



# FAMILY TRAVEL

on Points

5 DAY PLAN TO IMPROVE YOUR FINANCIAL LIFE  
WHILE EARNING TRAVEL POINTS



BY ANA M SORIANO

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### **Family Travel on Points**

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# ACKNOWLEDGEMENTS

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“Traveling – it leaves you speechless,  
then turns you into a storyteller.”  
– Ibn Battuta

## GOD

I thank God for creating a fire within my soul to explore new things that outweighs fear and giving me the clarity to know what my purpose in life is. Writing is the music that plays in my heart.

## LOVE

To my partner in life Manolis who is my right hand in life while we raise our beautiful son Geo in the best environment possible. I layout the plan, and he brings it to life.

## FAMILY

To my beautiful son Geo. I materialized you in my heart years before you were born. I wanted a son, and I got a beautiful little man who actually has patience for his me, rather than me having patience for him. You make me proud!

To my dad who gave his daughters the gift to always strive for more and make the impossible possible.

To my mom who sacrificed everything for her family and continues to be there in rough times.

To my sisters who grew up striving for more as well.

To my Tia Carmen and Mama Ana for raising me and giving me a new perspective on life and love.

### **FRIENDS**

To my friend Iyisha who has been my true friend through ups and downs. You are appreciated!

# INTRODUCTION

## *Before You Can Grow by Leaps and Bounds, You Need to Learn How to Crawl*

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“Faith is taking the first step even when you don’t see  
the whole staircase.” -Martin Luther King Jr.

Before getting into the nitty gritty of how points can dramatically change your life there are some critical things that need to be put in place to maximize the most for your family. First and foremost your budget and financial house need to be in order before you can really advance into the reward points game. If you are advanced with your financials, you can skip this step, but there are many people out there that need a starting point with a solid baseline and that is where I will start.

Start where you are in life right now, because there are many things you can do now to earn travel points without credit cards, but stellar credit is critical to maximizing the most rewards possible.

When I had my first child, my son was born with some medical issues. Living through some of his life and death situations, I realized the importance of making the most of your life now, not someday, but today. Life can be taken in a second and every second with your family is a gift so I became hungry for knowledge about how to make the most of my time with my family. I wanted to experience magical moments

together without getting into debt. For me, that meant traveling as long as we could, as far as we could, and we did just that. I wasn't out to make as much money as I could, my goal was to master how money or the equivalent of money can be leveraged to change your life to accomplish your short and long term goals at the same time.

I am not a professional financial planner, financial advisor, nor do I have any formal financial training. I am a normal mom with a normal life that found a way to take control of her finances, save, and travel with points.

The idea for this book came out of reading financial books and travel blogs that had excellent information, but they always felt more advanced in comparison to where I was in life. Also they focused on single travel and that just wasn't my life.

Like with anything in life, money is a process, and I couldn't really run when I was barely learning to crawl. I felt like all the other financial books were many steps ahead of me, so I had to learn for myself what works and what doesn't and how to at least get beyond level one. This book is for the people that need a stepping stone to move onto greater things.

Every family structure is different and some things that work for some don't work for others, but I will teach you what worked best for our family in hopes that you also find a way to take more time to enjoy with your family. Nothing in life is off limits! Dream very big! However, also come to the realization that things take time, patience, commitment, dedication, and an understanding of how your dreams are out there for the taking but they won't materialize until you light the

fire within yourself to make them happen.

People ask me all the time “how do you find these deals?” I am not finding them, that would be too easy, and nothing worth value comes easily. I am creating deals for myself according to what my family wants to accomplish. I create my own opportunities to get what I want from sometimes nothing. I am not looking for an easy way out or for someone else to do the work for me. I am looking for ways to learn and adjust my mind to be able to see and create more opportunities for myself and my family. This book is about creating opportunities for yourself. This book is also about learning how powerful your own two feet are in the process. Once you create opportunities for yourself, you will be more powerful in your financial life and life in general than you ever imagined yourself to be.

The most life changing financial experience in my life was when I attended a conference with Anthony Robbins, Suze Orman, and Robert Kiyosaki as key speakers. Listening to these tremendous people in the same room moved my reality. It woke me up to become more present in my life and seek knowledge to take myself to the next level. Knowledge is a gift, so seek as much as possible.

This book is written in order of importance. I would suggest not skipping straight to the travel section, because that is where you are right now, and you will not get there unless you have your foundation in place. You can follow the steps in consecutive days or you can take it day by day or week by week. It is completely up to you, but the faster you get to day five, the faster you will be on your way to travel.

“Financial Freedom is available to those who learn about it and work for it. -Robert Kiyosaki



# DAY ONE

**Make a New Life Plan**

# CHAPTER ONE

## *Create a New Vision for Your Life*

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“Setting Goals is the first step in turning the invisible into the visible.” -Anthony Robbins

To start the slate completely clean, I love vision boards and I recommend them every chance I get. I love them for several reasons. Some of the most powerful people in the world use vision boards, and it makes sense. You are creating a map or game plan for your life. As a family, the vision board is consistent with the dreams of every member of the family. It should be a hard working ship headed in the same direction. What does your ship look like? Perhaps you need to start there.

We all have a general idea of what we want our lives to look like, but sometimes we make daily choices that lead us in different directions. We find ourselves living unfulfilled lives because either we don't think we are good enough for what we really want, we don't know how to get what we want, or we settle for less.

Creating a vision board will enable you to tell the universe what you want from your life. It will also serve as a visual guide to determine your daily life choices. For me, this is a great example to your children. If they see you strategically going after your dreams, chances are they will too.

For us, our vision board is a family collaboration. We sit down and

determine what we all want from life and travel usually is a big part of it. Among other goals in our lives, we knew we wanted to travel as far as we could as much as we could. We listed the things we wanted in life such as a home, education, travel, and an active family life. Once we put all these goals on our board and found a common ground between them, we knew what we were aiming for as a family and we started to make our life choices in favor of those dreams.

The great thing about vision boards is that you can aim incredibly high even beyond your wildest dreams. Once you accomplish one dream, dream bigger, and keep dreaming! If you like to write, aim to write several books. If you love to travel, aim to travel the world. Once you travel the world, aim to travel the world again and this time with a stronger purpose such as charity work.

If you want a home on a beach in Maui, aim for your dream home. Will all these things happen in life? Although there is no guarantee, chances are, if you put your mind to it, and put yourself on the path to get it, however small the opportunity you seize is, you can accomplish great things.

Time is your greatest asset and it is dependent on your daily life choices. Time can be wasted or you can build upon it to maximize the experiences you have in life by the choices you make in life. You can spend your time watching television or you can spend time becoming a better person. The choice is truly yours.

**Activity:** Buy a big board at the dollar store. You can buy one big board or several for each member of the family. Have everyone work on the vision board. You may be surprised about everyone's goals and they may

be surprised about yours. Once the vision board is complete, discuss ways everyone can align themselves to the goals.

# CHAPTER TWO

## *Set up a Realistic Budget*

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“I have enough money to last me the rest of my life,  
unless I buy something.” -Jackie Mason

When it comes to budget, there is no magic ticket or universal guide that will apply to everyone. Everyone has different needs and wants. I constantly tell myself that money is an exchange of time and convenience. For example, I work and give my time for a paycheck. That is my choice. In turn I earn money that I can exchange for shelter, food, and things to add convenience to my life.

Understanding that you are buying things out of convenience is key. There are times when convenience is necessary and there are times when it is not. Focus on adding value to your life instead of just spending money simply because you have it to spend or to make yourself feel temporarily complete.

At the end of my life, I rather have a long list of experiences than a long list of material things. Perfection is also not the goal, because we are imperfect ourselves. The focus is to keep your eye on the prize most of the time and be flexible for the imperfect times.

Step one is to set up a budget, but we need to first start with setting the foundation on how you view money. Money is the agreed upon value people place on it. Money is not real and it can take on many visible and invisible forms. You can increase your wealth by either

increasing the amount of money you have or by increasing the value of your money. In other words, you can make more money or you can stretch a dollar.

Most of us already know that investing can increase the value of our money, but we need to also realize that we can apply this same concept to simpler terms and incorporate it into our daily lives.

To increase the value of my money, I can either work more to earn more money which requires an investment of time or I can save my money and cut back on some minor conveniences and get the exact same result. This is how I realized the importance of saving at least in this stage of my life.

I don't recommend cutting back drastically where it would affect your life, because there are necessities for your family, but think about the things you can easily live without and weigh the savings with your short and long term goals.

When I was single it was easy for me not to have cable, because I bought a High Definition Antennae to use with my High Definition TV. I subscribed to an online streaming company for a minimal amount and avoided the entire cable bill. Plus I didn't really have time to watch television, so I didn't think cable added value to my lifestyle.

When I got into a relationship, it was harder to have everyone adjust. My partner was used to all the bells and whistles for the sake of having them versus actually needing or using them. The television was a constant battle, because I complained of not having enough time to watch these channels and this was an unnecessary expense when the money could be used to pay more on the principle loan balance of our

car payment.

We both viewed money completely differently and that sometimes creates resentment in a relationship. I lost the battle for a long time, but eventually we had to compromise and eventually downgraded to a more basic package once our financial visions were aligned.

Having these conversations is absolutely essential to achieve your financial goals. We both had to make sacrifices to achieve our goals. As a woman, I love clothes, shoes, and makeup just as much as anyone else, but my vision is greater than a pair of shoes, I want more for my family and that takes a priority. Sometimes we get so caught up in winning the rat race, that at our peak, we lose it all, because we did not take the time to setup a strong financial foundation. As part of my compromise, I committed to only buying what I need at well calculated times for up to 30% off or more in large amounts.

Try to look for things everyone can compromise on and eliminate those bills. Have peace of mind that cutting costs is only a temporary sacrifice until you are out of bad debt. Family financial systems work best when the entire family is working toward the same goal, so be fair with yourself, your partner, and your family members. Allow each family member to decide what is important to each individual and compromise as a whole. If the ultimate goal is a home and a family vacation at least once a year, the entire family has to make the commitment to make that possible. If one person is spending more than their share for the sake of spending, that is unfair to the savers of the group.

Money systems work best when the entire team is headed in the

same direction. The next time you are tempted to buy something out of impulse, write the item down or take a picture of it with your cell phone with all the product specifications. Go home and order it online. This works for two reasons. For one you earn bonus points on top of your 1:1 point ratio and the other is that you may no longer want it. If you have some time to think about it longer, you may realize you don't need it.

# CHAPTER THREE

## *Sign Up For Free Money Management Services*

.....

“A budget tells us what we can’t afford, but it doesn’t keep us from buying it.”

