

Travel Freely Guide

# FREE TRAVEL 101

All you need for a life of free travel.



# WELCOME!



If you've never heard of free travel, WELCOME!

Free travel is a concept that more and more people are discovering. Travel bloggers have been writing about this for the last 10+ years. Now professional financial experts and the mainstream media are jumping on board.

My first experience with free travel was proposing to my wife in Southern France - an idea I had since turning 18. That idea required a lot of money. At least I thought it did.

My first rewards card earned 100,000 British Airways points, which allowed me to book two round-trip tickets. With that sign-up bonus, I pulled off one of the best surprises and memories of my life. (See the video of the proposal)

That story sparked a cautious but serious journey into the world of "free travel." I had many questions about my credit score and extra fees, but they all had surprisingly positive answers. I could actually increase my credit score and travel for free.

I started dreaming about amazing vacations. They've all come true, and the dreaming has never stopped and the list of places I want to travel is longer than I ever thought I would be able to accomplish in a lifetime.

I hope this guide and the Travel Freely site kickstarts a similar journey for you. =)

Travel Freely,

*Zac Hood*

Founder, Travel Freely



# CHAPTER 1

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## Getting Started

**The bottom line:** There is free money out there if you are a financially responsible person.

### Sign-up Bonuses Are a HUGE DEAL!

**Credit card sign up bonuses are the BEST way to earn a crazy amount of points without traveling or spending a lot of money.** A sign-up bonus is when a bank offers a special bonus if you spend a certain amount of money in the first few months of signing up for that card. This is how Travel Freely users earn 80% of the free travel.

**These bonuses can range from \$50 – \$1,500 worth of cash or travel rewards.** The spending requirements for the best bonuses can range from \$500 to \$5,000, though occasionally will be more or less. Most spending requirements must be met in the first three months of opening an account. Some cards now have multi-tiered bonuses where additional spending will earn an additional bonus.

**The average person can meet these minimum spending requirements with their regular monthly spending.** That's the beauty of this whole hobby. NO extra money spent, but thousands of dollars in free travel. **In addition to sign-up bonuses, using your card for all your regular expenses is one of the simplest ways to rack up miles and points.** If you trust yourself to spend only money you have, then it makes no difference whether the money comes out of your checking account when you swipe your debit card, or when you pay off your credit card at the end of month. You might as well be getting points when you purchase. So, put all your regular spending on a credit card and watch the points add up. And in fact, spending on credit cards offers consumer protections that don't exist when spending on debit cards too!

# Here's why a sign-up bonus is so special.

Let's do some math.  
How many points per year?

**Rewards Traveler #1** doesn't even have a credit card that earns points and miles. She uses a debit card for all purchases, including her flights. She flies two to three times per year and earns 4,000 miles on her favorite rewards program.

**Total Miles and Points Earned = 4,000.**  
**Approximate value \$40 – \$60.**

**Rewards Traveler #2** has one credit card with her favorite airline. She's had it for 5 years and uses it to earn points on all her spending. She also earns 4,000 miles for flying on her favorite airlines. She averages \$2,000 per month of expenses and earns 1 point per dollar spent on her card.

**Total Miles and Points Earned = 28,000.**  
**Approximate value \$300 – \$425.**

**The "Travel Freely Traveler"** doesn't earn any miles from flights because they are all free. She knows the value of sign-up bonuses and gets two credit cards per year with bonuses of 50,000 and 60,000 points for hitting spending bonuses by simply paying for monthly expenses. She also earns extra miles on her spending for using a better credit card. With that spending and the two sign up bonuses, she's racking up free travel dollars.

Bonuses = 110,000.

Extra miles = 36,000 miles.

**Total Miles and Points Earned = 146,000.**  
**Approximate value \$1,500 – \$2,500.**



## Don't miss out on the monthly spending.

In addition to bonuses, you can rack up tons of miles and points by putting all your everyday spending a great overall credit card

*When I first started with points and miles, I was still using a debit card for some of my monthly spending, including purchases like groceries. If you trust yourself to spend only money you have, then it makes no difference whether the money comes out of your checking account when you swipe your debit card, or when you pay off your credit card at the end of month. You might as well be getting points when you purchase. So, put all your regular spending on a credit card and watch the points add up.*

*Simply put, you are not earning anything when you use a debit card. Even if you don't dive in head first with Travel Freely, make sure you get one great credit card and put your everyday spending on that card.*



[Review Card Here](#)

The [Chase Sapphire Preferred](#) is the card that I recommend most. It comes with a great sign-up bonus, and the points can be used for any kind of travel. For more on this one card, read [“Getting Started with the Chase Sapphire Preferred”](#)

# CHAPTER 2

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## How the Heck Is This Possible?!

