The background of the top section features a large, stylized, semi-transparent 'LifeMiles' logo in a dark grey font. The letters are bold and modern, with the 'i' in 'Miles' having a red dot. There are also several red circular and oval shapes scattered around the logo, adding a dynamic feel to the design.

Ready to Book: International First Class Trips from \$2,283 (Normally \$21,144+) through December Ninth, Business Class Even Less

December 2018

A new buy-miles discount, plus an award discount. When stacked up it's an approach worth a fresh look—but ends Dec 9.

LifeMiles is the loyalty program of Colombia-based Avianca, a Star Alliance member. It is also a new Amex Rewards member.

This relatively unique and obscure loyalty program can get you amazing access to its 29 partners, including **All Nippon, Lufthansa, Singapore, and United.**

You DO NOT have to fly frequently with Avianca to enjoy the many LifeMiles booking opportunities. As with many FCF strategies, the value lies in the partner opportunities, and buying your way into airline mileage award redemptions.

JUST IN: [NEW LIFEMILES 125% BUYING BONUS](#)

The key to using the program lies in understanding that LifeMiles is a miles seller and does it in more than one way. While the retail price per mile is 3.3¢, the LifeMiles program regularly offers a 100% to [140%](#) bonus on purchases. The current deal has them at a price of 1.46¢, and you can buy 200,000 yearly. (For more on How to Get Around Buying Miles Maximum Limits, go [here](#).)

Note that the buying bonus deal only applies to current LifeMiles members. Become a member now and be ready for the next sale because they come up every couple months more or less.

HOW TO BEST USE LIFEMILES

1. **LifeMiles offers [one-way awards at 50%](#) of the round-trip cost.** Getting the outbound and return with the dates and departure times that you can live with and with the degree of comfort you're after is not always easy. In fact, a mathematician would tell you that the odds of getting two ideal flights are exponentially more difficult than getting just one, through just one program, as opposed to have multiple options.

That's why we at FCF frequently turn to one-way awards. Simply put, they increase the chances of getting a First or Business Class seat at a lower award-cost level. In other words, you might just book a one-way with LifeMiles and use its partner airlines, and another one-way through American, British Airways, or any other program offering one-way awards. For more on why you should consider booking two one-way flights versus a round-trip, go [here](#).

2. **Searching for availability using LifeMiles can be done [online](#):** Getting an [account](#) takes just a few minutes.

Then under "Use," click on "Airlines" and search by all Star Alliance airlines or one particular airline, like United or All Nippon, just by clicking on the drop-down menu. The search can be done round-trip or one-way.

Discover LifeMiles
|
My Account
|
Earn
Use

Air tickets

Airline:
Star Alliance

Round-trip
One-way
Multi-city

* From
New York, John F. Kennedy Inter

* To
Seoul, Incheon International Airp

* Select return date
04/04/2019

Departure time
Select

* Passengers
1

Promo code

Continue

Two drawbacks to the LifeMiles search tool for award space, when compared to some other airline websites, are that you cannot filter by class of service or nonstop flights. So, you need to click on any dates that come up with an award amount in the calendar to see what class of service is offered and the routing.

On the positive side, LifeMiles will show how many seats are available in the calendar view. The example screenshot below shows flights with All Nippon as having two seats available in First Class.

Flight 1 Houston (IAH) to Tokyo (NRT)																												
Sat, 29 Jun. From 90,000 miles	Sun, 30 Jun. From 35,000 miles	Mon, 01 Jul. From 35,000 miles	Tue, 02 Jul. From 90,000 miles	Wed, 03 Jul. From 35,000 miles																								
Airlines <input checked="" type="checkbox"/> All Nippon Airways (Japan) <input type="checkbox"/> Star Alliance <input type="checkbox"/> United Airlines (United States)		<table> <tr> <th rowspan="2">Flights</th><th colspan="2">Economy class</th><th colspan="2">Business class</th><th>First Class</th></tr> <tr> <th>Limited Seats</th><th>All Seats</th><th>Limited Seats</th><th>All Seats</th><th>Limited Seats</th></tr> <tr> <td> ANA ALL NIPPON AIRWAYS IAH 11:30 • NRT 15:20 Stops 0 Duration 13h 50m </td><td>NH 173</td><td></td><td></td><td></td><td></td></tr> <tr> <td></td><td>Sold out</td><td>Not available</td><td>Sold out</td><td>Not available</td><td> 90,000 2 </td></tr> </table>				Flights	Economy class		Business class		First Class	Limited Seats	All Seats	Limited Seats	All Seats	Limited Seats	ANA ALL NIPPON AIRWAYS IAH 11:30 • NRT 15:20 Stops 0 Duration 13h 50m	NH 173						Sold out	Not available	Sold out	Not available	90,000 2
Flights	Economy class		Business class		First Class																							
	Limited Seats	All Seats	Limited Seats	All Seats	Limited Seats																							
ANA ALL NIPPON AIRWAYS IAH 11:30 • NRT 15:20 Stops 0 Duration 13h 50m	NH 173																											
	Sold out	Not available	Sold out	Not available	90,000 2																							

If you want to search by a certain airline and route, say United for example, you might start your search on the operating airline's own mileage program. Let's say you want to fly Houston-Frankfurt in February 2019. Check United's availability at United.com to get an idea of dates that could be booked with LifeMiles, as they are sometimes similar. After you find something that works for you, go to LifeMiles.com to get an idea of the cost in miles and availability.

3. **Often no fuel taxes, meaning lower taxes/cash paid:** In general, our research found that LifeMiles award tickets also have little or no fuel surcharges, which can often run \$1,000+ with other carriers. The screenshot below is on the New York-Munich route flying Lufthansa. The LifeMiles mileage award cost for one-way is 63,000 miles and only \$30 in taxes. That same ticket booked with Lufthansa would cost 52,000 miles and \$577 in award taxes. LifeMiles charges \$547 (95%) less in taxes.

Summary

Flight 1

17 Jan.

LM 63,000

JFK

17:30

Details

08h 00m - Stops: 0


MUC

07:30

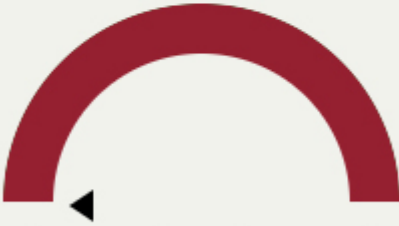
Changes: USD 150

Refundable: USD 200

?



Combine your miles with money.