-William Feather

Once you have come up with a budget, sign up for free money management services. There are many excellent free online systems that are easy to use and easy to follow.

What I love best about these services, besides them being free, is that they are very helpful in tracking daily spending. Setting up an account is easy and usually requires very little maintenance. You can customize your budget by adding and deleting budget categories to create a plan for your individual family. You can also set up a savings goal or multiple savings goals for long and short term goals.

When I was single, I had time to log in everyday and check my accounts daily. Now that I am a mom, I can log on once a week and still keep our finances intact. The information is there when you need it and absolutely flexible, so it doesn’t feel like another commitment you need to take on.

When I first signed up I was shocked to realize that on average I spend more on gas for my car than I do to feed myself. This taught me

how to prioritize my spending and learn ways to consolidate my errands to maximize my gas mileage for the week. It also taught me how to become more organized and proactive with my schedule to save money and time.

Sometimes we don't realize how much we spend in the moments we are spending it. Money saving and organization go hand in hand. You need a daily general plan to help guide you through the week or the month. It may be hard to change your mind set at first, but over time, if you put in the effort and make a commitment to yourself to follow through with it, you will see positive results beyond your wildest dreams.

In addition to establishing a life friendly budget, be sure to maximize all your resources and set up bill payment alerts and notifications automatically so you don't have to think about it.

Once you set a budget for a specific category like your monthly car expenses, set up email and/or text message alerts to notify you when you are coming close to the limit. Once again, sometimes we get caught up in daily life and spending money is just a part of life, but if you have a limit set in advance and a constant reminder and guidance, you can remove yourself from that moment of instant gratification and ask yourself, can this wait until next month? This is you creating a bigger vision for yourself, your life, and your family.

If you are not comfortable with third party online services, contact your bank or credit union and ask if they have a built in tracking system. Often times they do and can use your existing information to provide

you with the same tracking information.

I strongly believe that having a good life is not about having a lot of money, it is about having a good financial education and focusing on the opportunities that will enrich your life. Once again add value to your life. You will be happy with the direction of your life and will no longer need fillers like material things. Money comes and goes and life is a roller coaster, but if you set yourself up for success, you can hope for the best, but you can also withstand the rain when and if it comes.

# CHAPTER FOUR

## *Make a Plan to Pay Down Your Debt*

.....

“The only impossible journey is the one you never begin”  
- Anthony Robbins.

Once you have an agreed upon budget get super friendly with your debt. I like to keep things simple and put a pen to paper and make a simple list of all your debts. Do not be scared to face this, this is crucial to overcoming this mountain. List your debts in order of highest debt. Credit cards with high rewards and grand sign up bonuses often have the highest annual percentage rates even with stellar credit because of the rewards you receive. Before taking on these cards just for the travel perks, I recommend you tackle your existing debt first and commit to a plan to pay off the debt completely so you can get into a positive cash flow situation.

If you have stellar credit to qualify for an excellent reward credit card, this card should be your primary source of payment for daily purchases and should be paid off in full every month. No excuses! Use only what you need for your monthly expenses and pay the card in full.

Do not consider these cards to carry long term debt. Keeping a watchful eye on the balance will keep your spending priorities in check. When I am coming close to our budget limit, we stop spending unless it is unavoidably necessary. We make the necessary adjustments to stay within the budget.

Before you start applying for those credit cards, start working on your existing debt. There are many debt strategies out there. There is one in particular that is pretty simple. It is called the “snowball effect” which works well for people that are very serious about paying debt off. I have seen some deviations of the actual method, so I recommend applying whatever fits best.

One way we attacked our debt was to make a list of all our debts, loans, existing revolving credit, and we put them in order of highest balance. We paid the minimum on all the cards and applied the remaining cash we came up with in our budget to focus on paying the smallest debt first.

The system is counter intuitive, because you would think the list would be in order of highest annual percentage rate, but it is not. Focusing on the smallest debt regardless of annual percentage rate enables you focus on eliminating one snowball of debt at a time. Once that debt is paid off, use the extra money to pay off the next smallest debt and repeat the system until all the debt is paid off.

Over time, this method is helpful in getting you out of your debt hole. It is important not to take on more debt until you are out of debt. In my opinion, rewards cards should only be used for daily expenses that can be paid off in full every month and I always restrict my cash advance options.

Once you set your sights on paying off your debts, you will build a momentum that is unstoppable. As your credit score rises, you will be offered opportunities to manage your debt such as balance transfer options at low rates. Be sure to read the terms and agreement of each

offer. Managing your debt does require a time investment to make sure you are getting the best deal possible.

There are many other debt strategies out there. Luckily there are some great blogs and online resources out there in the marketplace that can provide you with the best strategy to fit your financial situation. I recommend finding a blog that resembles your family situation and keep up with the changing trends.

# DAY TWO

**Save Now...Play Later**

# CHAPTER FIVE

## *Start Saving Something...Anything!*

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“A penny saved is a penny earned”  
- Benjamin Franklin

Now that you have a realistic and flexible budget setup, set up a savings account that you can access in an emergency, but is not easily accessible. Contact your local bank or credit union and ask if you can add a savings or a secondary savings (if you already have a primary savings) to set money aside. Be sure to set something up that you may have to jump through a few hoops to access in case of an emergency, but also helps you avoid unnecessary spending.

Act as if that money doesn't exist. Feel as though you are paying a bill to yourself and the money is gone forever. I recommend starting with a simple savings account for those that need to start with a simple baseline.

Once you have the account set up, set yourself up for success and set a reachable goal. Let's say, you found a way to save \$100 a month which is a great start. Commit to making sure that deposit gets done and forget about it.

If you can contribute more to savings that is great, if not, don't worry about it and keep learning about more ways to cut back. Saving is a process that takes time. It is a learning process and you are the only one that knows what is best for you and your family. Take the money

off the top and pay yourself first. Make savings a routine and a priority. Your family is completely worth it!

We are lucky to live in a time where information is so easily accessible. There are so many online blogs, videos, television shows, and information on social media about saving money that will help you figure out what works best for your family.

For beginners, the amount of money you save is not important. Even if you save \$20, that is still positive change towards better saving strategies. The important thing here is for you to get into the routine of saving and feeling good about saving money, paying your bills, and earning rewards for doing so.

Over time saving money will become a healthy habit and your nest egg will be more a security line in case of emergency or leverage to take you to the next level.

**Activity:** Sit down with your partner and take a look at your financial statements. Write down all monthly expenses and list them in two separate columns. In one column, determine your needs such as rent, transportation, and food. In the other column list things that you buy that are nice to have, but not necessary. Once you complete both lists, focus on the things that are not necessities and ask yourself if you can part with at least half of that list to start. It may sound like a depressing option at first, but soon you will realize the upside of the concept by looking at your long term goals.

# CHAPTER SIX

## *The Power of Coupons*

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“If you go to Bed Bath & Beyond without a coupon, people will wonder if you are ok.” -John Pinette

One of the easiest and fastest ways to save money and pay down your debt is by using coupons. You may already throw away hundreds or perhaps even thousands of dollars right now without even knowing it. You know the old saying that every journey begins with the first step, the same applies to money, and your first thousand dollars towards tackling debt begins with a single dollar. Meaning every dollar counts and if you look at the bigger picture, a dollar saved is a dollar less in debt.

I initially started getting into coupons out of necessity, but then I got hooked when I started noticing the grand savings. I like to say that, money is an exchange of time and convenience. If you are reading this book, that means that you cannot afford to have the convenience of what money buys at least right now for certain things. Having convenience is a luxury you cannot afford right now while you are in bad debt.

There are extreme couponers out there that are really good at what they do and use coupons to the maximum. If this is you, more power to you. However, for me, I don't have the time or the manpower in my family to devote to extreme couponing. I use them on things that we

need and stock up for several months and it ends at that until the time comes when we need to restock.

I personally like to use them mainly on personal products, because we choose to buy food in bulk. However, every family is different and I personally know of some families that use coupons for almost everything possible and have an enormous stockpile in their garages and supplies to last at least a year or more. Usually with these families, every family member plays a part to tackle the laborious part of couponing.

Coupons take a lot of time. It takes time to cut them, organize them, and then match them with the weekly deals. If you are a part of a family, I feel that the entire family should get involved in cutting and organizing them if they are getting the benefit of spending the money saved. Coupons take up a lot of time so it is not fair for one person to take on the responsibility of doing it all by themselves unless you are willing and available to devote that time to the craft.

I know extremely successful couponing families that work as a team. As previously stated, financial systems work best when the family works as a team and the kids play an active part.

Unfortunately, we live in hard times and money scams are high. People are finding ways to sell counterfeit coupons online. If you chose to buy coupons online, make sure you are buying from a credible seller. Make sure you read the feedback and comments about the seller and pay attention to how much they sell and the overall quality of sales before purchasing from that seller.

Using coupons is definitely an art form and that is another book within itself, but taking some time to invest in learning how you can

incorporate coupons pays off in the long run. You can get quality products in large amounts that will last you for some time at next to nothing prices overall.

Here is a great deal for the beginner couponers. Let's say that you cut and organized all your coupons for the week and you pick a store to match up your deals. You see that toothpaste is on sale this week for \$2.50 each or 4 for \$10 and you have coupons to discount the price. Pay attention to the maximum item limits, it is usually about 4 items per household, but it may vary.

Write down the cost of each item as listed below. Research online, manufacturer website, or the store website to see if there are additional savings. In this example, I found that the store was promoting \$1 back in store credit after the purchase to use on your next purchase making the final cost 50 cents plus tax per item.

| Product   | Price                     |
|---|---------------------------|
| Toothpaste 6oz (1 count)                                  | \$2.50 each plus tax      |
| Use \$1 off 1 item manufacturer coupon in most Sunday ads | -\$1.00                   |
| Out of Pocket   | \$1.50 plus tax           |
| Store Reward  | \$1 towards next purchase |
| Final Total   | \$0.50 plus tax           |

The maximum savings is buying in large amounts, so if you buy 4 for \$10, then you get \$4 off in coupons and \$4 back making your final cost \$2 plus tax for 4 tubes of toothpaste.

Now imagine if you add up all the products you normally buy like shampoo, conditioner, body wash, makeup, and etc. The list is endless. Over time you save a pretty penny by spending minimal up front and stocking up for a good amount of time.