Banks make some of their biggest profits through credit cards. Unfortunately, many people carry balances on their cards, and the banks get rich through charging interest. An estimated 38% of households pay an average of \$1,250 per year in interest! Therefore, banks are more than willing to offer up cards with big sign-up bonuses in order to capture new customers. Additionally, banks make money each time you swipe your card with the merchant. Merchants are charged a card swipe fee, which generally ranges between 1% and 3% for credit cards.

### **Free Travel:**

“A lifetime of free travel for financially responsible people.”

If you are paying your cards off every month, there is a life of free travel waiting for you. To be a free traveler is to understand the power of credit and to maximize these offers so you can start traveling for free, take dream trips, have 5-star experiences, or buy things like an espresso machine, 4K TV or incredible spa day... all without dipping into your budget.





## Credit Scores Increase

Most people see their credit score increase when they travel for free. The reason for this has to do with the facts and myths about how a credit score is calculated. When you sign up for more cards and prove to be responsible with them, you are improving most of the major credit score factors like total accounts and credit utilization. [Read more about that here.](#)

Here's what Travel Freely members have said:

*"Credit score was a big deal for me and often seems to be a hurdle for people I talk to. As in, they have false ideas about the credit score."*

**Matt from California**

*"For me, the tipping point was realizing that getting more credit cards won't hurt your credit."*

**Charlie from Colorado**

*"The biggest thing I needed to know before starting free travel was understanding credit ratings and the various factors involved. Credit Karma has helped me with that."*

**Beth from Wyoming**

### What's the Point?

NEVER WORRY ABOUT YOUR CREDIT SCORE AGAIN.



MORTGAGE



CAR LOAN



HELOC



## Banks are losing a few dollars and making billions

In April of 2018, news stories were reporting how JP Morgan Chase had been losing millions in rewards given out from credit cards. What was missed in those headlines was the real headline: *“JP Morgan reports its most profitable quarter ever.”*

**How did they make their profits?** The bank’s credit card business was “one of the biggest drivers of growth, with revenue from plastic jumping 39 percent to \$1.28 billion.”

Here’s one more quote from a Federal Reserve report in 2017,

Credit cards remain far more profitable than other types of banking.

**Yikes.** Almost 40% of American households pay credit card interest because they carry a balance. Since they are paying an average of \$1,254 per year, the banks are not that concerned with a few people making \$500-700 every once in a while.

In fact, the average person uses a particular credit card for 7 years. So, if 40% of new users get a \$500 bonus and end up paying \$1,254 per year for 7 years, the bank ends up making \$8,278 over 7 years!



**Warning:** If you don’t trust yourself with credit cards, you need to run away right now!

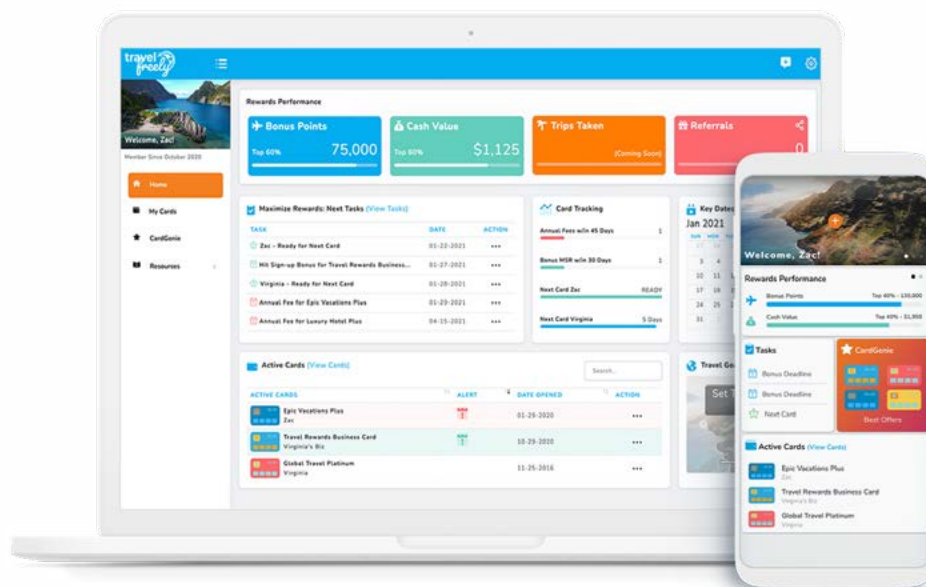
Otherwise, the key to your free travel treasure is: your credit.

