

Credit Point Guide

Credit points aren't very straight forward to redeem, particularly reward flights. They over complicate the process to make sure that you aren't taking advantage of their programs to extract the best value. Also many credit card gurus make it seem so seamless and easy to book these lucrative reward flights, but fail to mention how much of a headache this process can be. So this guide will help with starting you off and giving you the basis to obtain the most from your points.

There are a couple things to keep in mind with booking reward flights, keep in mind most airlines only release a HANDFUL of reward seats at a time. Reward flights don't always have availability.

1) Book a Flight as far in advance as you can, ideally up to a YEAR

-Most airlines will release reward availability close to a YEAR in advance, usually 330+ days or so. Each airline is different, depending on reward programs you join and checking reward availability on other sites may differ. For example ANA reward

program members are able to see reward flights further in advance than united members. Using the united reward calendar to look at flights could slightly limit you.

2) Be extremely FLEXIBLE especially for LAST MINUTE flight reward availability and even destination AIRPORTS

-Most people hound after those flights year in advance flights mentioned above as they are ideally the only way to secure a safe flight and time. BUT as flights come closer to their dates there are good chances the airlines will release last minute seats to fill those spots. Each airline is different in how last minute they release reward seats, they are typically a couple weeks before the date.

-With reward availability being so limited you may need to be flexible and travel OUTSIDE your local airport to find reward flights, it isn't uncommon where you are booking travel to get to your destination airport.

The Strategy

Booking:

Since there is so much uncertainty with finding specific reward availability you'll most likely want to take the first good deal you see. With this in mind 1 way flights are more likely booked, and return flights are booked later. It can be much harder to find round trip flights with this reward scarcity in mind, but you can see how this can be risky so plan accordingly!

People usually book these flights first and as the date approaches they will hold out for better reward seats. They tend to do this since reward space is so scarce, and its best to secure a flight and cancel that flight later if a better one pops up. Airlines differ, but they usually allow cancellations up to a couple days before the date for a small fee, typically \$50. So its better to be safer than sorry with booking reward seats as they will get eaten up.

On top of this scarcity it is not uncommon to look for flights outside of your local airport. It is best to find as close to direct or non stop flights as possible. If you're from Oklahoma, your airport may not have a direct flight to Egypt for example. But looking at airline routes you can find that they do have one from Dallas

airport. In the long run, even though you may need to find an additional flight to GET to your destination airport, it may still work out that its cheaper. In addition, larger airports such as Chicago, LA, NYC will tend to have more flights, and therefore reward seats available compared to other smaller airports. Be OPEN minded and flexible, even with airport cities. Look up flight routes to help narrow your search!

<https://www.flightconnections.com/>

Upgrading:

On top of this idea of at least securing a seat, people also will lower tier seats to hopefully **UPGRADE** their seat if the option or availability arises with *points*, such as premium economy to first class seats. Some airlines won't let you upgrade from economy to business, it is usually one tier behind you can upgrade from.

Costs:

Now you can certainly book economy seats and get great deals with points. But most reward seats don't SOLELY cost points. They will charge points AND actual money, involving fees

for taxes, surcharges, fuel. You CAN'T pay for those fees in points, a reward seat may cost 80,000 in avoid points and \$220 in fees/surcharges. Some airlines such as united reward flights will cost HIGH value in points, but charge less in those fiat fees. Others will cost LESS in points, but may charge a lot in those fiat fees. Keeping this in mind you typically pay the same amount of taxes/fees no matter the seat class, so if you are expected to pay \$220 in fees regardless you might as well try to get a business class seat than a economy seat for effectively the same *fiat* price.