Now, let me show you what a money maker looks like. A money maker is when you end up earning back or getting back more than what the item is selling for to apply toward other products or cash back in rebates. This is called stacking coupons or stacking savings. Once again, read the terms of the coupons to see specifics of the deal, but in most cases stacking is allowed.

| Product                                | Price                      |
|--|----------------------------|
| Plug-ins Scented Oil Warmer            | \$1.37 sale price plus tax |
| Use \$1 off 1 item manufacturer coupon | -\$1                       |
| Out of Pocket Total                    | \$0.37 plus tax            |
| \$1 Website Rebate or Store Reward     | \$0.63 money maker         |

Imagine if you use this technique in large quantities and save in large amounts over time? The savings really do add up. The real savings is in quantity. Expert couponers suggest starting with at least 4 sets of Sunday newspapers to get a substantial savings. As previously stated cutting and organizing them is a lot of work, but if you tackle this as a team, the savings could be used towards your larger goals or paying down your debt.

Every Sunday, purchase at least 4 or more sets of Sunday Newspapers. You can either purchase them from a dollar store or ask a local store on Sunday evening if they are throwing away any papers for the day that they did not sell. Cut the coupons for the products you use most. I have a baseball card binder with plastic organizers inside that help me organize all my coupons. I organize the pages into categories such as hair products, shaving items, vitamins, medicine, and etc.

Once all the coupons are cut, review the weekly stores advertisements in the Sunday newspaper. I personally select one or two

stores to focus on because the amount of deals out there are overwhelming. Invest in learning the rewards program of the particular store close to home and sign up for everything they have to offer. You will be surprised to find out that you can stack savings by using store coupons in combination with manufacturer coupons to maximize savings. Stay alert to your emails and mailbox for additional saving coupons.

I would also suggest taking advantage of any additional savings through rebate programs such as American Express® credit cards. From time to time American Express® offers one time statement credits for purchases made at a particular store.

For example, I came across one promotion once that gave you a \$5 statement credit for paying your cell phone bill through specific wireless carriers. There are certain promotions that are for one time use, but this particular promotion could be redeemed up to three times, so it was a savings of \$15 over time. Every little bit helps, \$15 could be a few days of lunch.

I sign up for several couponing blogs. I am not the first one to invent this wheel, so sometimes there is no need for me to duplicate the research that is easily accessible online.

My focus is to save money and as much as possible, so I read the blogs on how to stack coupons, rebates, and deals to save the most money. These blogs update me on the best deals for the week and tell me what resources I need to use to save. There are countless websites, apps, online coupons, and more that will either discount the item or give you money back.

After reading the blogs, I make a list of what I need to buy, prepare my coupons for checkout, and make notes of what specific things I need to do to save. I do all this before I go into the store, because once you are in the store sometimes it is easy for things to get blurred and your savings plan goes down the drain.

Still think couponing is a waste of time? For me, it helps me buy quality personal products without having to pay the quality price. I also tell people that I have seen some couponers that have gone extreme and saved enough money to pay off their mortgage early.

Additionally, when we are out and about and running errands I like to keep my coupon book in the car, because you never know when an opportunity for savings may come up. We also keep restaurant and fast food coupons handy as well. Although we try to eat at home as much as possible, there are times when we just do not have the time to cook at home and other things are priority, or if we are in the mood for fast food, we use fast food or restaurant coupons that save us up to 50% or more.

Set yourself up for success and keep a coupon stash in the car. At the end of the month, you will be glad you had the coupons handy and you will see the savings in your food costs.

As a compromise for our family, we committed to cooking at home during the week, keeping snacks and water in the car, and eating out only once a week. Coupons are optional on the weekend.

The reward for saving money all week is treating ourselves to one restaurant of choice on the weekend. This is what I mean by keeping your budget realistic and flexible. This allows us to spend time with our

extended family if there is a dinner event while keeping in line with our budget.

Get creative with couponing by hosting coupon parties where friends and families can exchange coupons they found for the week or month. The more people involved in money saving, the more successful your money saving plan will be. And this is a game where everyone wins.

# CHAPTER SEVEN

## *Bonus savings in Bulk Shopping*

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“I look at my annual budgets for everything and anything, and I look to see where I can save the most money on those items. Saving 30% to 50% buying in bulk-replenishable items from toothpaste to soup, or whatever I use a lot of- is the best guarantee return on investment you can get anywhere.”

-Mark Cuban

Many people already know that buying in bulk is a great way to save and I agree. However, did you know that some items are actually not better in bulk? Fortunately for us there are many money saving blogs that have already figured that out for us. Similar to the coupon blogs, the list is endless. I have come across websites that break down to the penny of how much something costs buying in bulk versus couponing, and sometimes buying in bulk wins and sometimes couponing wins.

Keep it flexible, and keep in mind that money is an exchange of time and convenience so buying it in bulk may be a better option for you on some products more than others. I prefer shopping once a month rather than driving all over town to maximize coupons and end up spending the coupon savings in gas. Take time to see what works best for your situation.

Preparation is everything for me. The reality is that I cannot always prepare as much as I would like to, but some preparation is better than nothing. When you are dealing with a family, there are a lot of moving parts and planning is always hard, but even if you invest a minimal

amount of time to plan, you will see the benefits in the long run.

Before I go into a store, I like to put together a good old shopping list and recently I have started menu planning to ensure that we are eating all the food we are buying. I typically like to go alone, because the more people that go with you, the more you end up buying. It is easier to discipline yourself than trying to get everyone on the board with saving.

Most important of all, I always bring a list and try not to deviate from the list if at all possible. A box of treats that was not on the list is perfectly fine, but going into a huge store with no list is just a shopping spree and you may overspend hundreds more than what is in your budget.

There are months when I create menus instead of meal plans. I let my husband chose what he wants to eat and buy basic ingredients that can be used for multiple recipes. Growing up, my mother never seemed to have food in the house. When we were young, we used to call her at work to complain that there was no food in the house. My mother would just hang up and rightfully so. The reality is that there was plenty of food, but you had to make it. She purchased many staple ingredients in bulk to use in multiple recipes therefore avoiding unnecessary food costs. The same product would stretch into multiple meals.

The point here is to get creative with savings and there is savings power in bulk. If you have family that lives nearby, why not team up to buy some of the same things and share the cost? Look for ways to save with like-minded people that have similar goals and are willing to do the work it takes to save. If you live in an apartment, why not start a savings club? The ideas are endless!

# CHAPTER EIGHT

## *Stop Spending Emotionally*

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“Dealing with only the cause, not the source doesn’t change anything long term” - Anthony Robbins

Personally, I feel like unnecessary spending is directly related to how you feel. We get a temporary joy from spending money similar to the excitement of a new car or material things. It becomes a problem when we go overboard which usually means there is something going on in our lives that is making us unhappy, so we compensate by overcompensating in another area.

I know that when I feel down in the dumps, hopeless, or insignificant, the urge to either eat or spend money tempts me. Any overindulgence is not good, and over shopping is one of them. What works for me is rest, relaxation, listening and watching inspirational programs, religious programs, food for my soul, and dreaming up my next trip.

The easiest way to rack up unnecessary bills is by mindless spending. This is why creating a list and a menu plan for the week or month is possible and beneficial. I tell my partner to keep his eye on the prize, which is our long term goals. I don’t want a closet full of shoes and no home to call our own one day.

I remember when I was a teenager and like most young women, I was obsessed with makeup, clothes, and shoes. Any price they would tell

me I would pay to have that item. Once I realized what I spent, I would regret it later, because I would buy things that didn't match with anything I already had, and eventually I would end up donating the item to charity. I would also usually come up short with my free cash and live paycheck to paycheck.

Ever go into a store and just need one item? Then for some strange reason unknown to us, we see more things that we may need or may not need and end up coming out with an entire cart full of items?

You ask yourself "what just happened"? Well, it is not just you, it happens to millions of us, it is called marketing and how material things sometimes trigger something in us to need them when in fact we don't.

I am not suggesting you live in a hermit shell and never shop or indulge in material things. I am suggesting that you keep conscious of it when you shop. This is particularly hard and I know that. Instead of going into stores, I try to shop online as much as possible. For some reason, online shopping makes me focus on just buying just what I need and not even think about what I don't need.

I live in California, so there was a period in my life where I just wore dresses. I loved dresses because they were simple and just required me to buy one item versus many different items that I would need to match and coordinate. Saving money for me became more valuable than the need to coordinate clothes. At that point I began to really focus on building a valuable quality wardrobe little by little worth my money versus just buying things that caught my eye. I started to build a wardrobe I could use for years to come. Hence adding value to my life.

Humans are all created differently. We all come from different

backgrounds, cultures, possess different habits, have different beliefs, and enjoy life differently. However, the one thing that connects us across the board are emotions. We all experience the same emotions to different things in different situations at different times. According to Anthony Robbins in a Ted Talk video, he stated that we all possess some basic human needs which are certainly, uncertainty, significance, connection, love, growth, and to expand beyond ourselves.

Personally, I feel like shopping is directly related to certainty and significance. The item is there in front of us and ready to be purchased (certainly) which is instant gratification for us. We then feel significant because we bought the latest thing, but that instant gratification is short lived.

The feeling often fades fast if you do not address the core of your happiness and you feel empty again. Then you subconsciously repeat the cycle and end up never feeling complete because you are not fixing the core of the problem.

Understanding ourselves, the role we play in our own lives, and the story we repeat in our minds gives us enormous power to meet many of our most basic human needs.

I often ask myself what I want to accumulate by the end of my life. For me, I want memories with my family and that takes priority over material things and that puts unnecessary expenses into perspective.

I also try not to place myself in situations that will make me spend like the mall. We hardly go to malls, and for short errands, I avoid big stores that will make me want to browse the aisles.

I like a store that I can go in and out and just focus on what I need.

Understanding yourself and your spending habits is key to making the most of your financial situation. This is why once a month grocery shopping works well for us, because we are not tempted by things that we never knew we wanted and can keep our eye on the prize.

Once you set up a realistic budget that works for your family, keep it flexible, update it often, and you may end up surprising yourself. Over time your needs and wants may change. This is a re-training of the mind and disciplining yourself to truly enjoy the things that matter in life such as family, personal happiness, and memorable experiences.

For me, travel replaced the need for material things such as a million pairs of shoes in my closet. Don't get me wrong, I still love shoes, but re-training my mind helped me to see the value in what I buy. I ask myself how much value it will bring to my life versus focusing on how much something costs.

Sometimes we spend a lot of money on things that don't add value to our lives like shoes we only wear once or clothes that we have to buy because they are on sale. Most of these things have little value, so they end up sitting in our closets for years. Each time you make a purchase, think about the value it will bring to yourself or your family and if the value outweighs the cost, the money was well spent.

**Activity:** Take a good look at your closet and examine each item carefully. This may take some time, but it is worth it. Think about the value each item brings to your life. For example, I started with my shoes. I made a mental list of how many times I have worn each pair. If the number of times I have worn the shoes exceeds the price I paid, they were well worth the investment. If not, it wasn't worth what I paid for,

because it didn't add value to my life.

