

PRIME TRAVELER

Points & Miles Mastery

The complete system for turning everyday spending into
business and first class flights, without spending years
figuring it out the hard way.

PRIME TRAVELER · INSIDER TRAVEL INTELLIGENCE

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The Mistake Almost Everyone Makes

Most people who "do points and miles" are sitting on a balance they never use. They open an account, earn a welcome bonus, feel good about it for a month, and then the points just sit there. Eventually they redeem them for something mediocre. A \$200 gift card. A domestic coach flight they could have bought outright for not much more in cash. That's not points and miles. That's a slow, complicated way of getting a small discount.

The entire value of this game comes from one idea: points and miles are worth wildly different amounts depending on how you spend them. The same 80,000 miles can get you a \$400 economy ticket or an \$8,000 business class seat to Europe, depending entirely on what you book and how. Most people redeem for the \$400 version because it's the obvious, easy option sitting right there on the airline's website. The people who actually win this game know how to find the \$8,000 version, and it usually isn't hard once you know where to look.

The One Number That Matters

Every point or mile has what serious travelers call a redemption value, meaning roughly how many cents each point is worth in the redemption you just booked. A basic domestic economy redemption often values out around one cent per point. A well-booked international business class seat can value out at three, four, sometimes five cents per point or more. Same currency. Wildly different value. Your entire goal in this game is simple: chase the high-value redemptions and stop settling for the low-value ones.

You don't win this game by earning more points. You win it by wasting fewer of them.

Who This Guide Is For

This isn't a guide about which specific credit card to sign up for this month. Card offers change constantly, and a specific recommendation would be outdated within a season. Instead, this teaches you the underlying system: how the currencies work, how to evaluate any redemption, and how to find the sweet spots yourself, so the knowledge stays useful for years, not weeks.

How Points Actually Work

Before chasing sweet spots, it helps to understand the machinery underneath the whole system. There are really only two kinds of currencies you'll deal with, and confusing them is where most beginners go wrong.

Airline Miles

These live inside a single airline's loyalty program. They're earned by flying that airline (or its partners), by holding that airline's co-branded credit card, or through shopping and dining portals tied to that program. They can only be redeemed within that airline's own network and its partner airlines, which is both a limitation and, often, a strength, since some of the best redemptions happen specifically because of partner relationships between airlines in the same alliance.

Hotel Points

Work almost identically to airline miles, but for a hotel loyalty program instead. Earned by staying at the brand's properties or through a co-branded card, redeemed for free nights, sometimes for room upgrades, and occasionally transferable in small amounts to airline partners, though usually at a poor rate that isn't worth using.

Transferable Bank Points

This is the category that actually gives you flexibility. Certain premium credit cards earn a bank's own points currency, not an airline's. Those bank points can then be transferred, usually instantly or within a day or two, into a range of different airline and hotel programs at your choice, at the time you choose. This flexibility is the single biggest lever serious points players use, because it means you're never stuck earning toward one specific airline before you know which redemption you'll actually want.

WHY THIS DISTINCTION MATTERS

Airline miles lock you into one ecosystem the moment you earn them. Transferable bank points let you wait until you've found the best redemption, then move the points exactly where they're needed. If you're only earning one type of currency, transferable bank points are generally the more flexible foundation to build around.