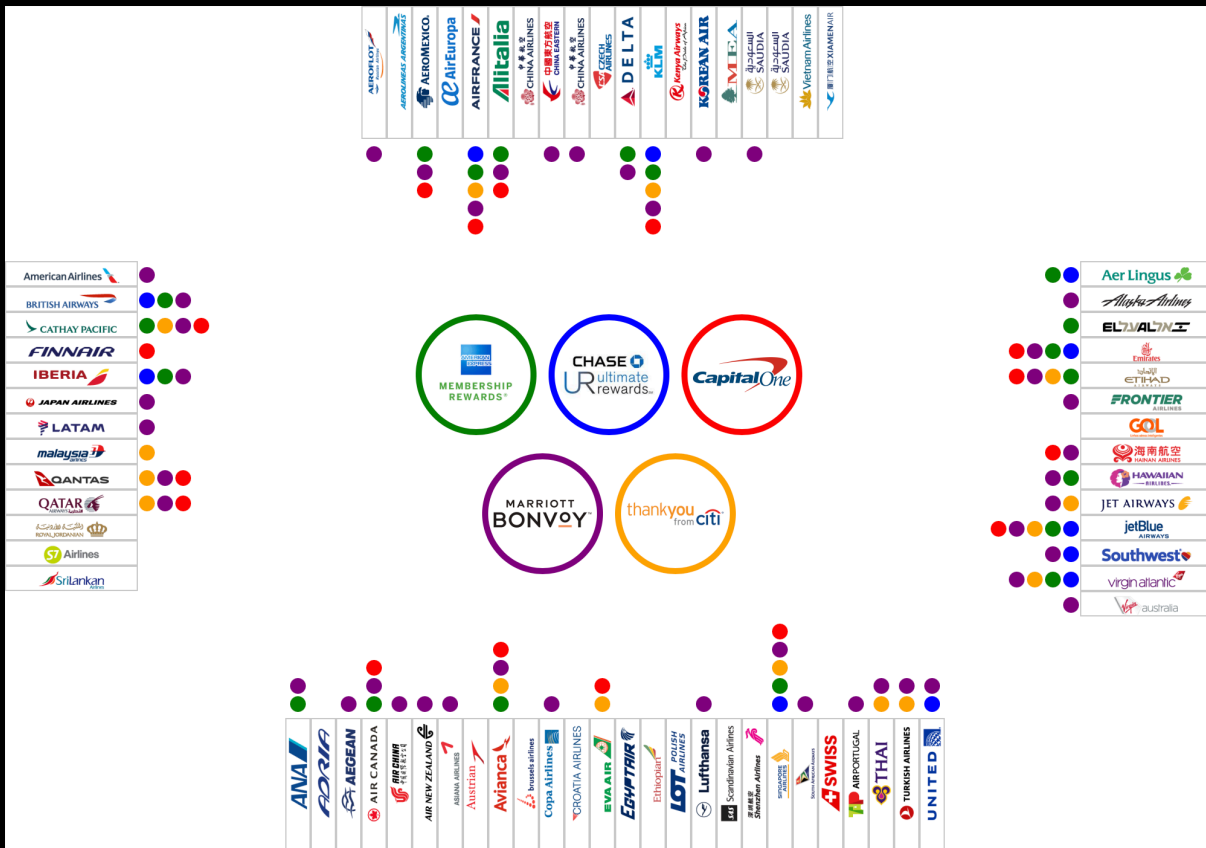
Transfer Partners and Bonuses:

First you'll need a high tier card that gives you access to transfer your points to partners, such as chase sapphire preferred, amex gold, etc...

Look up if your flight is covered under other airline reward programs. Many airlines are covered under various companies or their points are used in the same ecosystem. If you find a ANA flight you don't need to book a reward flight through them directly through their own reward program. Looking it up, we can find that Virgin Atlantic covers ANA airlines, and they tend to offer ANA reward flights for CHEAPER points. So it would be of better

value to transfer our points to VA to book an ANA flight for example.

About every couple times a year, or every quarter transfer partner bonuses will be available where bonuses can be an extra 20-30% of your points. This here is how you can really maximize your redemption value. Since you **CAN'T** transfer your points back this process *can* be risky. So typically you will want to **WAIT** to transfer your points.