# DAY THREE

**Establish your Financial Foundation**

# CHAPTER NINE

## *Set Up Home Efficiency Systems*

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“Do not save what is left after spending, but spend what is left after saving.” -Warren Buffet

Once you have some structure in your budget and understand the value of material things, it is time to take a look at how you are running your home. Is your home money saving friendly? Start looking for money you already have by looking for ways to cut back and making your home more efficient.

Sometimes we run our homes on auto pilot and we don't realize how much money we are throwing away in large amounts over time. I am always trying to streamline our expenses and I constantly look for ways to save money in our home while still living fruitfully.

For example, we recently decided to stop drinking soda for our health. Completely stopping wasn't really hard, because we transitioned to mineral water which still gives us the fizz we craved without the added sugar and other ingredients.

We were easily spending \$200 or more just in soda cans a month in bulk, so we made an investment in a carbonation machine. We shopped around for the best deal on the machine and bought a few extra plastic bottles and an extra CO2 carbonator. The initial investment was a little over \$100, and now we had a money saving system in our home.

We are no longer paying \$200 a month for soda or bottled mineral

water. We make our own at home. Once the CO<sub>2</sub> runs out many stores have a carbonator exchange program where you can have them refilled for about \$15 or a minimal charge.

Now we spend at most \$30 a month to refill the carbonators and we make our own mineral water from the filtered water we have at home. With the money we saved on soda we were able to upgrade our car that suited our family needs. We actually took it a step further and only drink mineral water sparingly saving us even more money in the long run.

I don't recommend going to the extreme and cutting expenses that you use. I recommend examining your own family needs and making determinations on what is needed and what is not needed. Don't get to the point of being too cheap to jeopardize family needs, safety, and anything else that trumps money. Suze Orman once said, "People First, Money Second."

A money saving system is successful when it is easy to follow and easy to maintain. I suggest looking for ways to save money by implementing successful systems and streamlining your expenses tailored to your individual home.

Look around your home to see what makes financial sense and what does not. Look at everything from replacing the light bulbs in your home to how you store your food. There is a lot of money in our homes and changing some minor details of how you run your home puts more money in your pocket to pay off your debt.

Organization in your home and in your life is a direct reflection of how you handle your finances. Professional organizers say that you

should clean and organize your home first before actually going out and purchasing organizational products.

Is the problem a lack of organizational products or have you not invested the time to figure out how to implement a successful system and streamline your home? Sometimes we already have many things at home that we can reuse and end up buying unnecessary items. I have seen people go out and buy something they already had at home simply because they cannot find it when they needed it.

The same applies with food. Sometimes we go out to eat or buy more food, because we think we don't have any food. There were times when I completely forgot about food I just threw into a cabinet or at the back of the refrigerator and bought more.

Later, I feel silly for having to throw away food because it expired. I invest a certain amount of time organizing my refrigerator and cabinets. I buy baskets from the dollar store and add more organization inside my fridge. I do the same for my freezer and cabinets. More is actually less in food, because once you start menu planning you realize that you do not need all that extra stuff that will most likely expire. Cut your food costs by putting some time into organizing the fridge and cabinets.

We have a dedicated location for certain items so it is easier to figure out when we need to restock. Similar to creating a budget for your spending to achieve your goals, set yourself up for success by making money saving changes in your home and implement a simple system that helps your budget.

Besides your home, there are other ways to streamline your expenses, by looking outside the box. There are many bill saver services

where companies will negotiate your bills for you for a small fee in comparison to what you are paying now. The fee for this service may be justified if you end up saving big on your bill in the long run.

The best way to organize your bills is to start with what you have at home. The best way to do that is by following and reading money saving blogs that will keep you constantly informed on how to do just that and taking action.

Start implementing systems into your daily routine and make the family accountable for following those systems and you will see the grand savings in the long run. The great thing about systems is that once you set it up, it just works, it is not an added chore you have to carry out. Have the family adapt the systems and focus on the greater goal which is a dream vacation! Your ship will be more powerful if everyone is rowing in the same direction.

# CHAPTER TEN

## *Become Cashless*

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“You don’t realize how much you use your credit card - not even to buy things. It’s a card you get - so you can navigate society.” -Adam Carolla

There are several reasons why cash is not king in my home and credit is better. Using cards provides a way for us to track our daily spending and earn large amounts of points over time. For example, in my family we are completely cashless with the exception of some minimally accessible cash that we can access in a dash. Our reason for being cashless is that cash doesn’t earn you points. Don’t get me wrong, in the event of an emergency, we have a plan B, but for daily expenses, I find it best to use a credit card.

If your credit score is not desirable enough to obtain the best credit cards, there are many rewards programs you can participate in with a debit card or a prepaid card and still earn terrific rewards. The goal is to start where you are in life while you are working towards your future.

If you cannot open a bank account there are reloadable debit cards offered online or through financial institutions. You will be surprised to find out what is out there. The point here is to switch from cash to plastic.

Personally, for people that cannot open a bank account, I suggest prepaid cards. Find one that accepts direct deposit and have some of your direct deposit go into the card. I wouldn’t recommend depositing all

your cash, because in a pinch, it is hard to get cash back.

I would start with depositing just enough to cover your bills. You will be surprised that there are pre-paid cards that offer free checks. For the bills you cannot pay with your card or if that particular card is not accepted, you can write checks. While you work on your credit score, these cards can be very useful.

There is a lot of advice out there against credit cards and I understand why. People get into debt easily and do not know the basics of their debt such as annual percentage rate. I am often surprised when people don't know the fundamentals of their loans. Perhaps they are scared to know, but knowing is your power and you will never get out from under your cloud if you don't tackle your fear of the unknown.

Cash can be your friend or your foe. Cash is great because it keeps you in line on a budget. You only spend what you have and it is something tangible that you can feel with your hands. Perhaps you may be more frugal if you knew you only had a certain amount to spend. For those reasons, I love cash. However, cash can also be lost and is hard to replace which creates a risk that I rather not take.

In our family, we are cashless for the most part. That doesn't mean I cannot access cash in case of an emergency, it simply means that all our daily transactions such as buying gas for the car, buying groceries, buying a cup of coffee, shopping, and any other financial transaction is done with a credit card. If the merchant charges a minimal fee to make a purchase, I rather put it on credit card to earn the points if the fee is about \$1 or less. Do the math and do what makes sense.

One major benefit is that tracking your spending becomes easier.

Cash is hard to track and requires a lot of manual work to track it. Both debit and credit cards are tracked by your financial institution, which makes it practically worry free. In my opinion, manual tracking is outdated, because it is not convenient and if something is not convenient the chances of long term change is not likely.

Another reason why a credit card is beneficial is because it opens more saving opportunities for you. You can buy things online versus in the store and probably find it cheaper online. You may also be protected for unauthorized charges made to your credit card. If your cash is stolen from you, it is hard to get back and it is simply gone.

A third reason is that you can link your cards to reward programs. Your credit card could be earning gift cards, cash, or points for merchandise, services, or discounts. The reward opportunities are varied and endless.

If you are not ready for credit cards, but you have a checking account then make your debit card your primary focus. Get into the habit of using plastic versus cash, use it for all your expenses, pay the statement balance in full and repeat this cycle monthly.

If you decided to go with a debit card, make sure you set yourself up for success and separate your money. Contact your financial institution and ask if you can create a free second checking account.

Set up automatic payments for your bills and things that need to get paid from one account and keep your spending money separate. I don't believe in keeping all your funds in one bucket, because if your bills are paid at different times during the month it is easy to get confused and become overdrawn. Keep bill money separate from spending money.

Also keep in mind that if your debit card information is compromised with any potential fraud charges, that is all the money you have to your name, so keeping money in a separate account is beneficial more ways than one.

Another advantage of using credit cards is the rewards that we will get to later in the book. If you are using cash, the cash is gone and you are not earning towards your next goal.

I created a basic diagram that will show you one of the ways you can set up your account. For debit card users, I suggest setting up an account where you strictly pay bills from. I also suggest having one account specifically for spending, one account for short term financial goals such as a vacation, and one for long term goals such as buying a home.

**Debit Card Users**

|   |
|---|
| Checking Specifically for Checks, Bills, Auto- Payments, and etc. |
| Checking for daily spending and debit card use only               |
| Savings for short term goals, no debit card access                |
| Savings for long term goals, no debit card access                 |

**Credit Card Users**

|  |
|--|
| Checking Specifically for Checks, Credit Card Payments, and Bills that cannot be paid with credit like Rent. |
| Checking account with a debit card for emergency cash  |
| Savings for short term goals, no debit card access   |
| Savings for long term goals, no debit card access  |

You know yourself the best, so find out what works best for you and how you can be more efficient with your income and your bills.

Also get into the habit of checking your balance daily and set up alerts with your financial institution. I personally set up alerts for everything. I even set up alerts for things that I wouldn't consider,

because you just never know. Alerts can be set up to email you or even text message you. You can even receive a text message daily with your most up to date balance. Get to know the ins and outs of your financial institution and what they have to offer to help you manage your money. They are there to help you, so take advantage of it!

We use credit cards that offer rewards. When I first started getting into the reward program game, I did a survey of my existing cards. I had some cards in my wallet I had for years and the rewards were not in line with my dreams. I started to apply for cards that were specific to what I wanted, adjusted my spending habits, and gained rewards in return.

The key here is to only spend what you need to spend and set limits on yourself. Do not charge above your means, stick to one card while you are learning how manage your money, and pay your statement balance completely off in full every month. This will help your credit rating and will get you in the mental habit of living within your means. Keep your eye on the prize and make money saving choices daily that support your dreams.

# CHAPTER ELEVEN

## *Master Your Credit Score*

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“The only man who sticks closer to you in adversity than a friend is a creditor.” ~Author Unknown

In this day and age your credit score is highly important. It goes hand in hand with your financial budget. I have noticed that the more money some people make the more they spend and/or finance, and to a degree they should for necessities, but the problem is overspending or over-financing.

A person can make a large amount of income, but if your credit score is not within a desirable range, it could affect you greatly. You could be paying a higher amount in overall interest than someone who has a desired credit score for the exact same product.

If you are not making a conscious effort to improve your credit score as much as possible you are short changing yourself, because you are paying far more than someone else who may have taken a few steps to clean up their credit.

If you do not take the steps to clean up your credit, you will bury yourself in the long run. It will keep you trapped in a never ending cycle of overpaying for necessities. Your task is to break out from the mold. Get into a positive cash flow situation.