LM

63,000

+

0

USD

Change currency

Total

USD 30.60

(Includes taxes and additional charges)

HOW LIFEMILES IS LIKE BRITISH AIRWAYS

Because airlines would rather have your cash than your miles—even on a mileage award ticket—some are making the cash/miles mix a much better deal than paying all in miles.

LifeMiles is similar to BA's Avios & Money program. In effect, the airline wants more cash, and will reduce the number of miles required to get into your wallet.

Good deal gets better: LifeMiles' "Miles + Money" option allows you to bring down the price for an award ticket—in miles—by paying more in cash. **But you need to have 40% of the miles required for a mileage award ticket in order to use this option.**

In effect, it's adjusting the gears to give you optimum "torque" for more comfortable travel at a huge discount.



TWO MAJOR BENEFITS OF THE MILES + MONEY FEATURE

Miles + Money benefit #1: This program nuance can often *cut down the cost per mile*, as you can “buy down” the number of miles required, at close to the cost of when miles are on sale.

Miles + Money benefit #2: By being able to buy up to 60% of the miles needed—at time of booking—it significantly reduces the number of miles you need to stockpile in advance through direct purchases. No U.S. airline offers this feature.

Think of this as a new way to purchase an airline ticket: not only with miles (you do not need to have any to start out in this case), but also by paying-down the number of miles required by paying more in cash.

We simply haven’t been trained to think this way.

Example of how Miles + Money works: Staying with the New York-Munich route flying Lufthansa, United currently charges 140,000 miles plus \$105 round-trip. A straight mileage redemption on LifeMiles costs 126,000 miles plus \$85 in taxes. Not much of an advantage there.

But push the “More Money” button when you are searching for flights on LifeMiles.com (or ask a reservations agent) and the miles required decreases. Increase the cash cost to \$1,200 and the mileage cost goes down to 51,000—that’s 1.6¢ per mile. (The total cost including taxes and all fees is \$1,285.) So, you are buying 75,000, at time of booking the award, for \$1,200, or 1.6¢ per mile.

Summary

Departure

17 Jan.

LM 63,000

Change

JFK

17:30

08h 00m - Stops: 0

MUC

07:30

Details

Return

24 Jan.

LM 63,000

Change

MUC

12:10

09h 30m - Stops: 0

JFK

15:40

Details

Changes: USD 150

Refundable: USD 200

?

LifeMiles⁺money

Combine your miles with money.

LM

51,000

+

1,200.82

USD

Change currency

Total

USD 1,285.53

(Includes taxes and additional charges)

Example of how Miles + Money works in First Class: On the Houston-Tokyo route flying All Nippon, a straight mileage redemption on LifeMiles costs 180,000 miles plus \$70 in taxes.

Push the “More Money” button and the cash cost increases to \$1,821 (the total cost including taxes and all fees) and the mileage cost decreases to 72,000—that’s 1.6¢ per mile. **A ticket with All Nippon will cost you \$21,000 if paid by cash.**

Other Star Alliance airlines that offer First Class from the U.S. are: Air China, Asiana, Lufthansa (booked within two weeks of departure when space opens), **and sometimes Singapore.**

To keep it simple, the best buy is to use the minimum 40% miles required in most cases, so you don’t have to whip out your calculator to save every last penny.

Even with the initial buy-in at 3¢ per mile, which you can cut in half by signing up for the program now, and pouncing on the next LifeMiles bonus promotion, this approach can be better than going through United when you don't have miles required for an award.

NET-COST THINK

This LifeMiles booking strategy represents a different way of thinking. Instead of comparing mileage award charts you're comparing the price per mile of your ticket.

WHY LIFEMILES WORKS: NOT ONLY CHEAP MILES, BUT DECENT AVAILABILITY

Cheap miles mean nothing if there's no award space. Our research shows that LifeMiles has good award availability on many airlines, including even last-minute Business Class space on Singapore on the A380 LAX-Tokyo—**inventory that is not even available through United for some reason.**

Keep an eye on FCF's newsroom for special Sweet Redeems alerts to use over the next week, before Dec. 9.

DYNAMIC DOUBLE-PAIRING NETS 80% OFF FIRST CLASS AND 61% OFF BUSINESS CLASS FARES

Not only does LifeMiles currently have a great buy miles deal, but on top of that LifeMiles also added an [award discount](#) on certain routes from the U.S. to Asia for booking made now through Dec. 12 for Star Alliance partner airlines.

How good is the deal combo?

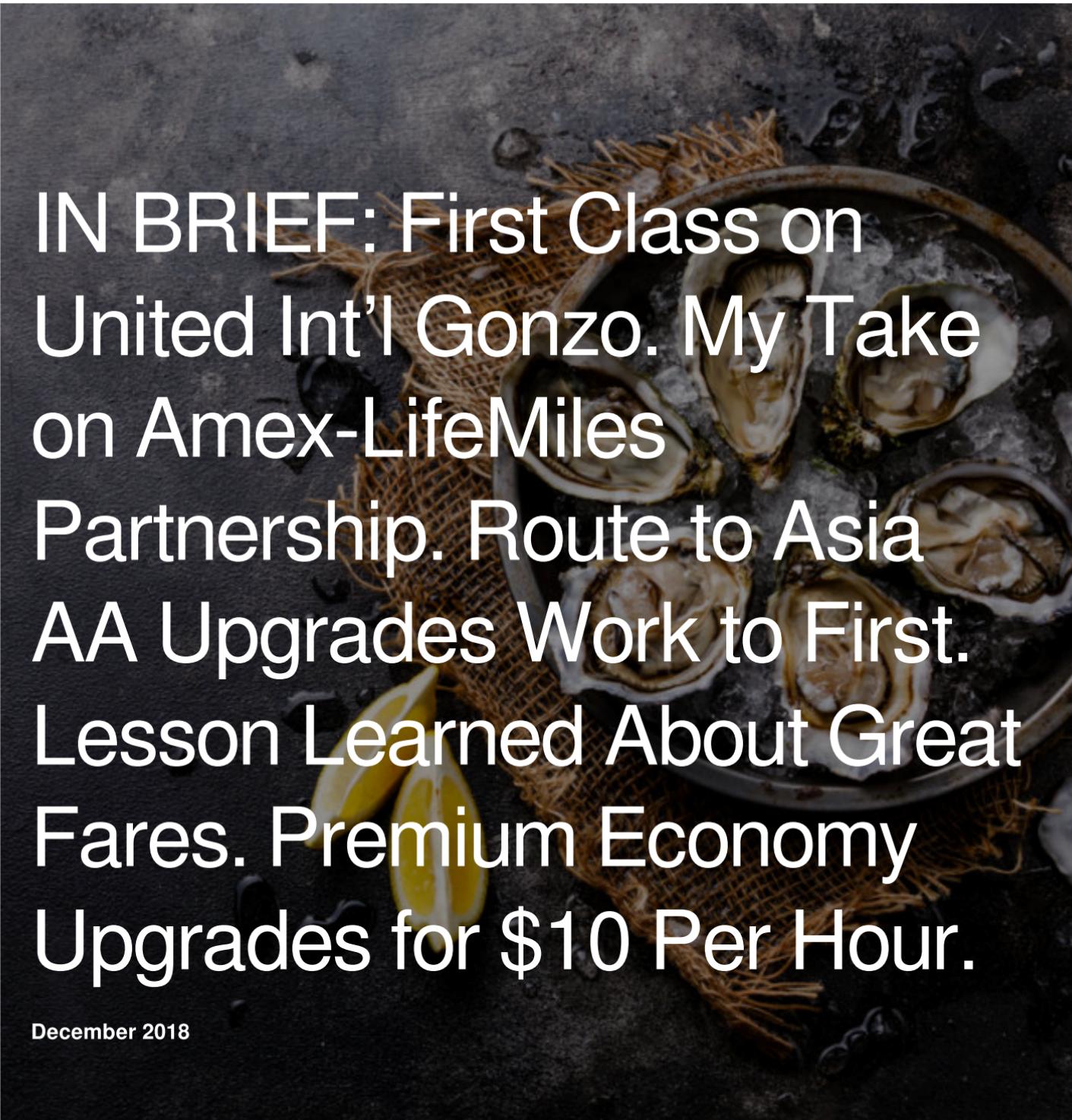
\$2,283 for First Class travel: New York-Seoul flying Asiana costs 144,000 miles round-trip during the promotion period. The published First Class fare on Asiana starts as low as \$11,506 round-trip; through the LifeMiles purchase and transfer strategies, you can pay \$2,283 round-trip (includes \$72 in award taxes; and in order to get 144,000 miles you would need to buy only 67,000 for \$2,211), a savings of \$9,223 (80%). (See chart below for award availability.)

