



How Families Travel More Using Points & Miles

A simple, beginner-friendly guide to understanding how travel rewards can make bigger trips possible.

Want personalized advice:
[fill out the interest form here](#)



Why I Created This Guide

If you've ever wondered how people take trips to places like Europe, Hawaii, or luxury resorts using points and miles, you're not alone.

When we first started learning about travel rewards, it felt overwhelming. There were dozens of credit cards, complicated strategies, and a lot of conflicting information online.

But once we began to understand how the system actually works, everything changed. Over the years, our family has used points and miles to:

- Take dozens of trips across the United States
- Visit Hawaii for 10 days with flights and hotels covered by points
- Stay at luxury hotels and resorts we never would have paid cash for
- Fly internationally in business class
- Travel through Europe for 26 days across 5 countries and 13 cities

In total, we've booked more than 50 flights and 100's hotel stays using points and miles.

And we have been able to do all of it, together! Making memories and bonds that last a lifetime!

Most of those points came from a combination of:

- credit card welcome bonuses
- everyday spending
- strategic use of travel rewards programs

There are also more advanced strategies people use in the points and miles world, but those aren't necessary when you're just getting started.

This guide is meant to show you that travel rewards are real, achievable, and possible for regular families and travelers, not just influencers or people flying every week for work.



Responsible Use Matters

Travel rewards strategies only work when they are used responsibly.

Throughout our entire experience earning and using points and miles, we have always prioritized maintaining excellent credit and paying balances in full. Credit cards should always be treated as payment tools, not borrowing tools.

If someone carries balances or pays interest, travel rewards quickly stop being worthwhile. When used carefully and responsibly, however, these programs can unlock travel opportunities that might otherwise feel out of reach.

What Are Travel Points and Miles?

Travel rewards programs allow you to earn points through several different methods, including:

- credit card welcome bonuses
- everyday spending on certain cards
- travel purchases
- airline and hotel loyalty programs
- manufactured spend

Those points can then be redeemed for things like: flights, hotel stays, upgrades, rental cars, travel experiences, etc.

For many travelers, the largest source of points early on comes from credit card welcome bonuses, which are earned after meeting a minimum spending requirement.

Those points are often what make bigger trips, like international flights or luxury hotel stays, possible.

Everyday spending can continue to earn points over time, but the real power comes from understanding how to combine different rewards programs strategically and specifically geared towards your personal travel goals.



The Biggest Beginner Mistake

One of the most common mistakes beginners make is searching for: “The best travel credit card.”

The truth is that there is no single best card. The best card depends on things like:

- your travel goals (where do you want to go and how luxury you want to travel)
- your spending patterns
- your preferred airlines or hotels
- how often you travel
- whether you want simplicity or flexibility

What works well for one person may not be the right choice for another. That’s why thoughtful strategy matters much more than chasing whatever card is trending online.

And because travel strategies are highly personal, we don’t publish specific card recommendations publicly. If you’d like help deciding where to start, you’re welcome to reach out for a free consultation at itsjordanashley@gmail.com or fill out the [form here](#)



Frequently Asked Questions

“Is this actually legitimate?”

Yes. Points and miles programs are offered by major banks, airlines, and hotel companies. These companies create rewards programs to encourage customer loyalty and spending through their products.

When used responsibly, these programs allow travelers to earn rewards that can be redeemed for flights, hotels, and other travel experiences.

Millions of travelers use these programs every year. The key is understanding how they work and approaching them thoughtfully rather than impulsively.

“Will opening credit cards hurt my credit score?”

This is one of the most common concerns people have. In the short term, applying for a credit card can cause a small temporary dip in your credit score because of the credit inquiry. However, for many people who use credit responsibly, scores often recover quickly. Based on our experience it went back to its normal excellent number very quickly each time we opened a new card.

In fact, responsible use of credit cards, including paying balances in full and maintaining low utilization, can actually support a strong credit profile over time. Throughout our entire journey using points and miles, we have prioritized maintaining excellent credit scores. It is important to use cards responsibly and paying balances in full.

I would recommend being strategic for when (how often and how long to wait in between new cards) you apply for new cards.

“Do I have to spend a lot of money to earn points?”

Not necessarily. Many travel rewards come from welcome bonuses, which are earned after meeting a minimum spending requirement on a new card within a certain timeframe. For the vast majority of cards, the minimum spend required for the sign up bonus is consistent with the average monthly spend of a family.

For most people, this spending can often be met through normal household expenses like groceries, utilities, insurance payments, and other everyday purchases. The goal is never to spend money you wouldn't have spent anyway, it's simply about directing existing spending toward cards that earn travel rewards.