The first step is to take a good look at what your credit report looks like. It is better to know what your credit report looks like than be in the

dark and continue to struggle financially. There is a website called [www.annualcreditreport.com](http://www.annualcreditreport.com) where you can check your credit annually at no cost. It doesn't give you a score for free, but you can view what is listed on your individual report.

It shows you the positives and the negatives of your credit file with all three credit bureaus such as Equifax, Experian, and Transunion. You do not need to check all three major credit bureaus at the same time. You can either pull one of them each quarter (every 3 months) or you can check them all at once for the year. It is completely up to you. Don't fall prey to websites that ask for your credit card information. Often times those sites will charge you down the line for something you may not want. So, double check the terms and agreement with each individual website so you can make an educated decision.

One more reason to have a major credit card is that depending on the company, they may offer a free credit score. I have several credit cards that offer me free credit scores. Some offer monthly updates, while others offer me quarterly updates. I would also suggest checking with your financial institution to see if they have a free credit score benefit or something similar to help you stay on track with your progress.

After reviewing your credit file, if you have nothing negative on your file and you pay all your bills on time, then you are ahead of the game. However, if you find some negative delinquencies on your file, then you need to take some steps to correct them to improve your credit.

First you need to make sure that everything listed in your file is

valid. Make sure your file is free from possible duplicate reporting or erroneous reporting. For example, if you only had one account with a company and you see it listed twice, be sure to contact the credit bureau and have it corrected if it is not valid. This could help your overall score.

Second, call the companies that are negatively impacting your credit file and if the report is valid, ask if there is a way you can reach a settlement with that company. However, keep in mind that if you settle sometimes it doesn't eliminate that company from your file, it is just updated to show that you settled. So, if at all possible, see if the company is willing to completely remove the negative reporting upon full payment. Depending on the company this may be an option.

Also, examine the time of the reporting. If the negative reporting is close to seven years, do some research if it is worth paying. The debt may be ready to drop off and it may not be worth paying. There are some delinquencies that are reported for longer than seven years, so do your homework and use your best judgment.

Third, if you need more assistance, get in touch with a free service for money management, debt counseling, or credit counseling assistance. Some financial institutions offer free or low cost services to existing customers so it is worth a call to your financial institution to investigate what they offer.

You can also access some great how to detailed videos on YouTube. We are lucky to live in a time where information is easily available. Use these videos to give you ideas and start the work on repairing it yourself.

The fundamentals of credit repair is making sure your personal information such as address, phone number, name, and email is

accurate. When I ordered my file, I didn't realize how many deviations there were to my name. For example, let's say a company has your name spelled wrong or they inquired on your credit report and mistyped your name. These mistakes happen, so you want to make sure your report is not being reported with the wrong name.

Secondly, the other fundamental is the power of letter writing. The credit reporting agencies have detailed instructions online about how to dispute invalid items by either filling out a form online or mailing in a letter.

Once you receive a response, be sure to keep in communication with your case. If you feel the result of your valid dispute wasn't fair, contact the credit bureaus and be persistent about how they can help you to make it right. As they say, the squeaky mouse gets the cheese.

I strongly believe that you are your own best advocate. If you take some time out of your busy schedule to call at least one company a week on your lunch break or call all of them on your day off to negotiate payment upon removal of negative reporting, you have more invested interest than someone else would. It is your life, your money, your family. It is not impossible if you just try. You are stronger and smarter than you think.

Personally, this is the most time consuming of all tasks, but this task brings you the greatest rewards. It will open another world of money and point earning programs than you expected. Excellent credit is something that should remain a priority in your life by paying all your bills on time and making sure you are on top with all your payments. This is why money management services is a highly useful tool, because

you can set up email payment reminders. You can also contact your current financial institution to set up banking alerts that you can receive in email or text format to help you manage your bills.

The first thing I do when I wake up is to check my checking account balance. Perhaps, I am on the extreme side, but now a days with smartphones, it is not that difficult a task. It takes less than a minute to get the information. Paying your bills on-time and in full is the first step to building the best credit possible. If you have time to watch television once a week, you have time to make a phone call once a week to fix your credit. It is your life, why not make it the best possible? Once you manage the hardest part which is credit repair and setting up a budget, the rest is pretty simple, so take your time and invest in yourself and your family.

The last piece of advice I have for this chapter is probably the most important. Once you put in the time to fix your credit, maintain it, and protect it. I do not recommend co -signing for people that are a major risk. Even if they are not a risk now, life changes and they may become one down the line due to no fault of their own and your credit is again shattered. It is my personal opinion that adults and even young adults age 18 and up are responsible for their own finances. If you do not teach them the fundamentals of money, they will struggle learning on their own. It is better to teach someone how to manage their finances rather than taking the responsibility for them. Excellent money management skills are contagious!

# DAY FOUR

**Knowledge Is Your Power**

# CHAPTER TWELVE

## *Start Earning Points*

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“We travel not to escape life, but for life not to escape us.” – Anonymous

To earn travel points, there is a beautiful thing called points, miles, rewards and etc. If you are not participating yet in these programs you are missing out on some really great benefits. So, you ask how you can travel when your goal is to save money. Or perhaps, you don't have enough money to travel? The secret is that it doesn't really take a lot of money to travel. There are ways to earn rewards to make traveling less expensive and in some cases close to free.

Many programs do not even require a credit card, a debit card would work just fine for those who cannot obtain a credit card just yet. However, if you already have credit cards that is even better.

Here is an oversimplified expense list of some general typical expenses and how to use that to your advantage to earn points, rewards, and miles.

| Expense   | Amount                        | Travel Points |
|---|-------------------------------|---------------|
| Rent / Mortgage                                   | \$1000                        | 1000          |
| Car Payment                                       | \$500                         | 500           |
| Gas   | \$200                         | 200           |
| Insurances (car, life, renters, homeowners, etc.) | \$100                         | 100           |
| Food  | \$300                         | 300           |
| Personal Care                                     | \$100                         | 100           |
| Utility Bills                                     | \$100                         | 100           |
| <b>Monthly Total</b>                              | <b>\$2300</b>                 | <b>2300</b>   |
| <b>Annual Total</b>                               | <b>\$2300 x 12 = \$27,600</b> | <b>27,600</b> |

In this example, the graph shows \$1 = 1 point comparison. I want you to see the potential of points you could earn monthly. If you think about all the money you spend monthly on gas, food, bills, cable, household items, personal care items, and etcetera the total amount adds up to a large amount over time. In the table above, I show you how you can earn points on top of what you already spend. How is that possible you ask? Well, this is the beauty of points.

You would not believe how many rewards programs there are out there from diapers rewards, to coffee, to airlines points and miles. Our reward of choice is travel points. Some reward programs can be stacked against each other. I suggest keeping up to date with online blogs that show you specifically how to stack them if possible.

We all view money very differently. Some people work for a paycheck, spend that paycheck, and then wait for the next paycheck and sometimes suffer a few days in between. They live in the constant paycheck to paycheck cycle.

Others look for opportunities to increase the value of money they already have. So, sometimes I may not have money to make a beautiful

trip happen, but I have points, which works just as well.

In terms of travel, there are many ways to double, triple, or even earn up to 10x or more points per dollar by making some minor changes in the way you spend money.

For example, when I shop for household items, gifts, shoes, and sometimes even food, I shop for it online. Even if I happen to be in a store, I write down the name of the item and size and then go home and buy it online from that same store. Seems absurd right? Most of us want instant gratification and just want to buy it from the store and go home. However, I see things differently. I see the number of points I can earn just by practicing a little patience. In many cases shipping is free and many times over the online price is cheaper than the store price.

With whatever you have set up now either a debit card or an existing credit card focus on using what you have now. Set goals on what you want to earn. We love travel rewards. That is where we put our primary focus.

Call your existing debit or Credit Card Company and inquire about rewards. Call and ask if you can switch to a different reward program than what you are currently in or if they can recommend a better credit card for you with your current financial institution.

In some cases you can do a product change, where you can change the type of card you have without having to apply for another credit card within the same company. This is not always possible, but it is worth a try. Inquire about how to earn points and how to use them. How to possibly double, triple, or quadruple them. Leave no question unanswered.

I have learned so much from customer service agents that are excited and more than willing to tell me about what my credit card

offers. Take the time to ask any question that comes to mind to learn as much as possible about earning points. Establish a destination goal and research programs that will help you meet that goal.

If I buy something online, I sometimes earn up to 10x the points or possibly more through partner websites. For example, there are many airlines, hotels, and more that use partner websites. I suggest you find a rewards program that fits your family's needs. Get into the routine of buying online and in most cases shipping is free if you spend over a certain amount. This table will give you an approximation of what you can earn.

Example of Additional Point Earning Online Shopping Strategies

| Item (s)            | Store               | Price                       | Approximate Monthly Points |
|---------------------|---------------------|-----------------------------|----------------------------|
| Sneakers            | 4 points per dollar | \$50.00                     | 50 x 4=200                 |
| Car Wash            | 3 points per dollar | \$35 for three full washes  | 35 x 3 = 105               |
| Face Wash (6)       | 6 points per dollar | \$30                        | 30 x 6 = 180               |
| Greek Food (Dinner) | 3 points per dollar | \$25 for \$50 worth of food | 25 x 3 = 75                |
| Men's Cologne       | 3 points per dollar | \$25 for large bottle       | 25 x 3 = 75                |
| Massage             | 2 points per dollar | \$50                        | 50 x 2 = 100               |
| Family Pictures     | 3 points per dollar | \$25                        | 25 x 3 = 75                |
| Jacket              | 2 points per dollar | \$100                       | 100 x 4 = 400              |
| Manicure/Pedicure   | 2 points per dollar | \$30 for both               | 30 x 2 = 60                |
| <b>Total</b>        |                     | <b>\$370.00</b>             | <b>1270 (more than 3x)</b> |

In the first graph I showed you a \$1=1 point. In this graph, it shows you added points on top of your \$1=1 point earning potential. It shows you how simple everyday purchases can add up over time. Think about all the things you buy now. For simplicity, let's say that you earn 1270 per month. Over 12 months you would have a total of 15,240 points or more in extra bonus points. That is like earning more than triple points on average for every \$1 spent and could possibly be enough for one round trip flight.

This graph doesn't include other ways to earn points such as dining programs, car rental promotions, limited time offers, or other special promotions. The point earning programs vary by hotel or airline, but they often have many ways to earn points even through social media.

Do a comparison on which airline gives you the most points for your dollar and research ways to get to know their system well. Sign up for everything you can apply to your life now and get started.

I recommend focusing on one partner website to start with. For example, for hotel stays or some online purchases, I visit Ebates.com first and click on the link for the particular store I want to shop from. Visiting the partner website first earns me cash back that I can use towards something else.