\$1,911 for Business Class travel: San Francisco-Taipei flying United costs 120,000 miles round-trip during the promotion period. The published Business Class fare on United starts as low as \$4,916 round-trip; through the LifeMiles purchase and transfer strategies, you can pay \$1,911 round-trip (includes \$63 in award taxes; and in order to get 120,000 miles you would need to buy only 56,000 for \$1,848), a savings of \$3,005 (61%). (See chart below for award availability.)

Sweet Redeem Survey: Using LifeMiles and Flying Star Alliance Partners

Airline	Class of Service	Routes	Discounted LifeMiles Award Cost Round-trip	LifeMiles You Need to Buy	Cost to Buy Miles During Deal	Depart			Return		
						4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month
Asiana	First Class	New York - South Korea	144,000	67,000	\$2,211	April, July, Aug., Oct.	Aug., Sept.	April, July through Oct.	Aug., Sept.	May, Oct.	May, June, Sept., Oct.
United	Business Class	Los Angeles - Shanghai	120,000	56,000	\$1,848	Dec., Jan., April, July, Sept.	April, July, Sept.		Dec., June, Aug., Sept.	March through May, Sept.	Oct.
United	Business Class	San Francisco - Taipei	120,000	56,000	\$1,848	July			Dec., March, Oct.	Dec.	
Eva Air	Business Class	New York - Taipei	128,000	60,000	\$1,980		Oct.	Aug., Sept., Nov.	Nov.		Sept. through Nov.
Eva Air	Business Class	Los Angeles - Taipei	120,000	56,000	\$1,848	Feb., April, June, Sept.	March through May	Oct., Nov.	Feb. through April, May		May, June through Nov.
Eva Air	Business Class	Seattle - Taipei	120,000	56,000	\$1,848	March, April, June through Sept.	May, July, Sept.	May, Aug., Oct., Nov.	Dec., April, May	July, Aug.	June,
Eva Air	Business Class	San Francisco - Taipei	120,000	56,000	\$1,848	May, July, Aug.	July, Nov.	May, Aug., Sept., Oct., Nov.	March, June., July, Aug.	June, Aug.	May, Sept. through Nov.

Months in black at least one seat available; in [blue](#) at least two seats; in [green](#) at least four seats.



IN BRIEF: First Class on
United Int'l Gonzo. My Take
on Amex-LifeMiles
Partnership. Route to Asia
AA Upgrades Work to First.
Lesson Learned About Great
Fares. Premium Economy
Upgrades for \$10 Per Hour.

December 2018

First Class on United Int'l Flights: Gonzo

On October 22, United officially stopped offering United Polaris First Class as a separate cabin from Polaris Business Class. No surprise there, as back in December 2016 United announced that it would be updating its fleet over the next few years and phasing out the First Class cabin.

Even though we knew this was coming, this now makes the United mileage currency weaker, as you can only redeem miles for First Class on partner airlines, and often the award availability for a Star Alliance partner is not the same (Singapore Air). Plus, with some airlines (Lufthansa), First Class partner award seats only get released within two weeks of departure.

My Take on Amex-LifeMiles Partnership

You may have heard that Avianca LifeMiles is now partnered with American Express. On the surface it seems interesting because of LifeMiles sweet spots and because the partnership advances Amex's standing to #2 in terms of the total number of airline transfer partners. And below the surface, it is in fact an interesting partnership—but taking advantage of it is not right for everyone.

I like to use high-value points currencies (like American Express) for difficult awards I can't get cheaply otherwise. What do I mean by that? I can buy LifeMiles for as low as 1.4 cents each when they're on sale. ([Recent deal here.](#)) And through the miles and money feature—in addition to being able to buy 200,000 miles per year—I can buy many more miles at a cost of 1.2¢ and 1.9¢ per mile. This equals many, many miles in my account at 1.2+ cents each.

In other words, if you're after LifeMiles, I say buy them, and save your Amex membership rewards points for other high-value awards that you can't get any other way than via Amex.

Now, of course there are exceptions to what I'm talking about. Like, if you have a zillion Amex points, you may as well use them. The other scenario is if you have very few Amex points and travel very little. In these cases, another opportunity might make more sense.

The One (Bridge) Route to Asia American Upgrades Work to First, Saves \$10,000

A recent research project turned up not one day with discount mileage award space over the 11 months on American's website. We did, however, find availability of mileage upgrades to/from Hong Kong and Los Angeles, see below.

When to use: If you're flying on company or client expense, and you're looking for more solace on the 28 hours of flying. **Cost:** 25,000 miles + \$550 each way from any Business Class fare. This saves 63% off the normal \$16,000 price tag.

