Travel Plan Instructional Guide Video Transcript Unit 4 Part 1

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By Ana Marie

Hi, my name is Ana, and in this video, I am going to show you how to create a credit card strategy with the information you learned in unit four to add to your travel plan. This unit may change the way you think about what is possible with your destination. If you need to go back and revise some sections of you travel plan, this would be an appropriate time to do so. You can make changes to your target goal at the top, target destination, accommodations, transportation, and wherever else you feel is needed. In my example, I am going to move ahead with my original plan.

This instructional video is in two parts. This video will cover mostly Barclay’s Miles and More and the second video will cover the Chase Sapphire Reserve and Preferred card.

After watching the videos and reading the articles in the unit, Mom has decided to apply for two credit cards. She has decided to apply for the Chase Sapphire Reserve credit card and the Barclay Miles and More credit card. In this example, Mom and Grandma both have the potential to maximize the most points, because they are both primary point earners. Let’s look at Mom in more detail.

By applying for the Barclay Miles and More credit card, Mom must spend five thousand dollars within the first 90 days of the credit card approval to earn fifty thousand miles, which is enough for one roundtrip flight from anywhere in North America to almost any European Destination. She would just need to pay the taxes due for the award booking. This card works for this scenario because we want to fly from Los Angeles, California into London, England, work our way through Europe, and fly back from Southern Italy back to Los Angeles, California. Barclay allows you to fly to and from different airports between North America and Europe.

Another great benefit of Barclay is that it includes two lounge airport passes. Between mom and grandma, they have four lounge passes to use during an extended overlay or waiting for their flights at the airport. Lounges are

a great place to relax, enjoy some snacks, enjoy hot or cold beverages, and in some cases, they even have wine. Lounges are not normally free, so take advantage of this benefit.

Moving on -Grandma will also apply for the Barclay Miles and More credit card for two reasons, one -it will help pay for her flight and she can use her companion pass benefit for another member of the family. In the previous unit, I mentioned debating if Grandma needed to apply for a credit card or not, but in this example, it is best if she does. Since Dad cannot apply for his own credit card yet, Mom and Grandma both have the option to use their companion pass benefit and purchase a full priced ticket at a buy one gets one free benefit. One member of the family would basically get their ticket for the price of the taxes due. I would suggest paying the full price of the most discounted ticket such as senior or child fare and trying to get the other one free. We also still have the companion pass benefit available on one credit card which can be applied towards another trip or a flight within Europe. Obviously, the more options the better.