For our family, we love Southwest Airlines®. Personally I think they have one of the best and simplest rewards program around for domestic and some international flights. For example, I visit Southwest.com and click on the Rapid Rewards link.

Once I am there I click on the Rapid Rewards shopping link. The link will take me to another website where I can pick the store I want to make a purchase from. I make the purchase as normal and use any additional coupons I may have on hand or find online. I place the order and I just earned more points per dollar.

Focus on one reward program at a time and focus on your destination. Maximize the benefits by making decisions in favor of points, like choosing to eat at certain restaurants within the dining program system or choosing to shop at one store over the other in favor of points.

Sometimes they have point promotions typically around the major holidays where you can earn more points than normal at a particular

store. Select a store and align the savings with your coupons and you are already on your way to your destination.

# DAY FIVE

**Execute Your Master Plan**

# CHAPTER THIRTEEN

## *Understanding Debt*

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“Price is what you pay -value is what you get” -Warren Buffett

Maintaining our finances and keeping our credit scores high pays off in many ways. For example, if one month we come up short, because of an unexpected expense such as car repair, people with a more desirable credit scores receive offers from credit cards for balance transfer promos at 0% for approximately up to 18 months with a low one time balance transfer fee of 1%. - 2%. To determine the best rate, I crunch numbers to make sure we are getting the best deal in exchange for our business.

Under any circumstance except severely extreme, I don't recommend payday loans. They have the highest annual percentage rates. They look pretty on the outside, but you end up paying too much in the long run.

To determine interest rate, you can easy find a financial calculator through your financial institution or you can use this simple interest formula. For example, let's say one of your credit cards has a low annual percentage rate. I suggest having at least one credit card with a local credit union or financial institution that may not have the reward perks you want, but offers a great rate as an emergency backup.

Calculate the price you will pay to borrow money. Let's say you have a credit card that offers a 10% fixed annual percentage rate based on your credit score.

In a pinch you need to borrow \$500 cash. You read the terms and conditions and you know that your credit card has no balance transfer fees on top of the annual percentage rate. You also investigated that the annual percentage rate doesn't change for cash advances. It is the same as your purchase rate, which in this example is 10%.

The formula to calculate the cost to borrow money would be  $500 \times 0.10 = \$50$  (\$50 is the total interest for the year) then you divide 50 by 12 (12 months in the year) = \$4.16 which is the monthly amount charged to pay off this loan. In a pinch, I crunch the numbers against the balance transfer promotions to determine what is best. Pay mind to additional days or any partial months that may have a prorated APR charge and any other potential added fees.

With this information, I know that it will cost me approximately \$4.16 for one month to borrow \$500 from my credit card. If I get an offer in the mail on one of my other existing credit cards offering 0% for 18 months with a 5% balance transfer fee. You would calculate  $500 \times 0.05$  which is \$25. That means that although you are not paying interest for 18 months, you will have a one-time balance transfer fee of \$25. So the cost to borrow money from this promotion is \$25. So which one is better? The answer depends on your family situation.

In our case we are strict about our finances and we do not take on any debt that we cannot pay off in full at the end of the month. For life's unexpected emergencies, if I borrow money from a lower rate card, that card will be paid off in full the next month or within weeks. We only take on short term credit card debt. I do not carry a balance because we don't want to pay more in finance charges and this helps us keep our credit stellar.

You will need to make conscious sacrifices such as eating out less,

staying in on the weekends, and using coupons to make up for that debt.

In the bigger picture try avoiding dipping into your savings by all means. It shouldn't even be a factor to bail you out. Challenge yourself to make up the difference while you are young and capable of doing so. My aunt used to tell me "earn as much as you can now while you are young, capable, and wanted by employers, because the older you get the harder making money becomes due to illness."

Focus on paying off what you currently owe before taking on any new debt. It doesn't make sense to keep piling up the debt when your task is to eliminate it.

For me, I try to use debt as a last resort. I don't like to use it for any other purpose than to earn points or to use it as leverage to get to the next level. If your credit is not the best, it is not really in your best interest to get into debt without knowing the structure of the loan or the total cost of financing.

Do not focus on just a single monthly payment amount. Focus on the bigger picture and the overall cost of the loan. Don't be afraid to ask questions about anything you do not understand. There are no stupid questions when it comes to your money. Again, you are your own best advocate and to me a salesperson could be a good person, but their objective is to make money not help me save money.

Have you ever taken a moment to think about understanding your overall financial picture? Some people are intrigued by monthly payments, cash payday loans, and loans on top of loans. We live in a society of instant gratification where we want it now and we can have it now if we could afford it or not. Then we later realize that we could not afford it in the first place.

For example, when I wanted to buy my first home, I was single and

in the market for a small condo to start. There were some really good deals out there such as \$60,000 for a home, but for people with instant cash. My pre-approved loan offer was often rejected. Since I was a bit young in age, I was blind-sided by the realtor who showed me homes that were definitely out of my budget, but I was young and fell in the trap.

When we sat down to write the budget plan, all my credit cards and expenses were listed as paying the minimum balance. Due to their calculations, they told me I could afford to pay approximately up to 60% of my income on just the mortgage payment alone.

The realtor took me to very beautiful houses that were realistically way above my budget and of course I fell in love with the potential of buying my first home. God works in mysterious ways, because every offer I made was denied and I made several of them. Knowing what I know now, I didn't understand what I was getting into. I trusted that others had my best interest in mind and although they were not bad people, they were looking to make income and not concerned about my long term financial stability.

Most people that are good with their money seem to have a master plan of how they make money work for them and don't get themselves into situations that will keep them in debt forever. They understand the cost of financing and make educated choices accordingly. They understand the importance of overhead and when it makes sense to finance and when it doesn't. They are not scared to ask questions. They use debt to their advantage rather than fall prey to debt and be financially strapped forever. They set their situations up for success from the start and you should too.

Sometimes you have to prioritize what you need in life. For our family, we compromised on only having one car right now, because the

added expense of having a second car did not justify the reason for having it. We set up our schedules and our lives to adjust so we can save money for other priorities.

Everyone is different and some people are more aggressive than others, but I personally think that you cannot run before you can crawl and your dreams can be as big as you want, but you also have to take the time to learn the steps to make things happen for you and being financially free or out of the paycheck to paycheck cycle requires some short term sacrifice so be prepared for it.

# CHAPTER FOURTEEN

## *Apply for Credit Cards with Greater Rewards*

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“The life you have led doesn’t need to be the only life you have.” – Anna Quindlen

So now we get to the fun part of credit cards. I suggest using this book as a step by step guide, because I laid out the chapters in order that would set you up for success. Once again, you cannot run before you can crawl, so before getting more credit cards, I highly suggest taking the steps to understand your financial situation and learn to save first. Once you master saving money and everyone is on board, that is the perfect time to change things up a bit and start to apply for the best credit cards out there.

If you already have credit cards take a good look at them to see if they are aligned with your goals on your vision board.

When I surveyed my credit cards, I realized that they did not offer the best rewards on the market. I was missing out on a lot of points and rewards. I was short changing myself, because I was paying full price for hotels and not taking advantage of travel rewards points so I applied for one airline credit card and one hotel credit card to start.

I wasn’t interested in other offers such as cash back, because traveling was my main goal although you can find a combination of the two. I strongly suggest applying for one or for two at the most, because

often times these cards have annual fees, spending requirements, and you don't want to overwhelm yourself by taking on too many cards that you cannot manage and take on more fees. Take your time to learn one card before you move onto another one just for the perks.

In travel, I have learned that loyalty is rewarded. I suggest focusing on one hotel brand, one domestic airline, and one international airline at a time and get to know their reward programs very well. There are many websites out there that compare the best credit cards with the best rewards so take your time and do some research on which one you want to apply for.

The best credit cards out there have terrific sign up bonuses for new card holders and referral bonuses. Some credit cards are tailored to specific destinations such as Hawaii, while others have more flexibility in the destination of your dreams. After deciding on which cards to go with focus on fulfilling the spending requirement to get the sign up bonus and then adjust your spending to earn enough points for everyone in your family to travel.

For example, some credit cards offer rewards after you spend the \$1000 in the first 90 days. Read the terms and agreement very well and commit to completing the terms by the required date and charge all possible daily routine expenses to your card. Be careful not to get carried away and overcharge just to get a reward. Do your homework and make sure you only spend what you can afford to pay off in full every month. Use your card for everything you need to pay for like utility bills, food purchases, gas, and possibly even rent in some places. At the end of the month, pay off the card completely in full and keep track of how much

you spend. Once you have reached the required amount, you can switch to another card to meet the spending requirement for another reward and switch accordingly.

I cannot stress how important paying off the credit card in full is. It teaches you to spend within your means and improves your credit score overall. You will get the benefits of lower rates and eventually be able to get into good debt rather than drowning in it.

I suggest taking on just one card at a time, because you don't want to overspend and break your budget just to get the points. Do what make sense and do your homework first before taking any action.

Think of it this way, how much does a person on average pay for a vacation to an exotic location? If you can shave off possibly up to 70% of the cost of airline and hotel just by simply using a credit card to pay for things you need to pay for anyway and eliminate cash completely? Why not?

One of the best ways to earn extra points on top of points is to start online shopping on a partner website. There are many companies that participate such as Southwest Airlines®, Hawaiian Airlines®, and many more hotel and airline companies. I suggest setting your sights on a particular destination.

For example, let's say you want to take the family to Orlando, Florida. You need to make a plan of how to get there. First obtain the Southwest Airlines Reward® Premier Card if you haven't already done so. If you are approved, you may earn a grand sign up bonus sometimes up to 50,000 points or more if you meet the spending requirement within the required time.

I would suggest having a strategy and applying early in the year to give yourself time to meet companion status, by earning 110,000 points in one calendar year. Companion status means that you get 2 airline tickets for the price of one for the next calendar year. The 50K bonus offer counts toward that goal, so focus on using this card as much as possible for all your daily expenses. The remaining 60k needed to reach companion status can be met several ways.

One way is to pay all the bills you can on this card, this will help you meet your minimum spending requirement and earn towards companion status. Do your homework on how you can pay almost all your bills with your card. Research and investigate services that can send a check on your behalf and allow you to pay your rent or mortgage with a credit card for a small fee.

The next way is to shop online through Southwest Rapid Rewards® Shopping as much as possible. If you want to buy something at a store, write all the information down and order it online. These additional points count towards the companion pass goals. If you are moving and setting up new TV or cable service, do a quick search on the Southwest Rapid Rewards® Shopping Link to see if they offer points for setting up new service. Get to know this portal very well and use it to the maximum.

The third way is to sign up for the Southwest Airlines® Dining Program and make conscious decisions to eat at certain locations to rack up the extra points.