Not flying from Los Angeles? Or to Hong Kong? Use the long-haul First Class flight as a "[bridge](#)." Get a flight to LA—on [the same ticket](#)—and travel beyond Hong Kong with AA's HKG-Hub partner Cathay Pacific—on the same ticket.

Availability: Jan. to Dec. one seat; four seats Feb. to April, and Dec.

How to book: Call (800) 433-7300 for specific-date availability and to upgrade; more [here](#).

Need American miles? Buy direct—ideally when [on sale](#), or transfer Starwood/Marriott points.

Lesson Learned: Act Now When You See a Great Deal

Back in August FCF issued a special report about [Business Class Fares to Asia—Especially to Beijing—Dropping](#), and on [Oct. 24](#) we published a fare alert update about the deal, showcasing Business Class fares that started as low as \$1,922 for San Diego-Beijing and \$1,989 for Las Vegas-Beijing.

We hope that many of you were able to take advantage of that, because—as with so many things in life—it's now gone. It only goes to show that if you see a great deal, don't wait.

But while the sub-\$2,000 fare is no longer available for Business Class travel to Beijing, there is an upside: some routes still offer sub-\$3,000 fares. Take Boston-Beijing for example, which you can currently snag for \$2,903. Or, if you're sick of the cold and want to catch some sun on the coast of China, FCF's got you covered—we also found new Business Class deals to Shanghai starting at \$2,389 from Seattle. For details, go [here](#).

Interested? Don't snooze. Now's the time to act.

Upgrade to Premium Economy for as Little as \$10 per Flight Hour/\$143 One-Way on Singapore Airlines

THE \$17-AN-HOUR UPGRADE TO PREMIUM ECONOMY

San Francisco to Singapore and back is about 27 hours in the air. We've found a low-cost upgrade to Premium Economy (PE) on Singapore Airlines that equates to about \$17 an hour, given that coach—and a standard economy seat—is \$721 round-trip, and [PE is \\$1,186](#) round-trip. Divide the difference (\$465) by flight hours (27).

THE \$10-AN-HOUR UPGRADE TO PREMIUM ECONOMY

If you want coach seats with extra legroom on Singapore, then the upgrade to a PE seat is only \$143 one-way, because those seats are priced at \$180 extra round-trip, so the total ticket price now is \$901 (\$721+\$180). Divide the difference between coach extra and Premium Economy (\$285) by flight hours (27): PE is only \$10 more per flight hour than coach extra.

WHAT'S SO PREMIUM ABOUT PREMIUM ECONOMY?

You get a lot more features with Premium Economy when compared to the economy seat with just some extra legroom.

[Comfort:](#) 2-4-2 cabin layout, 38-inch seat pitch, and 19.5-inch seat width, a calf-rest, and foot-rest

[Extras:](#) Priority treatment for check-in, boarding, and baggage handling, 13.3-inch HD enabled touchscreen monitor with noise-cancelling headphones, Upgraded Premium dining with Premium Economy Book the Cook



December 2018

Finnair is a oneworld member airline and flies to [many destinations](#) and some that few airlines do. From the U.S. Finnair flies non-stop to Helsinki from Chicago (seasonal service: April through Oct.), New York, Los Angeles (April through Oct.), San Francisco (April through Oct.), and Miami in the winter months (Dec. through April).

JUST IN: NEW BUY MILES DEAL

We rarely see miles on sale from this airline, but one just surfaced and works via one of our favorite strategies: [the buy miles to fly in style strategy](#). The promotion offers up to a [50% bonus on up to 120,000 miles](#) purchased till December 9. This amounts to about 1 cent each (180,000 miles for €1,545; at today's exchange rate that's about \$1,760), and you have [18 months to use the miles](#).

HOW TO BEST USE THE DEAL

Finnair offers mileage redemptions for [one-away upgrades](#) between North America and Finland for 50,000 miles on any published economy fare. For travel onward in Europe from Helsinki the upgrade will cost an extra 7,500 to 10,000 miles.

HOW TO GET THE \$1,549 DEAL

Say you're traveling New York to Helsinki in off-season—usually January to March—the economy ticket costs [\\$523 round-trip](#). Upgrading the ticket with miles would cost 100,000 miles round-trip, which you can buy now—no waiting time to buy miles after you create a Finnair mileage account—for €901 (at today's exchange is \$1,026), giving you a total ticket cost of \$1,549.

You can check availability on your favorite route without an account [here](#), so you can shop your dates before you buy. FCF's research found decent upgrade availability for February on the New York route, see chart below for all five U.S. gateways, with Los Angeles having the best upgrade availability during the summer months.

ONWARD TRAVEL TO TEL AVIV OR DUBAI

If you fly intra-Europe to Dubai or Tel Aviv, the deal is even better: upgrade for just 10,000 miles one-way.

Sample cost for Tel Aviv: From New York the economy ticket starts at \$915 round-trip. Upgrading the ticket with miles would cost 120,000 miles round-trip, which you can buy now for €1,030 (at today's exchange is \$1,171), giving you a total ticket cost of \$2,086.

Sample cost for Dubai: From New York the economy ticket starts at \$1,002 round-trip. Upgrading the ticket with miles would cost 120,000 miles round-trip, which you can buy now for €1,030 (\$1,171), giving you a total ticket cost of \$2,173.

HOW TO BOOK MILEAGE UPGRADES ON FINNAIR

Determine availability date-clusters online using our survey below.

- First confirm that the flights/dates you want are available for the upgrade using miles by requesting upgrade award space on the "[VIEW AVAILABILITY FOR BUSINESS CLASS UPGRADE](#)" page.

FROM

New York John F Kennedy International (JFK)

TO

Helsinki Vantaa (HEL)

DEPARTURE

11.12.2018

SEARCH AVAILABILITY →

PREVIOUS WEEK

NEW YORK - HELSINKI

Sat 8 Dec - Fri 14 Dec

NEXT WEEK

SAT 8	SUN 9	MON 10	TUE 11	WED 12	THU 13	FRI 14
-------	-------	--------	--------	--------	--------	--------

FLIGHT	✈ DEPARTURE	✈ ARRIVAL	📱 AVAILABILITY
AY006	17:45	08:50 (+1)	✓

✓ More than 5

1-5 1 - 5 seats

✗ Upgrade not available

REQUEST UPGRADE? →

BOOK FLIGHTS? →

- Then make your booking and buy the economy ticket and miles required for the upgrade.
- Once miles are in your account and you have bought your economy ticket and are logged in to your mileage account, click on website link “here” to take you to the travel upgrade page, on which you add your last name and booking reference. The upgrade request can also be done by phone by calling 1-877-757-7143.