# Slow and Steady is the Simplest Way to Travel Freely

Jumping into the world of credit cards and sign-up bonuses can be intimidating, especially people who are brand new to free travel and are a bit suspicious. Nothing in life can be free, right?

Well, you're right that you will pay some fees with credit cards – specifically annual fees. Typically, cards with annual fees offer much more valuable benefits and return on spending than those without. BUT – here's where things get good - even though you're paying these credit card annual fees, you're overall going to be paying much less to travel than you otherwise would be!

I suggest signing up for Travel Freely (it's free) to learn more because it's a proven system that helps you get the best cards AND automates your card management.



## Travel Freely

Step-by-Step Get Started Guide

CardGenie's Personalized Credit Card Recommendations

At-a-Glance Card Dashboard for up to 2 Users + Businesses

Automated Email Reminders for annual fees  
and sign-up bonus deadlines



# CHAPTER 3

## Rewards Cards 101

When starting out as a free traveler, it's important to understand the types of rewards cards you can get and how they work. Your travel goals, monthly spending, and comfort level around managing payments will all be factors when it comes to choosing the card that's right for you.

### 1. The All-Star Cards - “Transferable” Cards

Most people have never heard of “transferable” rewards cards. These cards are normally the best all-around cards for the beginner and advanced free traveler. Why? Their points are really valuable and offer greater flexibility.

If you're someone who is fed up with your favorite airline because the flights you need are “unavailable,” then these are the cards for you!

The transferable cards earn rewards tied to a particular bank. There can be several cards that earn the same points - this is called a points “ecosystem.”

The big ecosystems are *Chase Ultimate Rewards*, *Citi ThankYou Points*, *American Express Membership Rewards*, and *Capital One Miles*.

Earlier, I highlighted the *Chase Sapphire Preferred* card. It's at the top of transferable cards. In addition to getting one “CSP,” married couples can double up with this card. Business owners can get additional Chase points through *different Chase Ink business cards*, the best being the *Chase Ink Business Preferred*. Chase also offers the no-annual fee Chase Freedom and Chase Freedom Unlimited cards that offer greater value when tied with a premium Chase card.



## Why do we like All-Star cards? Maximum Value and Flexibility

**a) Travel Portal** – You can use each bank’s travel portal to book travel with rewards similar to using Expedia or Travelocity. That’s straightforward and easy and offers a fixed value for each point.

**b) Transfer Partners** – You can often get more value out of your points by transferring the rewards to a partner airline or hotel loyalty program. Here’s a list of transfer partners organized by program: [Major Bank Transfer Partners Charts](#).

**c) Flexibility** – Let’s use Chase Ultimate Rewards as an example. Say you have three separate trips where you want to use the Chase travel portal to rent a car for Trip A, fly to Paris on United Miles for Trip B, and visit family using Southwest Miles for Trip C.

You could do all three Trips with Chase Ultimate Rewards.

United and Southwest are Chase partners. So, instead of just getting a United or Southwest credit card, you have options to transfer points or go through the Chase Travel<sup>SM</sup> portal.

### Our favorite is the Chase Sapphire Preferred:

[6 Reasons We Love Chase Sapphire Preferred](#).



## The #1 Mistake

### Using the Same Credit Card for Years

I hear this all the time from the average Joe. “Oh yeah I love rewards. I’ve had my Southwest card for 10 years. We get points for all of our spending and get free flights.”

