Travel Plan Instructional Guide Video Transcript Unit 3

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Hi, my name is Ana, and in this video, I am going to show you how to apply the information learned in this unit to update your travel plan.

**So, why do we need to add this and what does my budget have to do with travel points you ask?**

Aligning your monthly expenses along with additional travel point earning opportunities will allow you to earn as many points as possible. If you are single, you may already know what your monthly expenses are. If you are working as a couple or family, this would be a good conversation topic.

Discuss ways everyone can work together to earn the most points. For example, if everyone in the family registers their credit and debit cards with one family member’s dining program, you are all working together for a common good. Discuss ways each member of the family can contribute by either taking a survey, focusing on using one family member’s shopping portal, or registering their card to one dining program.

So, let’s look back at my travel plan rough draft. Locate the Budgeting section near the bottom of your travel plan. I inserted a table here, because I like using tables in general. So, what I did was, I made a list of all the people I want to go on this trip, if they can use credit or debit card, and a statement about their agreed contribution.

In my table, I list Mom as the primary travel bucket earner, which means her account is the one focused on earning points. Benefits include such things as earning companion tickets and more depending on the reward program. In my previous notes, mom had excellent credit, so she can earn credit card points, dining points, shopping points, and travel booking points.

In the previous unit we learned that Dad need some credit repair, so for now he can only use a debit card, but he can still contribute to the travel bucket through dining points, survey points, shopping points, business travel points, and utility points for signing up for DirectTV through shopping portal. I listed Dad as collecting survey points and not Mom because depending on the reward program some may be limited to one household, but you would need to check the terms and conditions of that particular program.

Also, in this example, the child is too small to have a debit or credit card, so he has no card. However, he can possibly complete surveys if allowed depending on the survey program.

Lastly, Grandma who does not live in the same household has an excellent credit score and can contribute with dining points, and shopping points, but although she can also earn credit card points and survey points, these cannot be deposited into Mom’s account which was selected as the primary travel bucket. She would be earning credit card and survey points for her own separate trip in the future- giving her a head start with her own points. But unfortunately, it doesn’t work for this particular scenario. So, in this example, we may want to have a conversation with grandma if it is worth her applying for a new card and if she is planning to take her own trip. we may ask Grandma if she wants her own trip. If not, she can hold off on getting a credit card for herself for now, and when the next trip comes around, she can be selected as the primary travel bucket earner.

Keep in mind every family situation is different and, in this scenario, and while no one in this example has applied for a card yet, we now have a general idea of who feels comfortable with what. Take a moment to have as many conversations as you need to iron out all these little important details.