“Is this only for people who travel constantly?”

No. In fact, many people who benefit from travel rewards only take one or two trips per year. Or you can be like us and take about a dozen now that we use points and miles!

Points and miles can be especially helpful for families who want to take bigger trips occasionally but want to keep costs manageable. For example, earning a single welcome bonus can sometimes cover a significant portion of a flight or hotel stay for a trip you were already hoping to take.

“Is this going to be complicated?”

It can seem complicated at first because there are so many cards and programs available (that is why I offer personalized recommendations).

However, getting started does not need to be complicated. Most beginners can start with a very simple approach:

- Choose the right starter card for your situation
- Earn the welcome bonus
- Learn how to redeem those points for travel in the most optimized/efficient way

You don't need to learn every strategy immediately. Starting simple is often the best path.

“Will this make me open dozens of credit cards?”

Not at all. Some people in the travel rewards community pursue advanced strategies that involve opening many cards, but that approach is not necessary for most travelers. Many people travel very well using just a small number of cards with strong rewards programs. It just depends on how much you want to go and how fancy.

The goal is to create a strategy that fits your comfort level and travel goals.

“Can families really travel this way?”

Absolutely. In fact, travel rewards can be especially helpful for families because flights and hotels are often the biggest expenses when traveling with multiple people. Using points strategically can make destinations that once felt out of reach much more realistic.

Our own family has used points and miles to take trips all over our country and the world... all while traveling together.



“What if I choose the wrong card?”

This is another reason why we don't recommend a one-size-fits-all approach. Remember, the best card depends on your:

- travel goals, where you want to go
- spending patterns
- preferred airlines and hotels
- comfort level with rewards programs

Instead of promoting a single “best card,” we encourage people to think about which strategy fits their situation.

If someone wants guidance, we're always happy to help them think through those decisions before applying for anything.

“Is it too late to start?”

Not at all. People discover points and miles at every stage of life. Whether you're hoping to take one meaningful trip per year or you simply want to reduce travel costs, learning how these programs work can open up new possibilities for travel over time.

Learning about travel rewards can feel overwhelming at first, but most people find that once they understand the basics, it becomes much more approachable. You don't need to learn every strategy immediately, starting with a thoughtful foundation is usually the best place to begin.

If you're curious about how this might work for your own travel goals, we're always happy to help point people in the right direction. Send me an email at itsjordanashley@gmail.com



Our Strategy

Over time, we've built a travel strategy that focuses on three things:

1. Flexible Points: We prioritize cards that earn points that can be transferred to multiple airline and hotel partners.
2. Big Welcome Bonuses: Many travel cards offer large point bonuses after meeting a spending requirement. These bonuses often cover flights or hotel stays.
3. Strategic Redemptions: Not all redemptions are equal. Sometimes the same number of points can cover a much bigger travel experience depending on how they're used.
4. Strategic Loyalty Status: Whether we are matching statuses with partner brands or taking advantage of promotions to gain status with favorite brands like Hyatt, we are always staying up to date to get the most out of each trip.

This strategy has allowed us to use points for trips like:

- Spain, France, England, and Scotland
- Disney World and Universal Studios,
- Hawaii family vacations
- luxury hotel stays
- domestic travel throughout the U.S.

What We Would Do Differently

When we first started learning about points and miles, we were cautious. That's not a bad thing, but it meant we moved slower than we could have. I just wish we would have dove into this world sooner.

Some of the biggest lessons we've learned include:

- Not all points are equal
- Strategy matters more than quantity
- The right welcome bonus can unlock an entire trip
- Flexibility opens more travel opportunities

Once we understood the system better, it became much easier to plan trips intentionally. And I felt more equipped to travel, even with little kids.



Getting Started the Right Way

Again, because travel rewards strategies are highly personal, we don't publish specific credit card recommendations publicly.

Instead, we help people think through:

- their travel goals
- their spending habits
- their timeline for travel
- which types of rewards will actually work best for them

If you'd like help figuring out the best place to start, you're welcome to reach out. We're always happy to point people in the right direction and share the resources that helped us learn.

If you decide to open a card after that conversation, using our referral links helps support the free guides and travel content we create.

Disclaimer:

Travel rewards strategies involve financial products and should be used responsibly. This guide is for educational purposes only and does not constitute financial advice. I am not a financial advisor. Always evaluate your personal financial situation before applying for any credit card.

If you'd like help getting started with points and miles, you can request a [free consultation here](#) and we'll help you think through the best strategy for your travel goals.