VIEW AVAILABILITY FOR BUSINESS CLASS UPGRADE

Take advantage of this great Finnair Plus benefit and make your trip even more comfortable! Purchase Economy Class tickets, then upgrade to Business Class using your points.

First check the upgrade availability for your booking, and then upgrade your travel class [here](#).



When was the last time you saw a \$1,549 Business Class fare to Europe?

UPGRADE PROGRAM CAVEATS

- Upgrades can be used by Finnair Plus members, their close relatives, or persons living in the same household. So buy the miles in the name of the traveler if there are any doubts.

- Upgrades can only be done after the Economy Class reservation has been confirmed and the flight ticket has been issued. You want to do this all at once so availability doesn't have more than a minute to shift!

Sweet Redeem Survey: Finnair Mileage Upgrades to Helsinki

Routes	Depart			Return		
	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month
Chicago - Helsinki		April			April	
Los Angeles - Helsinki	April through June	April through June, July through Sept.	Aug., Oct.	April through June	May, June, July, Aug.	Sept., Oct.
Miami - Helsinki	April			Jan., Feb., April	March	
New York - Helsinki	Jan.	Feb.		March, April	Dec., Jan.	Feb.
San Francisco - Helsinki	April, May, Aug., Sept.			May, Sept., Oct.		

Months in black at least one seat available; in [blue](#) at least two seats; in [purple](#) at least five seats.



One Way to Get Free and Low-Cost Upgrades to Hawaii on Delta

December 2018

This report at a glance:

- Saving up to 31% with a hotel/air package on Delta Vacations
- Saving up to 27% with a car/air package
- Why to book Delta Vacations package deals—even when all is equal
- When not to book packages
- How to book package deals

Hawaii is a favorite destination for many. From Waikiki and Diamond Head on Oahu to the idyllic beaches on Maui to the dramatic volcanoes on the Big Island, Hawaii's iconic features are etched into the American

psyche. But this tropical paradise offers so much more. In fact, it has all the makings of a perfect vacation for many.

But Hawaii can be expensive, where average living expenses are up to two-thirds higher than the rest of the country. So do you just take the hit? C'mon, you're reading an FCF report, you know there's good news circling in to land.

PUT IN A DELTAVACATIONS.COM PACKAGE

Our position on Hawaii is to not only look at the airfares, but look at package deals as well. That's because if the palm trees are aligned in terms of routes and travel dates, it can work out a lot better for you. There's no science to this, no particular times when package deals prevail, so you have to just do a few web searches when you're ready to book. Case in point:

SAVE UP TO 31%—OR PAY \$671 LESS THAN COACH



Los Angeles-Maui example: A seven-night hotel package starts at \$2,469 per person (based on two travelers, total package price is \$4,938 for travel Feb. 5 to Feb. 12) and includes accommodations at the Ritz-Carlton Kapalua Hotel on [DeltaVacations.com](https://www.deltavacations.com). Booking the flight and hotel separately would cost \$7,196 for the same travel dates—\$4,709 for the hotel and \$2,487 for the two tickets. The package saves you \$2,258 (31%).

Or another way to look at the savings is that you are getting the Ritz-Carlton Kapalua Hotel at 52% off the lowest room rate.

Yet another way to look at it: You get **Business Class for \$671 less than coach** (\$4,709 for the hotel and \$900 for the two coach tickets equals \$5,609, minus the package rate at \$4,938). **That means buy buying through Delta Vacations, you get a free upgrade to Business Class, and more!**

Package savings don't work for every routing, or hotel, or travel dates, but when it does work it can be very worthwhile as you can see. The best time to check for package deals is when your airfare and/or hotel are pricing higher; at these times the package is generally better. That said package rates can even beat the lowest rates, and by much, as you can see in the examples above.

Hotel + Flight


+

\$4,938⁰⁴

▼ Details

HOTEL

The Ritz-Carlton Kapalua
Honokawai/ Napili/
Kapalua

FLIGHT

Outbound

LAX > OGG Nonstop
8:25 12:34
AM PM

Return

OGG > LAX Nonstop
1:55 9:07
PM PM

DON'T NEED A HOTEL? PULL SIMILAR MAGIC WITH AN AIR/CAR PACKAGE

Atlanta-Kauai example: A seven-night car package costs \$1,809 per person (based on two travelers, total package price starts at \$3,618) that includes a seven-day, convertible rental car in Kauai. Booking the flight and car separately would cost \$5,004—\$780 for the car rental and \$4,224 for the two tickets. The package saves you \$1,386 (27%).

Or think of it as getting a free convertible rental car AND saving \$606 at the same time. Aloha!

WHY BOOK DELTA VACATION WHEN ALL IS EQUAL

If prices are the same, meaning that a package with Delta Vacations is the same price as if you were to book the air and hotel separately, should you consider booking a Delta vacation package? Yes.

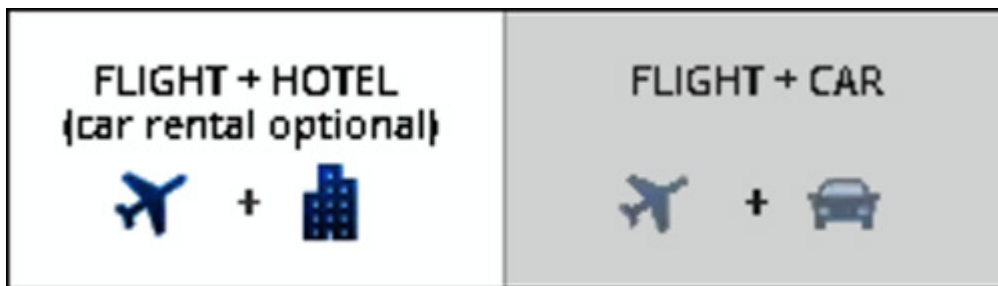
Most discounted airline tickets have a change fee and are very often non-refundable (even many hotels have cancel fees), whereas with a Delta vacation package you can buy travel insurance for both air and hotel—and **cancel for any reason**—and avoid losing any money. Plus, you can earn more miles and receive Delta elite member discounts.

WHEN NOT TO BOOK DELTA VACATION

Not all Delta Vacation packages offer a big savings, take Chicago-Honolulu for example: A seven-night hotel package starts at \$4,030 per person (based on two travelers, \$8,060) and includes accommodation at the Halekulani. Booking the flight and hotel separately would cost \$8,181—\$4,345 for the hotel and \$3,836 for the two tickets. The package only saves you \$121 (1%). So, always check published prices to make sure a package offers a savings.

