Marriott Rewards
www.marriott.com

SPG - Starwood Preferred Guest
www.starwoodhotels.com

Hilton Honors
www3.hilton.com

IHG Rewards Club
www.ihg.com

Wyndham Rewards
www.wyndhamhotels.com

Club Carlson
www.clubcarlson.com

Keep an eye out for increased sign on Bonuses! Credit card companies often do limited time increased bonuses and also do targeted offers by postal mail and email, that can be REALLY attractive offers and make your miles and points add up quick!

The Three Main Types of Travel Points & Miles:

#1) Airline & Hotel Points: Some examples would be *United Frequent Flyer miles* and *Hilton Honors points*. These are traditional Airline and Hotel points. Use these points to book your Airline flights or hotel stays up front with points you have already earned.

#2) Transferable Points: Some examples would be *Chase Ultimate Rewards*, *Amex Membership Reward Points*, and *Citi ThankYou points*. These are also known as "flexible points" since they can be transferred to hotel or airline loyalty programs and these can be very valuable due to their transfer ratio to some programs.

#3) Fixed Value Points: Some examples would be *Venture Miles* and *Arrival Plus Miles*. These are super easy and flexible points to use, just charge your travel on the card and then delete the charge from your statement balance up to the value of the points in your account. These are great to offset the cost of theme park admission and tour tickets! **Make sure you read our website page titled, "Theme Park and Tour Tickets" to learn how to make this work! It is amazing!**

Read this!!! 

Lastly, make sure you read our website page titled **"Southwest Companion Fly Free Pass"** because that is really a great deal! Have fun traveling!!!

Join our private **Savvy Travel Lifestyle Facebook Group** to ask questions, stay up to date, and to learn more!

See ya in the group, Danielle Rivera :)