As an added tip, you can also purchase Groupons through this link for food, activities, household products, and etc. You will earn one point

per dollar for your purchase on the credit card and added points through the partner link as I detailed in the additional points chapter.

Additionally, stay tune to any added promotions they may email you or you may find on social media to earn extra points.

For most families meeting the spending requirement is not difficult. The time consuming part is being in tune with the changing terms and conditions. Then once you become an expert point earner and have reached companion status catch them on a sale and book your flights on 2 for 1 points.

As a tip, if you have yet to reach companion status, but you enough points in your account to book flights, for me it makes more sense to pay the cash rate and charge it on the Southwest Airlines Reward® Premier Card for these flights and keep the points. The reason for paying the cash rate is to earn you points towards companion status. If you just book on points now, you are losing because you are not earning to reach the next level on point redemptions. Your points will stretch further once you reach companion pass status. So in my perspective, save them. And just like that, you have your flights to Orlando with a little work and a little patience.

# CHAPTER FIFTEEN

## *Learn Tips and Tricks from the Best in the Business*

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“The future has several names. For the weak, it is impossible.  
For the fainthearted, it is the unknown.  
For the thoughtful and valiant, it is ideal” - Victor Hugo

Once you have selected what credit card you are going to focus on, be sure to sign up for the emails, text messages, social media promotions, and etc. Become very familiar with reward programs, stay on top of it, and involve your entire family in it. Promotions change often and are varied so it is a good idea to stay on top of your notifications to make sure you are getting the maximum amount of points possible. Set your budget up to meet the requirements of the promotion and read read read. Then read some more.

Once you start getting into the points game, it becomes second nature and you start realizing opportunities in everyday life that can get you leverage later. For example, sometimes for the weekend we rent a hotel for a night if we plan to stay in an area that is more than 3 hours away or if we have back to back family functions where it makes sense to stay in that area rather than driving back home at night and heading out again the next morning.

The reason why we do this is not because we have the extra money

to spend. It is because we see an opportunity for travel. After you calculate the cost of gas, toll for bridges, cost of food, and any miscellaneous expense of driving back and forth, in some cases it is equal to stay one night in a hotel room.

For family travel we love Marriott Rewards®, for the amount of nightly stays you can stretch and periodic promotions. For example, sometimes we find a hotel we like that charges less than \$100 per night that includes breakfast. The reward program for this hotel sometimes offers free nights or extra points after your 2nd or 4th paid stay. There have been situations where we invested 2 nights at  $\$80 \times 2 = \$160$  plus tax total and ended up getting a free night to use in a category 1-4 hotel that costs \$250 - \$300 or more per night on another trip. The savings can be substantial.

We are always thinking ahead of ways to save money on future trips. Plus any additional nights you can squeeze in count towards making elite status which can get you upgraded rooms, complimentary breakfast, and discounts off activities as an added bonus.

Be sure to take the time to register for these promotions, because often times they are not automatic. I keep it simple and sign up for email updates. I make sure to read every promotion sent my way. I sometimes even call the call center and proactively ask for promotions.

The Marriott Rewards® also lets you buy points if you obtain the Marriott Rewards® Premier Credit Card once a year. The annual fee is offset by the free night up to a category 5 hotel every year you maintain

the credit card. You can also buy points that you can stretch very far. For example, let's say you buy 50K points for a calendar year for \$650. The sign up bonus on the Marriott Rewards® Premier Credit Card could be possibly up to 80K points.  $80K + 50K \text{ for } \$650 = 130K \text{ points}$ .

For families, we often need certain amenities that are close to home such as full sized kitchens, multiple rooms, and etc. When we travel, to save money, we don't mind staying within a reasonable driving distance, usually less than 20 miles, to the main attractions at places like the Residence Inn®. They offer full complimentary breakfast and dinner on some nights. They also have washer and dryers in the hotel for families to use as well as the normal amenities such as free parking, Jacuzzi, BBQ grills, and pool.

If we are going to stay at a destination for a full week or two. I use the points to book a category 1 or 2 hotel. Compare and contrast the benefits of both such as location, amenities, and cost. Sometimes the higher category hotels have point saver rates which will allow you to book 5 days for the same amount of points as a category 1. Once again do what is best.

When you stay at least 5 nights with Marriott Rewards® on reward points you get the 5th night free, therefore saving your points for another trip. So, depending on what you want out of your vacation and what you are willing to compromise on. Going with a category 1 hotel can cost you 30K points for 5 nights or 24K on a point saver promotion.

Category 1 doesn't mean it is low quality, it just means that the

hotel's location may not be as desirable next to a hotel offered within the same company with a more desired location booked with points for a higher point redemption. The list sometimes changes so refer to the Marriott.com website to see which hotels are assigned to what category.

In general, when dealing with families, I would recommend hotels outside the main area if you are planning to get a car. You will have more space to walk around, more availability to book a suite, and family style amenities. When we stayed in prime time locations, the room was often small and parking usually had a high added fee.

We incorporate buying points into our budget and adjust accordingly. There are also other terrific hotel reward programs out there, you just have to learn the ins and outs of your favorite hotel programs.

We also love the Hilton Worldwide® hotels. One day, I called to inquire about a promotion and they offered me free Gold Status as a trail, which was perfect timing for one of our most expensive trips. Once we got a taste of the hospitality, upgraded rooms, complimentary breakfasts, and more, we worked hard to maintain Gold Status and fell in love with the Hilton Worldwide® brand ever since.

# CHAPTER SIXTEEN

## *Enjoy Your Travels*

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“The world is a book, and those who do not travel read only one page.” – Saint Augustine

This last chapter is about enjoying your life completely and wholeheartedly. Learn the tricks of the trade and make the most for yourself and your family. I am known in my family and friend circles for knowing how to make deals out of nowhere and stretching my money as far as possible. I have to say that it is really not that difficult, it is about knowing what to do and how to do it that really makes a difference.

I always wanted to go to Hawaii since I was a kid. I dreamed of white sand beaches, warm clear water, and champagne in my glass while sitting on a balcony overlooking the ocean.

Realistically, I never thought I would get there on my own. I didn't think I could afford it, and I would have to possibly take out a loan to be able to afford a vacation like that because I had bills to pay and responsibilities at a young age. I didn't depend on my parents and I paid my own way through college and worked every hour possible to make ends meet.

Last year we turned our dreams into reality and it was one of the best experiences of our lives. Since we started on the points journey, we managed to travel at least four times a year with small local trips in

between our major trips. Every year keeps getting better, because I keep learning and keep myself motivated to reach new goals. The feeling of reaching a goal fills your heart with so much joy, you will gain the confidence to keep working for a higher goal. Therefore enriching your life beyond your wildest dreams.

Here are my tips on how to make travel more affordable once you manage to earn enough points to cover the flight and hotel. In some cases, we may have enough to cover the hotel on points and pay for the flights in cash or the other way around. Sometimes we get lucky and can stretch the points to cover both the flights and hotel stay.

Like many other dreamers, Hawaii was a dream destination. The dream started in our hearts, but it takes more than just dreaming to make it happen. For most people, luxurious vacations have a high price tag, but they don't have to. We like to travel and of course we want the best possible opportunities for ourselves, but we also look for the best deals to help us make it possible.

Here are some basic steps on how to plan out a great affordable vacation while paying down your debt without getting deeper into debt.

## **Plan Ahead, Research Promotions, and Book the Flight**

Like anything else preparation is everything. In general all my trips take time to handcraft from scratch. For me, the flight has to be the most important piece of the puzzle, so I typically like to book that first to secure pricing and assure I can get the time off work. With time being on my side many months in advance, I can get some of the best

and unheard of deals in advance.

Booking the flight first also gives you motivation to curb your mindless spending and forces you to ultimately go on the trip, because you are anxiously waiting for your trip to start.

Depending on the destination, sometimes if I find an incredible deal, I book one way flights first. It is a starting point while I look for alternatives for the returning flights. If you don't have the points, you may have to fly a different airline back if it is more cost efficient. Don't limit yourself to paying for more than you have to.

With any destination, you need a master plan. For example, when we wanted to go to Hawaii, I applied for a credit card that gave me enough miles for one roundtrip flight. I was approved, and since my partner had been working hard on fixing his credit, he was approved for his own card. We adjusted our spending to reach both of the spending limits at the appropriate times which gave us two free roundtrip flights. The card also gave us additional savings off companion flights which we used for family members.

We paid all of our bills on those cards and focused on reaching the spending limits to get the award and paid off the cards in full every month. Timing is key, because you don't want to set yourself up for failure by trying to reach two spending limits at the same time unless you have the money to pay those bills in one month.

When you are trying to book the flight, pay mind to the day of travel. Leaving in the middle of the week is sometimes better than leaving on Friday. I have found that Tuesday and Wednesdays are the best days to travel, so if possible ask for vacation that starts in the

middle of week versus the traditional Monday through Sunday. Ask for Tuesday through Monday. Seems a bit absurd, but you will save a lot of money and points by doing so. Also off peak travel times are better than high peak times financially. Red eye flights are a minor inconvenience for the amount of money you save.

Then do a little research online to see if a flight is cheaper at another airport. For example, when we wanted to go to Washington, DC, the flight was substantially less flying into Baltimore so we booked the flight to that airport and drove to DC. We didn't mind the short drive because we ended up saving a lot of money in return. Once again, we had more time than money so we used our time over using our money.

## **Book the Hotel**

Once I have the flight booked, I move onto the securing the hotel. Having flexibility with hotel dates also has financial benefits. Hotels offer more flexibility, because with time you can change the reservation if the price drops or if there is a better deal at another hotel or new promotion that comes up, you can continually make adjustments as they come. On many of my trips I booked in advance then canceled and rebooked as prices dropped or a better hotel becomes available closer to the main attraction.

I am popular among my family for maximizing the most possible and stretching a dollar as far as possible. If I can earn more points for our next trip, I don't mind doing what it takes to get the promotion or the points. Sometimes we have to bed hop for a few or several nights. Bed hopping for us means that we stay at multiple hotels for just one

night each. We may stay at a different hotel every night of our trip and live out of our luggage for a few days.

While it isn't the most convenient thing to do while on vacation, for me the rewards that enable me to see more of the world are worth more than making a small adjustment in where we sleep. This creates leverage for me to earn elite status faster which may offer perks such as free breakfast, free upgrades, added points, and more trips.

Before we bed hop, I take into consideration where we are going and who we are going with. Do what makes sense. For example, on a local trip to Los Angeles for just the three of us, we took a quick three day getaway and stayed at a different hotel every night. We are used to it and we don't mind the check in and check out process. By sleeping around in different hotels, we just viewed it as a place to sleep and focused on the activities instead. We kept our luggage in the car and off to the next place. Our little three day getaway earned us hotel points and free nights for future trips.