HOW TO BOOK DELTA VACATION PACKAGES

Packages can be booked [online](#). Just pick “Flight + Hotel” package or “Flight + Car” package.



Next add the usual basics: your departure city, destination, travel dates, number of rooms, and people traveling.

Or you can call (800) 800-1504 and book your package by phone with an agent. For multi-island packages, meaning traveling to two or more islands, you have to call, as these cannot be booked online. As with any package deal, FCF always recommends checking published fares before buying a package so you have a basis for comparison.

OTHER NOTES/ITEMS TO KEEP IN MIND WHEN BOOKING DELTA VACATIONS

Advance notice: When the FCF research team checked for package prices to Hawaii, we were able to check price and availability with a one-day advance notice, so depending on space, you only need a one-day advance notice. Packages often offer good savings on shorter notice.

Travel insurance: Delta Vacations offers two types of “Travel Protection Plans”: Travel Protection Plan Plus and basic Travel Protection Plan. The cost varies, but both offer the ability to cancel for any reason. Go [here](#) for details.

Elite member savings: Delta elite members can periodically save up to \$300 per booking (savings vary based on cost of the trip). For details go [here](#).

Earn miles: Earn Delta miles for any vacation booked. Miles earned vary by hotel booked and can be as much as 7,500. For details go [here](#).

Additional offers: Delta Vacations sometimes offers extra discounts based on hotel and Island booked. For details go [here](#).

American Airlines Six Reasons NOT to Use American's Co-Branded Credit Cards

December 2018

To continue our series on earning points through high-value credit card offers, let's review:

- Part One: In [June](#), FCF highlighted 21 credit cards that allow you to earn points that can be transferred into miles on airlines offering the most lucrative premium travel opportunities.
- Part Two: In July, FCF highlighted [elite status earning credit cards](#).

This month, we'll dive into Part Three, as FCF highlights the pitfalls of using co-branded American Airlines credit cards. Long story short—you're going to miss out on some desirable destinations with this card.

1. Have plans to travel to Australia or New Zealand? Not with miles in comfort, as American never has any upgrades to these destinations, and very seldom offers any free mileage award space. Even its partner

Qantas rarely has any free premium award space.

But United, a Chase point transfer partner, intermittently has many upgrade opportunities (go [here](#) for Sydney example, [here](#) for Auckland and Sydney, and [here](#) for Melbourne and Sydney).

2. Thinking about Asia in First Class? American, and even its partner Japan Airlines, very seldom offer free First Class award space.

But All Nippon, an Amex Rewards point transfer partner (and accessible via United miles too, and therefore Chase points, although at a much high cost), has up to two seats with mileage award availability, and yes, this is for free First Class, for details go [here](#). Or, what about [First Class on Singapore Airlines](#), an Amex Rewards and Chase point transfer partner? With an American Airlines credit card, don't even think about any of these awesome options.

3. Would love to fly Emirates and experience this showers in the sky? Not able to do that, either, with an American co-branded credit card, because AA is not a partner with Emirates. But you can transfer Amex Reward points to Emirates.

4. Want to save big on American short-haul premium class flights? Then book a short-haul flight with British Airways miles, a transfer-point partner with Amex Rewards and Chase, because then you can score Business Class to the Caribbean, Central America, and Mexico on American flights [for the same price as coach](#).

5. Want to earn points faster? Sorry, but American co-branded cards won't [multiply your earnings](#) like other cards will. Get 5X points for airline tickets and hotels or 3X points for phone or dining, for example.

6. Wish you could get transfer bonuses? Unlike most other programs, Amex Membership Rewards offers great bonuses with [British Airways](#) and [Virgin Atlantic](#), up to 40%.



Time to Book Special \$1,762 R/T Business Class Fares to Brazil

December 2018

Low airfares are like airplanes: they're constantly coming and going. But FCF's ever-diligent fare-spotters report that low fares are back on some routes with LATAM starting at [\\$1,917 on Boston-São Paulo](#).

That's a route that often has a price tag of \$3,828 with other airlines, such as Delta and United, making this a savings of \$2,111 (55%). *Fantástico!* Fares start even lower than we first reported back in [June 2018](#)—with [Boston-Sao Paulo now starting at \\$1,762](#).



LATAM' Business Class

Furthermore, if you're an [Opportunity Traveler](#) like super-smart FCF-ers, and have a broad bucket list of destinations, then you go with the ones that afford the best comfort / value opportunities. So why not go to Brazil? The Amazon, Carnival, and "football" is on many people's bucket list.

SÃO PAULO VS. RIO: A HIGH SCORING DRAW

Don't ask someone from São Paulo or Rio de Janeiro what the best city to visit is, you'll get two stories.

FCF's considered verdict: both are awesome in different ways.

São Paulo is a huge city that hides many treasures in its cavernous avenues. First of all, it's amazingly culturally diverse, with large communities from all over the world. Where is the world's second largest Japanese population outside of Japan? That would be São Paulo.

It's also the arts and culture capital of Brazil (along with being its political capital, of course). There are great galleries and museums, a vibrant music scene, and nightlife that starts kicking off after midnight.

São Paulo is home to Brazilian fashion, great restaurants, and as you'll be reminded, the home of Brazilian football (don't call it soccer). It's the home of the fearsome São Paulo Football Club, "The Tricolor." São Paulo is also generally less expensive than its more famous city to the south.

Speaking of which, Rio de Janeiro isn't to be easily outdone.

You'll know "Christ The Redeemer" from the photos. One of the world's most iconic monuments, it rises 2,300 feet above the city, keeping a watchful eye with welcoming arms.

Rio's spectacular geography sees mountains and hills seemingly bubble up from the ground. Sugarloaf Mountain soars to 1,300 feet and is accessible via cable car, offering breathtaking views of the city and surroundings.

Remember that song "The Girl from Ipanema"? Rio de Janeiro is where she's from. Ipanema and Copacabana beaches are just around the point from each other, sparkling famously in the sun.

And there's so much more, like the lush rainforest of Tijuca National Park, the spectacular Maracanã Stadium, and of course, in early March, Rio's world famous Carnival, of which the Brazilians built a stadium to watch it.

So, Rio or São Paulo? There's no comparison. Go to both.

[fcb-deal-table title="Samples of Business Class Fares Found to Brazil" /]



Is Using Miles for First Class Travel to Europe Wishful Thinking? Plus How to Save Up to 90% on Award Taxes.

December 2018

This report at a glance:

- How to win when using miles for 'free' award travel
- The *Good*—when using miles for First Class to Europe works—and how to save miles (47%) and money (28%)
- The *Bad*—the airlines that offer First Class availability, but infrequently
- The *Ugly*—when First Class to Europe with miles is wishful thinking and a waste of time

For many travelers, finding a coveted First Class mileage award ticket for travel to Europe can be as elusive as finding a proverbial needle in a haystack. A golden needle at that. For a couple reasons...