STAR ALLIANCE

You want to *find your reward flight first, call and reserve* the flight. They usually will hold it for a day or two for you. *THEN transfer* your points over. Even if there is a bonus going on you still typically don't want to throw your points in until you have the full confidence of booking your flight. Of course you can be risky and take advantage of these bonuses and just wait it out till the time comes, but many major partner airlines run transfer bonuses fairly frequent enough that you don't need to take this risk.

Reward Sites and Calendars

This is going to be the best tools for finding reward flights. As mentioned above, you can find better value using other reward programs to book other airline flights. For example, say you are booking an ANA flight, we can see that it is part of One Star Alliance, we see United is as well. Luckily, United's reward calendar site can be used to find reward availability for other airlines.

Airlines tend to make their reward program sites as unavailable and convoluted as possible to obviously make it harder for you to redeem and find great value reward flights. But

some sites can be seriously advantageous such as reward calendars, allowing you to look at many available reward flight dates at once. United is one site that has this great feature, a reward calendar. So we can search for ANA reward availability very easily for example. When searching these sites, you'll want to fill out the search settings to book with miles/points only, if you can't find round trips then look for 1 ways.

<https://www.united.com/en/us/book-flight/united-award-travel>

In addition to this, use reward sites to track availability, put up alerts. Its hard to plan a specific date so be flexible and have a range of dates, in addition look at multiple potential airports. Once you have a destination in mind start using sites like [seats.aero](#) or [seat spy](#) to help you with finding reward availability. Be FLEXIBLE with airports and dates! This will help you find the best odds in finding a great value reward flight!

Walkthrough

Let's book a flight from New Jersey to London. We know that we either have to be very flexible (last minute) or very scheduled in advance to book a reward business flight. So let's try to book one a couple weeks out from today July 26th.

1. First we will check for flights using the United reward calendar, booking with miles. You can put in flexible dates as well. We are hoping to look for a business seat, we will have better chances 1 way (we will have to find a flight back, but will be similar process).

UNITED

BOOK MY

Book Flight status Check-in My trips

FLIGHT HOTEL CAR PACKAGES [Cruise](#)

Roundtrip One-way Book with miles Flexible dates

From* To*
New York/Newark ... ⇄ London LHR

Dates* Travelers
Aug 16 1 Adult

Business

[Advanced search](#)
(Certificates, multi-city and upgrades)

[Bag rules and fees for optional services](#)

Find flights

Find your travel credits

2. Next we will look at the 30 day calendar to get a bigger scope, lets click on one of those green days August 16th. We will have good chances with reward availability there.

The screenshot displays the United Airlines website interface for a flight search. At the top, the United logo is visible, along with the origin (EWR - New York/Newark, NJ, US) and destination (LHR - London, GB). The departure date is set to August 9. The search results show a 30-day calendar for the period Jul 23 - Aug 26, 2023. The calendar grid shows fares for each day, with August 16th highlighted in green and circled in black, indicating the lowest fare of 31.8k + \$5.60. The interface includes various filters and options, such as 'Sort', 'Stops', 'Duration', 'Connections', 'Mixed cabin', and 'Aircraft'. The 'DEPART ON: August 9' section is also visible, along with a note about fares and taxes.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			26 40k + \$5.60	27 40k + \$5.60	28 40k + \$5.60	29 37.3k + \$5.60
30 37.1k + \$5.60	31 37.1k + \$5.60	1 37.1k + \$5.60	2 33.9k + \$5.60	3 33.7k + \$5.60	4 33.7k + \$5.60	5 33.7k + \$5.60
6 33.7k + \$5.60	7 33.7k + \$5.60	8 33.7k + \$5.60	9 33.5k + \$5.60	10 33.5k + \$5.60	11 33.5k + \$5.60	12 33.5k + \$5.60
13 33.5k + \$5.60	14 33.5k + \$5.60	15 31.8k + \$5.60 Lowest	16 31.8k + \$5.60 Lowest	17 31.8k + \$5.60 Lowest	18 31.8k + \$5.60 Lowest	19 31.8k + \$5.60 Lowest
20 31.8k + \$5.60 Lowest	21 31.8k + \$5.60 Lowest	22 31.8k + \$5.60 Lowest	23 31.8k + \$5.60 Lowest	24 31.8k + \$5.60 Lowest		

3. So we see a nonstop flight with business reward availability indicated with that “I” symbol indicating its business class (United Polaris Business). If you don’t see those symbols or its

blank then that shows that isn't a reward seat that can be booked. Keep mind of the flight details.

