

Travel Hacking: Flights & Hotels for Less — Workbook

This workbook turns the course into a concrete, personal points-and-miles plan. You will value your own redemptions, choose your first sign-up-bonus card, find real award space, and assemble a 12-month earn-and-burn schedule tied to one dream trip. Work through each section in order and use the templates to track your progress.

How Points and Miles Actually Work

Lock in the fundamentals by valuing points and identifying the currencies you can earn.

Exercise: Calculate Cents Per Point on a Real Redemption

Pick one flight or hotel you would actually book. Look up its current cash price and its award price in points, then compute cents per point using the course formula: (cash price minus cash co-pay) divided by points, times 100. Decide whether it beats the one-cent floor.

- What is the cash price and the points price of the exact flight or room you chose?

- What is your computed cents-per-point value, and does it clear 1.0, 2.0, or 3.0 cents?

- Would you book this with points or pay cash, and why?

Worksheet: My Currency and Transfer-Partner Map

Fill in the transferable currencies you can realistically earn and the best airline and hotel partner for each, based on the trips you want.

Transferable currency 1 (e.g. Chase Ultimate Rewards)

Best airline partner for this currency

Best hotel partner for this currency

Transferable currency 2 (e.g. Amex Membership Rewards)

Best airline partner for this currency

Best hotel partner for this currency

Which currency is easiest for me to earn first and why

Checklist: Fundamentals Mastery Check

- I can name the three currency types and give one example of each
- I can compute cents per point without looking at notes
- I understand why points lose value if hoarded for years
- I have identified at least two transferable currencies I can earn
- I know that a one-cent redemption equals taking cash back

Earning Points with Credit Card Bonuses

Choose your first card, plan minimum spend on real bills, and respect application rules.

Worksheet: First Sign-Up-Bonus Card Decision

Research the current public offer for one card whose points match a trip you want, then record the key terms before applying.

Card name

Current welcome bonus (points)

Minimum spend required

Days to meet spend (usually 90)

Annual fee

Which trip currency this card feeds

My 5/24 count (new cards opened in 24 months)

Exercise: Build a Minimum-Spend Plan from Existing Bills

List the recurring and planned expenses you can route through the new card over 90 days. Divide the spend requirement by three to get a monthly target and confirm your real bills cover it without any wasteful purchases.

- What recurring bills (rent, utilities, insurance, groceries) can you put on the card?
- What one large planned expense could you time with the application?
- Does your real monthly expense total meet or exceed the monthly spend target?
- If you fall short, which real bill could you prepay to close the gap?

Checklist: Application Readiness Checklist

- I can pay every statement in full and will never carry a balance
- I have checked my 5/24 count and applied to Chase first if applicable
- I confirmed the current public bonus and spend requirement today
- I have a written minimum-spend plan using only real expenses
- I set calendar reminders at day 45 and day 75 to track spend
- I spaced this application at least two months from my last one

Booking Award Flights Step by Step

Find premium award space, identify sweet spots, and practice a safe transfer.

Exercise: Hunt for Real Award Space

Search your target route in business or premium economy on United.com and one other tool such as Aeroplan or seats.aero. Search a plus-or-minus-three-day window. Record where you find seats and what they cost across programs.

- Which dates showed award availability in the cabin you want?

- Which operating airline and partner program priced the seat lowest?

- How much were the cash taxes or fuel surcharges on each option?

- Which booking program wins on total points plus cash co-pay?

Worksheet: Sweet-Spot and Surcharge Comparison

Compare booking the same physical seat through two different partner programs to see the points and surcharge difference.

Route and date

Program A name

Program A points cost

Program A cash taxes and surcharges

Program B name

Program B points cost

Program B cash taxes and surcharges

Winning program and total savings

Checklist: Safe Transfer-and-Book Checklist

- I confirmed the exact award seat is available before transferring
- I opened the airline loyalty account where I will redeem
- I know my transfer's typical speed (instant versus delayed)
- I will transfer only the points needed, keeping a small buffer
- I understand transfers are one-way and almost always final
- I will book the seat in the same session the points post

Hotels, Status, and Your Personal Plan

Optimize hotel redemptions, evaluate card perks, and finalize your 12-month plan.

Exercise: Value a Hotel Stay and Apply Fifth-Night-Free

Choose a hotel for a real trip. Compare its cash rate and points rate for five nights, compute cents per point, and check whether structuring as a five-night block captures a free night.

- What is the five-night cash total versus the points total for your hotel?

- What is the cents-per-point value of the points stay?

- Does this property or program offer fifth-night-free, and how much does it save?

- Would a fixed-chart Hyatt alternative deliver better value for these dates?

Worksheet: Premium-Card Perk Value Audit

For any premium card you are considering, total the perks and credits you will realistically use and compare against the annual fee.

Card name and annual fee

Annual free-night certificate value I will actually use

Travel and incidental credits I will actually redeem

Lounge access value (estimated visits per year)

Automatic status benefits I will use

Total realistic value minus annual fee (keep or cancel)

Exercise: Reverse-Engineer Your Dream Trip

Define one concrete trip and work backward to the points needed, the right transfer partners, the cards that produce those points, and a month-by-month spend schedule that lands you the booking within twelve months.

- What is the exact trip: route, dates, cabin, and hotel category?

- How many points do the flights and hotel nights require in total?

- Which one or two card bonuses produce enough points for the goal?

- What is your target booking date, and is it before any expected devaluation?

Checklist: 12-Month Plan Launch Checklist

- I defined one concrete trip with route, dates, cabin, and hotel
- I calculated total points needed plus a 10 to 15 percent buffer
- I mapped which bank points transfer to the required partners
- I selected the card bonuses that will fund the goal
- I scheduled minimum spend against real monthly bills
- I am tracking every card's bonus, spend deadline, and fee date

[] I committed to redeeming within 18 months and never carrying a balance

Your Action Plan

1. Pick one concrete dream trip with a route, dates, cabin, and hotel category.
2. Research the total points required for the flights and hotel nights, then add a 10 to 15 percent buffer.
3. Identify which transferable currency and transfer partners can fund that trip.
4. Check your 5/24 count and choose your first sign-up-bonus card, starting with Chase if eligible.
5. Write a minimum-spend plan that routes only real, planned expenses through the new card over 90 days.
6. Apply, then set day-45 and day-75 reminders to confirm you will hit the spend.
7. Search live award availability on United.com and one other tool, comparing programs for surcharges.
8. Once a seat is confirmed and points are earned, open the airline account and transfer only what you need.
9. Book the flight and hotel in the same session the points post, capturing fifth-night-free where offered.
10. Track every card and redemption in the spreadsheet, then restart the cycle toward your next trip.