This may be true, but Joe is missing out on 100,000 points EVERY YEAR. Loyalty is NOT “rewarding” for those who use the same card for 10 years. Joe is only getting 1 point per dollar on this card for everyday purchases, and he hasn’t benefitted from any sign-up bonuses in 10 years.



A family who gets 2 cards per year could easily earn 100,000+ points PER year by maximizing new card offers. For example, you can get a new Southwest card bonus every couple of years, but you can also get more Southwest points by getting a transferable card like the [Chase Sapphire Preferred](#) or [Chase Ink Business Preferred](#) while earning extra points on dining and travel.

For more on this, read: [Are You Sure You Have the Best Rewards Card?](#)

## Bonus

### The Mistake to Rule them All

The biggest obstacle to maximizing rewards is having a strategy to get the best cards and stay organized.

The average person does NOT have a system to help them earn free travel. They lose out on thousands of dollars every year. They end up with one or two cards and can't keep track of the annual fees or miss payment due dates and hurt their score.

Travel Freely can make this so easy for you. You'll always know the best offers and if you're eligible through our CardGenie. Then, you can automate the hard stuff with email reminders for bonus spending deadlines and annual fees. If you're a complete beginner, we have a Step-by-Step guide to guide you every step of the way.

If you are financially responsible and can pay your bills on time, it's a no-brainer to get strategic and sign up for Travel Freely.

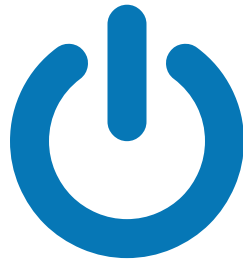
[Join Travel Freely](#)

*It's Free =)*



*Travel Freely helped guide us through to maximize our point potential and our credit score has never been higher. We have used our points to visit family in California and have already accomplished our travel goals to Europe and Hawaii!*

*- Andy, Denver, CO*



## GET STARTED. NOW.

### Here's a Simple 1-2-3 Plan for a Beginner

Travel Freely Members average \$500+ in free travel with their first card bonus. Business owners average \$750+. With some cards, you can be booking your free travel in as little as 2 weeks!

Make sure you [sign up for Travel Freely](#) (for free) to access the Step-by-Step Guide.

1. **APPLY** – Get ONE great card from your [CardGenie Recommendations](#).
2. **EARN** – Put all your regular spending on the card and hit your bonus.
3. **TRAVEL** – Use our [Resources page](#) and free guides to book your first free travel!



# Don't have Travel Freely? Yikes.

It's free, and the average user earns  
\$2,000 in free travel every year. =)

Sign Up for Travel Freely



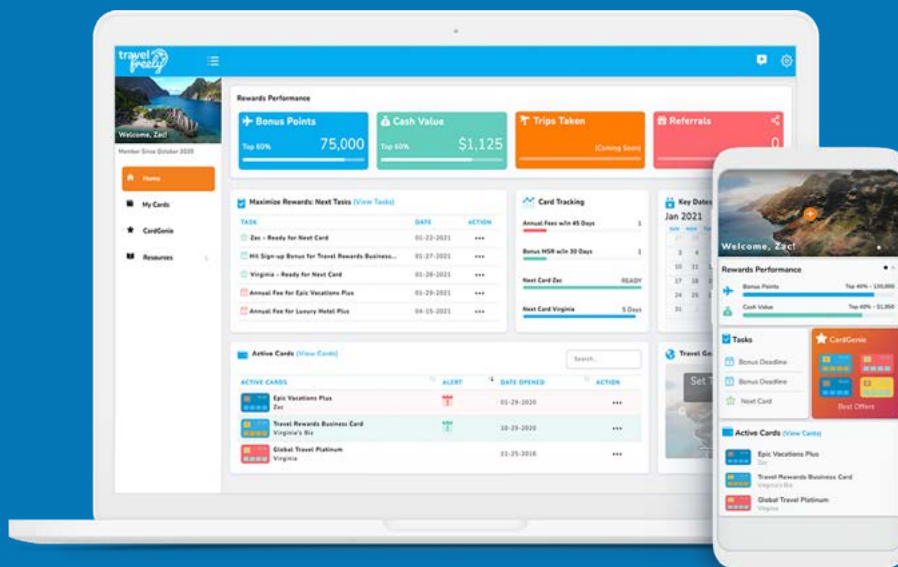
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Have a quick question?

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