DEPART ON: August 16

Fares are one-way, per person, and include taxes and fees. [Additional bag charges may apply.](#) Fare attributes apply to flights operated by United and United Express®.

Sun 8/13	Mon 8/14	Tue 8/15	Wed 8/16	Thu 8/17	Fri 8/18	Sat 8/19
33.5k + \$5.60	33.5k + \$5.60	31.8k + \$5.60	31.8k + \$5.60	31.8k + \$5.60	31.8k + \$5.60	31.8k + \$5.60

[Compare fare types](#) [30-day calendar](#)

	Economy	Premium Economy	Business (lowest)
8:45 AM EWR 6H, 55M LHR UA 934 (Boeing 777-200) 383 kg CO ₂	NONSTOP 8:40 PM 31.8k miles + \$5.60 Saver Award United Economy (X)	50k miles + \$5.60 United Premium Plus (ON)	80k miles + \$5.60 United Polaris business (I)
11:00 PM EWR 7H, 5M LHR UA 146 (Boeing 767-300) 359 kg CO ₂	NONSTOP Arrives Aug 17 11:05 AM 31.8k miles + \$5.60 Saver Award United Economy (X)	50k miles + \$5.60 United Premium Plus (ON)	112.5k miles + \$5.60 United Polaris business (JN)
10:00 PM EWR 7H, 10M LHR UA 940 (Boeing 767-300) 363 kg CO ₂	NONSTOP Arrives Aug 17 10:10 AM 31.8k miles + \$5.60 Saver Award United Economy (X)	50k miles + \$5.60 United Premium Plus (ON)	112.5k miles + \$5.60 United Polaris business (JN)

So we can't book United reward flights unless we have a United credit card, so we can't use our amex/chase points to directly transfer to united points. We will need to look for a relevant transfer partner that can BOOK available united reward flights. Looking at our reward transfer partner graph, we can see United and Air Canada are Star Alliance members. We can google and

see that Air Canada points CAN book available united reward flights. We can see that we can transfer Amex Points to Air Canada. Do you see how there is a lot of “lateral” strategy here? We can’t transfer points from amex to United, but we can see that we can INDIRECTLY book United reward flights through transfer partners reward programs.

4. So lets go and search for this United reward flight on Air Canada’s site. We see that it DOES show reward availability and in small details that its “Operated by United Airlines.” So we can see its a UNITED flight, but since United and Air Canada are both under the same alliance, and can see it on Air Canada’s site that tells us we can book this flight via Air Canada.

AIR CANADA EWR → LHR Aug 16 | 1 A | Modify Customer Support >

Departing flight

New York (EWR) - London (LHR) | Wednesday August 16, 2023

Fares displayed are per person, one way, and include all taxes, fees and charges. Fare features listed apply to flights operated by Air Canada, Air Canada Express and Air Canada Rouge.

Stops Airlines Connection airports eUpgrade More options Sort by: Recommended

Flight results: 61 flights found

	Economy Class	Premium Economy	Business Class
08:45 New York	35K + CA \$75	—	60K + CA \$75
Non-stop 6hr55m			
20:40 London			
Operated by United Airlines			



[Preview seats](#) | [Details](#)

Let’s make sure this is the same flight as the one we looked at from United, we can see the details match. So this is the same exact flight.