As previously stated, money is an exchange of time and convenience, so since I have more time than money, we stay at different hotels throughout our stay to maximize rewards to compensate for lack of money for our next trip. I also consider the needs of the people on the trip. For example, if my mother in law is with us, I may opt to stay at one hotel to make her time with us more comfortable while missing out on potential bonuses and points for her convenience. Do your homework on hotels and do whatever makes sense.

In Hawaii, we stayed at two resorts, because I set it up that way. I didn't want to bed hop every night on this trip and staying at one resort

for the majority of our trip was absolutely perfect. Although I did miss out on some potential point earnings, the quality of time spent at the same resort was more valuable to me at that moment.

Before booking the hotel, make some calls to the Hotel chains and find out what shortcuts they have for earning elite status. Sometimes they can enroll you in unadvertised promotions that you accomplish on your trip. For Hawaii, one of my credit cards automatically gave me Gold Status at Hilton Worldwide®, so we decided to stay there for the added perks.

## **Create an Itinerary**

Since we booked the flight first, I had set dates in mind to create an itinerary. I always create an itinerary on our trips. It helps with scheduling and helps us to get the best deal on activities and food. It also helps to ensure you have enough time to do all the activities you plan. Sometimes you see more deals than you actually have time for, so scheduling specific days and times will help you seek out the activities you want to experience the most out of your trip.

Prepare a clean and efficient schedule, but also make sure to set time aside to enjoy the resort by adding free days for everyone to do what they want. Sometimes we stay at the most fabulous resorts and either never want to leave to explore the rest of the destination or never take advantage of the full resort because we are exploring the island. Personally, I like to stay at the resorts for part of my stay, and fully indulge into the resort experience. I put in as many free days as possible so we can simply just relax.

Our hotel room in Hawaii had one of the most beautiful views on the planet overlooking the ocean. It was a million dollar view. The room was so beautiful that just being on our balcony with champagne felt like a luxurious experience within itself. We didn't need anything more, we were in the company of our loved ones and loving every moment. We were overlooking the beach and the calmness of the gorgeous ocean and the view of Diamond Head felt like we were on our own little private island.

The hotel even had fireworks one night and we were front and center with a perfect view.

On the days we were out and about exploring we wouldn't have mind staying at a hotel off the main strip because at the end of the day, it was just a place to sleep. However, we were upgraded and luckily stayed in the same ocean front room for the remainder of our stay.

For me the itinerary keeps things moving smoothly as much as possible. I make a master copy for myself with notes with every detail that is built into the schedule such as what days and times breakfast is included with the hotel stay, what food deal I could use on certain nights, activity reservations, and confirmation numbers. I detail the itinerary from start to finish from the moment we close the door of our home to the moment we come back home. I make sure to make decisions according to our mood and make things as easy as possible for everyone.

Also look for added car rental promotions. You can also earn added points by renting a car with a certain company. Look online for any promotional codes to use to save you money on your rental.

I would also suggest checking with your credit card company to see if there are any travel insurance perks such as free trip cancellation insurance or some car rental insurance.

## **Save on Activities and Restaurants**

With time on your side sign up for Groupon.com or LivingSocial.com and similar websites with deals in the area you will be vacationing several months prior to your trip. I opt in to receive daily email notifications and browse activities frequently for the place we will visit.

Be careful here and make sure to read all the terms and conditions on the deals to ensure they don't expire before your scheduled trip and some deals are only available to locals that will require proof of residency. You can get everything from sailing trips, tours to popular attractions, helicopter rides, and restaurant deals.

I also use an online map to make sure the deals are within the local area we will be staying in or near an activity destination. This helps bring down our food costs and ensures that we use the food deals.

As previously stated, keep it flexible, because like all things, nothing is perfect and there will be moments when spontaneity is more realistic than driving far to take advantage of a deal.

Groupon is one of the best ways to get the best deal on activities and food while on vacation while earning you more points for your next destination. For example, when you are creating your itinerary, search for deals on Groupon for that area and be sure to buy the Groupon through the partner website like Ebates or Southwest Rapid Rewards

Shopping. I chose to earn Southwest points so I focus on using that partner link.

You are winning in two ways, you are winning by earning more points for your next flight or cashback to use on your vacation. You are also saving a substantial amount for the activity itself. If you wait to pay for activities when you are there, you may possibly pay up to double than you would creating an itinerary. This is where you need to find balance in saving money or saving time. For me planning ahead saves both.

The same applies with Groupon food deals. I don't recommend buying more than what you will use, but you can find some great spots to dine while earning more points. And if the dining place is listed in the dining program, you just earned some more points on any amount over the Groupon value.

For Hawaii, we were able to find some incredible catamaran boat trips, great food, and great fun. Combining points, miles, and Groupons we saved at least 60% if not more off our dream trip!

## **Read, Read, Read**

Months leading up to your trip, it is helpful to read as many professional and first hand tourist experience blogs and websites as much as possible. This is where I find the most helpful information about food costs, resources, familiar stores, and any potential surprises.

No trip is ever perfect. On our Hawaii trip, I reserved Tuesday in the itinerary to experience the beautiful Hanauma Bay. It never occurred to me that a beach could be closed. In hindsight, I should've

researched online to look for the dates and times like I always do, but the thought of a potentially closed beach never ran through my mind. I made the schedule to visit on the only day of the week the beach was closed because it was a unique natural preservation where Hawaii gives the animals a day to rest. Great for the animals and bad for us.

## **Stock Up**

When we landed in Hawaii, our first stop after picking the car up was to head to Costco. We stocked up on bottled water, mineral water, snacks, beer, and champagne. Shopping at Costco helped us in three ways.

The first way it helped us was that we are executive members at Costco and earn up to 2% cash back annually on all our purchases and vacation purchases should be no exception.

The second way it helped us is that buying in bulk is almost always less expensive than buying one bottle at a time or buying them at smaller stores. We invested in a foldable cooler that we bought at Costco and put it into our luggage or use it as a carry on the plane. The cooler comes in handy because we can carry it around in the car when we are out and about. We fill the ice up at the hotel prior to leaving or just buy a bag of ice for the day.

The third benefit is that when we shop at Costco, I charge my purchases to a travel points earning credit card that earns us points to use on future travel. While we were shopping at Costco in Hawaii, our purchases earned us points towards our next stay.

## **Bring Snacks with You**

On one of our domestic trips since we were allowed up to 2 bags per person, we filled one bag with snacks and some drinks for my son. We made sure we did not exceed the weight limitation and checked in the bag. When we arrived at our destination, we had snacks to keep in the hotel and the car. By the end of the trip all the snacks were gone and we had an empty suitcase to bring back souvenirs.

In some cases, it makes more sense to bring what you will need versus a lot of clothes. We try to keep our clothes as light as possible because we can always wash clothes at the hotel if necessary. I prefer taking snacks over a lot of clothes, because bringing snacks will save me money. Do your research on the location. Sometimes it doesn't make sense to bring food and sometimes internationally that may not be an option.

For domestic travel, investigate if food costs more there versus home or if there isn't a Costco at that location. Most often, there is, but sometimes there isn't. Also consider the destination. Are they known for their food? When we visited New Orleans, we did not bring food except for some light snacks on the plane. We purchased Groupons to eat at some of the best restaurants in the French Quarter.

## **Talk To the Locals**

On all of our trips, my partner has the best personality with strangers. He isn't shy to talk to people and they usually enjoy talking and spending time with him in return. On our Hawaii trip we started talking to the locals and asking them where we could find great low cost

souvenirs. They told us to visit the Swap Meet by the Aloha Stadium on Sundays. Parking was a very minimal charge, about \$1, and we found the most incredible souvenirs at great prices. Locals can also point you in the direction of some local food at reasonable prices.

## **Repeat, Keep Learning, and Be Open to Life**

Once you set up a system that works for you, repeat what works, and make adjustments as you go. Keep learning and keep expanding! Impossible is usually a word for people that do not even try or cannot do it for themselves. They often talk themselves out of the best things in life because they think it is impossible.

I am closing this book with a powerful story in hopes that you will not set limits upon yourself for what you really want in life.

One day we were sitting at a car wash for a Groupon deal we purchased. While we were sitting waiting for our car to be cleaned, we overheard two men talking. One of the men told his friend that one of his lifelong dreams was stay at least one night at the Waldorf Astoria in New York for at least one night. The man seemed so excited and open about sharing his dream. The other man quickly dismissed that dream and replied by saying “Aww man that is only for the rich.” The first man’s face no longer looked excited and he responded with “You are right.”

He is probably one of the main reasons I decided to write this book. I don’t know his name or who he was, but all I know is that his dreams were possible and he let someone else talk him out of trying to find out

how he can make it happen, because he didn't know how. There are a lot of blogs out there that can keep you up to date with the latest deals and how to work the deals as best possible. Never stop learning, and most importantly never stop dreaming. This beautiful earth was created for you to enjoy. Be open to life and to whatever comes and do not fear change, failure, or bad advice. Grow and prosper and pay it forward to the next person. Tell everyone you know about this book and have them pass it along to those who need help. You will not regret it and life will not forget it with your karma.

**Safe Travels!**

## Ever dream about traveling to the Florida Keys, or Hawaii? Perhaps visiting the monuments of Washington DC, taking the Freedom Trail of the Founding Father's of the USA in Boston, or traveling to Europe on a dime?

If you are trying to raise a family, you may think this is an impossible task, but this is farther from the truth. It is possible by applying some simple techniques on how you can make your bills work for you. We travel by simply paying our bills and you can do it too! Our passion is to explore the wonderful world of family travel on a budget.

- Learn How to Make Your Bills Work for You Instead of Against You
- Learn How to Use Simple Coupon Strategies to Save You Money
- Learn How to Envision Your Life to be Greater than You Ever Imagined
- Learn How to View Money Differently

This book is ideal for families that want to travel and enjoy family time while they are still working on their long term financial goals. There is a way to travel for less by earning points so you can travel to some of the best destinations in the World for almost free.



**ANA SORIANO** lives in California with her family. As a kid, she was interested in learning ways to manage her own finances, balance a budget, and constantly looked for ways to stretch a dollar. When she had a family, it became more of a challenge. Now as team, the couple work together to make good financial decisions in the direction of their dreams. While setting life goals, they also manage to travel well and travel often by using credit card points to save on luxury travel. They have come up with a system that worked for them in hope it works for others. Ana currently blogs about their family travels and how to enjoy family travel on a budget. You can find her on [www.anasoriano.com](http://www.anasoriano.com)