MORE 'TRAVELERS' NOWADAYS

With an increasing number of bank hackers (those who get credit cards just for the sign-up bonus only to cancel afterwards) on every street corner nowadays, serious premium travelers are now competing with college kids and all kinds of otherwise non-travelers with new found means to get otherwise expensive seats by hacking banks.

SHRINKING SUPPLY OF SEATS

Add to that the decreasing number of First Class seats. American and United don't even offer a First Class product on many aircraft to Europe, and United is in the process of phasing out First Class completely. Altogether it quickly becomes apparent that using miles for First Class travel to Europe might be wishful thinking. Or is it?

FCF'S SOLUTION: HOW TO WIN IN FIRST CLASS WHEN USING MILES

Actually, there *are* ways to snag First Class seats to Europe when using miles—by using a bit of know-how, know-where and know-when.

Be aware of opportunities: Despite the challenges, there are still airlines that have mileage award space, even though many others don't.

Be flexible to get the seats: British Airways and Lufthansa often have First Class award availability for travel between the U.S. and Europe. Plus, both of these airlines may have as many as four seats available for First Class mileage awards.

THE GOOD: WHEN USING MILES FOR FIRST CLASS TO EUROPE WORKS

Here are some recent opportunities FCF found:

[First Class with Miles on British Airways from the West Coast to Europe](#)

[Lufthansa First Class to/from Europe with Miles](#)

[British Airways First Class to London from Atlanta, Chicago, Washington, DC](#)

[Lufthansa First Class to/from Europe with Miles from Chicago and New York](#)

[British Airways First Class to London—Up to Four Seats from New York, Washington, DC + More](#)

HOW TO GET BRITISH AIRWAYS AT LOWER MILEAGE RATES

In addition to taking advantage of award availability to Europe on British Airways, you can also use fewer miles. Because British Airways (BA) is a oneworld partner, just like American Airlines (AA) and Japan Airlines (JAL), you can use **AA or JAL miles** to book a First Class award ticket on British Airways—often at a lower cost than BA itself charges for miles. British Airways and its point-transfer partner, American Express Rewards, even offered a 40% transfer bonus back in November, details [here](#).

Not only can you get lower partner rates, FCF has found that partner award availability is the same between BA and its AA and JAL partners.

Take, for example, the Denver-London route, departing August 19 and returning August 27, 2019. The cost in First Class using BA miles is 200,000 Avios points plus \$1,312 in taxes (booked as two one-way award tickets, because taxes for BA are cheaper when booked as two one-way awards).

If you have AA miles you can book the same flight using AA miles at a cost of 170,000 miles plus \$1,843 in taxes.

HOW TO SAVE MILES (47%) & MONEY (28%)

Save even more if you have JAL miles because you can book the same BA flights and dates for 105,000 miles—95,000 (47%) fewer miles—plus \$940 in taxes—\$372 (28%) cheaper. *(This is for a ticket that ranges from \$6,500 to \$11,000 in cash.)*

Don't have JAL miles? No problem. You can transfer what used to be 85,000 Starwood points, now 255,000 Marriott points.

All this can be booked online with each airline once you log in to your mileage account. Or, you can book by calling the airline.

HOW TO GET LUFTHANSA AT LOWER RATES

As with British Airways, you can also get lower mileage rates with Lufthansa. The airline is a Star Alliance partner, like United and Asiana. This means you can use United or Asiana miles to book a First Class award ticket flying Lufthansa, often at a lower cost than what Lufthansa itself charges.

FCF has found, however, that partner award availability for Lufthansa does not match its partners. Plus, Lufthansa's First Class normally **does not open up until you are within two weeks of departure when using partner miles**. (More [here on how to leverage](#) short-notice availability even when you book way in advance.)

But take heart. Lufthansa's First Class mileage cost is the same as Delta's Business Class: 170,000 miles round-trip. One downside: Taxes can be as high as \$1,600, although First Class fares often run to \$11,000+

so it can still be worthwhile.

Take, for example, the New York-Munich route. The cost in First Class using Lufthansa miles is 170,000 plus \$1,647 in taxes. You can transfer what used to amount to 140,000 Starwood points, now 420,000 Marriott points.

Have a ton of United miles? If you want to use United miles (maybe because you have a lot) and you are flexible and book within 14 days of your departure date, then the cost is actually more with United, at 220,000 miles.

Want to pay the least amount of miles? Asiana is a much better deal than United, as the cost is only 100,000 miles, and you can transfer what used to be just 80,000 Starwood points—now 240,000 Marriott points—to Asiana to get 100,000. But again, Lufthansa First Class partner space is only worthwhile if you are flexible and can book within 14 days or less of your departure date. Or, if you know about this strategy [here](#).

How to pay only \$85 for taxes on Lufthansa's First Class: Want to pay the minimum for award taxes on Lufthansa? Then Lifemiles is your mileage program, as it only charges \$85 for First Class award taxes for flights with Lufthansa and 174,000 miles.

Summary

Departure

10 Nov.

LM 87,000

Change

JFK

17:30

Details

08h 00m - Stops: 0

MUC

07:30

Return

19 Nov.

LM 87,000

Details

MUC

12:10

09h 30m - Stops: 0

JFK

15:40

Changes: USD 150

Refundable: USD 200

?

LifeMiles⁺money

Combine your miles with money.

LM

174,000

+

0

USD

Change currency

Total

USD 84.71

(Includes taxes and additional charges)

THE BAD:

AIRLINES THAT OFFER FIRST CLASS AVAILABILITY, BUT INFREQUENTLY

FCF has found that airlines that seldom have mileage award space in First Class include American, Emirates, Singapore, and United (actually, United stopped selling First Class altogether as of Oct. 22!).

So, if you long for First Class using miles with any of these airlines, you have to be very flexible and check FCF's daily alerts, which will keep you posted on availability. For example, we reported that Emirates had space back [in March for travel in First Class to Milan and Athens](#). Stay tuned—and ready to pounce when these flash deals arrive.

THE UGLY:

WHEN USING MILES FOR FIRST CLASS TO EUROPE IS WISHFUL

THINKING

There's really no chance of ever getting First Class with miles on Air France (offered only to elites but only at the expensive flex cost) and SWISS (only for Miles & More Senator and Hon Circle elite members).