Flight details ✕

Departing Wed, 16 Aug 2023
New York to London Total travel time: 6h55m

08:45 ● **New York EWR**
Terminal C

  **UA 934** | Operated by United Airlines
Boeing 777

🕒 Duration: 6h55m

20:40 ● **London LHR**

[Close](#)

5. Now we know this is the flight we want to book let's call and reserve the flight FIRST before we transfer our points. Better safe than sorry since these points can't be transferred back. We'll find the number from Air Canada and ask them to reserve that flight with the flight details we took note of. After that they usually hold the flight for at least a day or two, sometimes more. Now that we have that peace of mind, we can transfer our Amex points to Aeroplan (Air Canada). Sometimes there are 1:3 transfer bonuses so we can extract more value if at the right time.

Now we can call up the agent and ask them to book with our newly transferred points.

global.americanexpress.com/rewards/transfer

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All (21) Enrolled (2) Airline (18) Hotels (3) Offers (2)

	Cathay Pacific™ Enrolled	1,000 Points = 1,000 Asia Miles™	Show Details
	Virgin Atlantic Flying Club Enrolled	1,000 Points = 1,000 Virgin Points	Show Details
	Aer Lingus	1,000 Points = 1,000 Avios	Show Details
	AeroMexico	1,000 Points = 1,600 AeroMexico Rewards Points	Show Details
	Aeroplan	1,000 Points = 1,000 Aeroplan® Points	Show Details
	AIR FRANCE KLM	1,000 Points = 1,000 Flying Blue® Miles	Show Details

6. We can also use the same searching strategy or confirm with seats.aero, put in the relevant search settings and we can find our same reward flight.

Seats.aero Explore Search Routes Guides Tools Create alerts Log In

Search

Instantly search for availability on a route across all of our supported airlines at once. [Learn more about this feature](#) or [run an example search!](#)

Origin Airport: EWR Destination Airport: LHR Departure Date: 2023-08-16 Add +/- 7 days Show individual flights Search

PRO Advanced filters

Show 25 entries

Date	Last Seen	Source	Departs	Arrives	Economy	Premium Eco	Business	First
2023-08-16	7 hours ago	LifeMiles	EWR	LHR	20,000 pts	Not Available	60,000 pts	Not Available
2023-08-16	Just now	American	EWR	LHR	30,000 pts	40,000 pts	57,500 pts	85,000 pts
2023-08-16	Just now	United	EWR	LHR	31,800 pts	60,000 pts	80,000 pts	Not Available
2023-08-16	12 hours ago	Aeroplan	EWR	LHR	34,600 pts	Not Available	60,000 pts	Not Available
2023-08-16	Just now	Alaska	EWR	LHR	32,500 pts	42,500 pts	60,000 pts	75,000 pts
2023-08-16	19 hours ago	Qantas	EWR	LHR	20,300 pts	48,500 pts	61,200 pts	89,800 pts
2023-08-16	1 hour ago	Velocity	EWR	LHR	22,300 pts	Not Available	Not Available	Not Available

Flight details ✕



EWR ✈ LHR

[Book via Air Canada Aeroplan on 2023-08-16 >>](#)

🔄 Refreshing these results with the airline...



[Economy](#) **Business** [First](#)

08:45 EWR/LHR 20:40

  UA934, 6h 55 min, **Direct**

Business (I), 60,000 points + \$74.30 CAD

21:00 EWR/LHR 09:20 +1 day

  UA16, 7h 20 min, **Direct**

Business (I), 60,000 points + \$74.30 CAD

[Book via Air Canada Aeroplan ▾](#) [Close](#)

Then we can click book with Air Canada and it will directly bring us to the site.

Links:

seats.aero

<https://www.seatspy.com/>

Referrals:

Chase Sapphire Preferred (60k Offer) - <https://www.referyourchasecard.com/6j/OH7130Y4NQ>

Business Amex Gold (60k Offer) - <https://americanexpress.com/en-us/referral/ALEXaCAHE1?xl=cp01>

Business Amex Platinum (120k Offer) - <https://americanexpress.com/en-us/referral/ALEXaCuWmw?xl=cp01>

*disclaimer: You don't NEED the business amex cards to make use of transfer partners, the personal ones also have the same feature