WHEN TO USE MILES TO UPGRADE A BRITISH AIRWAYS BUSINESS CLASS FARE TO FIRST

When [Business Class fares are low](#), consider using [British Airways \(BA\) Avios points to upgrade to First](#). Forget free mileage awards because they don't earn miles, plus you'll pay dearly in award taxes (\$1,300+) for a First Class award ticket.

Related Reports

[Retirees, Business Owners, and Other Flexible Travelers: Keep Your Bags Packed](#)

[Two Simple Strategic Plays to Maximize Award Opportunity with Availability](#)

[Miles are Dead For Inflexible Travelers](#)

[Six Plays to Consider When There's Only One Mileage Seat Available](#)

[Nine Reasons Why FCF's Discount Miles Detector is the Best Thing Since Pizza](#)

[Overtime Winner: Why the Upgrade Game Doesn't End When You Book a Flight](#)



New Low-Fare Destination for Spring Business Class Travel to Europe from \$1,843 R/T

December 2018

Just 90 minutes away from many favorite European destinations...

Article at a glance:

- New hidden low-fare destination in Europe
- Destination-specific/holiday tactical fares are an opportunity traveler's best friend
- The many reasons to go to Warsaw in spring
- Nine sample fares to Warsaw

Last December, FCF wrote a report on [Airline Tactical Fares and The Upgrade Mindset](#), highlighting a range of different low-priced (or “tactical”) fares. Two of these were “destination-specific” and “holiday” tactical fares, meaning that certain routes and times of the year offer lower fares when compared to high-priced options.

Knowing the destinations and travel times that are extraordinary discounted in Business Class can net you a much more comfortable and relaxed vacation—one that starts when you board the plane.

Furthermore, if you’re an [Opportunity Traveler](#), and have a broad bucket list of destinations, and go with the one that affords the best overall life experience. Right now, one is Warsaw, Poland.

NEW HIDDEN LOW-FARE DESTINATIONS IN EUROPE

Over the years we’ve seen many different low-fare destinations in Europe including Sofia, Dublin, Copenhagen, Oslo, Bucharest, Budapest, and even Palermo and Naples, Italy. It’s always changing.

Now it’s Warsaw’s turn. We’ve found fares starting as low as \$1,843 round-trip from Atlanta, Boston, and New York to Warsaw with SkyTeam airlines Air France, Delta, and KLM for travel in April.

Or, another way to look at how great the deal is to compare it to other high-fare destinations on major airlines. Take New York to **Vienna**, for instance, starts at \$3,245, a **savings of \$1,402** (43%)—and **just 75 minutes / \$60 away!**

✈ Flights SKY PRIORITY					
MON 15 APR	JFK	WAW	DL 1015 ¹ , DL 8584 ¹ 11h 5m 1 Stop	Business Class (Z) Business Class (Z) Changeable / Nonrefundable Delta Air Lines Baggage Information	Price per Passenger \$1,712.00
	6:45 PM	11:50 AM ARRIVES NEXT DAY			Taxes, Fees and Charges \$130.33
DETAILS ▾ SEATS					
TUE 23 APR	WAW	JFK	DL 8551 ¹ , DL 263 12h 27m 1 Stop	Business Class (Z) Delta One® (Z) Changeable / Nonrefundable Delta Air Lines Baggage Information	
	06:25 AM	12:52 PM			
DETAILS ▾ SEATS					
					Total Price (USD) \$1,842.33

Or from Los Angeles starting at \$2,443, when tickets from LA to Warsaw are normally \$3,000+. Plus, we’ve got other (normally) high-fare routes on major airlines going for way cheap, such as Frankfurt starting at

\$4,020, a savings of \$1,577 (39%).

Flights						
WED 17 APR	LAX	▶ WAW	DL 8549 ¹ , DL 8295 ¹ 15h 45m 1 Stop	Business Class (Z) Business Class (Z) Changeable / Nonrefundable Delta Air Lines Baggage Information	Price per Passenger	\$2,312.00
	6:00 PM	6:45 PM ARRIVES NEXT DAY			Taxes, Fees and Charges	\$130.33
	DETAILS ▾ SEATS					
WED 01 MAY	WAW	▶ LAX	DL 8551 ¹ , DL 8395 ¹ 15h 25m 1 Stop	Business Class (Z) Business Class (Z) Changeable / Nonrefundable Delta Air Lines Baggage Information		
	06:25 AM	12:50 PM				
	DETAILS ▾ SEATS					
					Total Price (USD)	\$2,442.33

WARSAW IN SPRING

Warsaw, Poland's "Phoenix City," literally rose from the ashes after being bombed catastrophically during World War Two. There's lots to see and do in Warsaw for a day or two even if you're just "using it" to get to the region, including:

- The restored "Old Town," a UNESCO World Heritage Site featuring a market place packed with cafes, shops, restaurants and St John's Cathedral.
- The Royal Castle, completely rebuilt after its destruction in the war, home to two famous Rembrandt paintings.
- The imposing Palace of Culture and Science offering 360-degree views of the city from its 30th floor terrace.
- The Praga district with its trendy shops and eateries, and the cool Neon Museum.
- The Rising Museum, all about Warsaw's relentless WWII resistance.
- A must-have drink at the Marriott Hotel's Panorama Bar, with spectacular views across the city.
- **My Favorite:** The Fryderyk [Chopin Museum](#), showcasing the work of Poland's amazing composer.

[BEWARE OF DESTINATION BLINDNESS](#)

If you don't see a deal to Vienna in FCF but there's a deal to Warsaw, why not check out Warsaw? Then hop on over to Vienna. Travel in Europe is cheap. Jump on a train or fly between these two beautiful cities—they're just over an hour's flight from one another.

If any part of this plan so far is freaking you out, consider this: Warsaw is closer to Vienna than Chicago is to New York (yet we probably think nothing of traveling from Chicago to NYC but develop the cold sweats when thinking about traveling between European cities).

Warsaw and Berlin are the same flight time apart as Los Angeles and San Francisco.

Let that sink in! Breathe in. Breathe out. You can do this.

OTHER LOW-FARE DESTINATION RIGHT NOW:

FCF also found great deals to amazing Iceland, with fares starting at [\\$1,224 from the East Coast](#), and ranging up to \$1,861 from the West Coast.

Krakow is Poland's second largest city, and one of Europe's most beautiful. We found fares to Krakow starting at [\\$1,872 from the East Coast](#) and ranging up to \$2,600 from the West Coast. Or check out Moscow or St. Petersburg, Russia, ranging from [\\$2,292 from Chicago and \\$2,302 from Los Angeles or San Francisco](#).

Samples of Business Class Fares Found to Warsaw

[fcb-deal-table title="Samples of Business Class Fares Found to Warsaw" /]