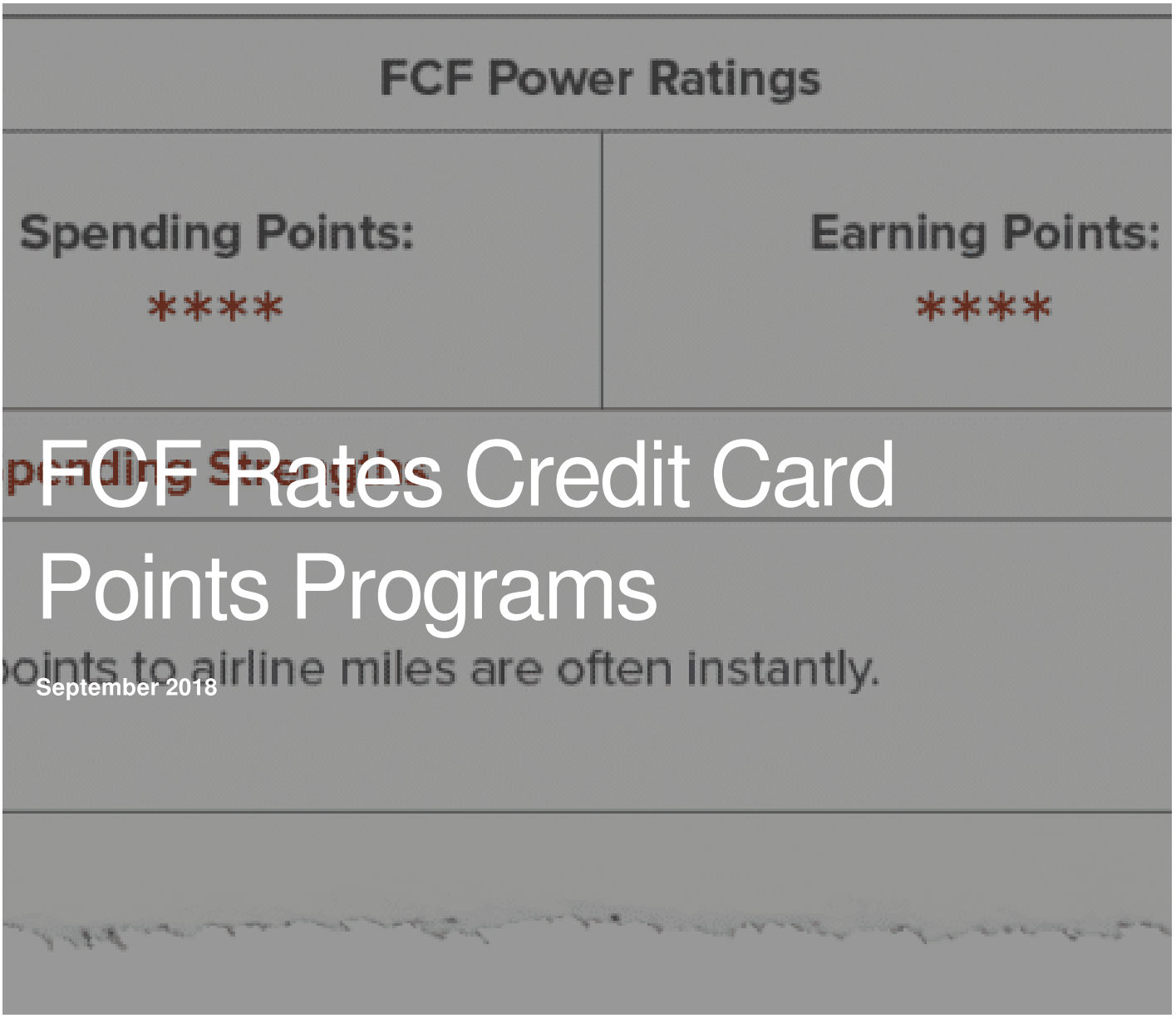


FCF Rates Credit Card Points Programs

September 2018

Choosing the right credit card(s) starts with asking the right questions.

SPECIAL REPORT AT A GLANCE:

- Credit cards in a post-Starwood Amex world
- Careful about what you read on free sites
- Choosing cards based on earning opportunities
- The first questions to ask

- Rating points programs and pros and cons
- Bennett's points diversification strategy

The speed that you can build your multi-airline points account—through credit card spending (not talking about hustling banks/sign-up bonuses here)—does not necessarily equal how happy you'll be with that points program.

Our formula for the best credit card/points program (and this applies to anyone) is this:

The best card / points program = earning power Xs spending power

In other words, it's what you can do with your points, too.

What good is it to have a zillion points and not be able to spend them where or when you want to?

Keep this in mind *continually* as you digest this special FCF report.

R.I.P STARWOOD AMEX

As you know, Starwood Starpoints have been FCF's favorite points currency. With that currency folded into Marriott points now, current points (meaning points already earned on old SPG credit cards) still have the same spending opportunities, but with decreased earning power given the new Marriott/SPG credit cards now at play. So the tools for power-upgraders have changed.

WHAT SHOULD I DO NOW?

(Even airplanes need course correcting.)

Your credit card strategy also needs occasional course correcting. Is it time to change cards? It's up to you to apply your situation to the information in the tables and questions that follow.

The good news is that the field comes down to these five credit card points programs: **Amex Membership Rewards, Barclays, Chase Ultimate Rewards, Citi ThankYou,** and **Marriott/SPG.**

ABOUT RECOMMENDATION KICKBACKS

You need to be aware of the context of what you read. For online credit card recommendations, banks pay out large kickbacks—up to $300 each—every time you sign up for a card on these travel sites. This leads these otherwise 'free' travel sites to get you excited about every card they can.

That's good for them, but maybe not for you.

FCF doesn't receive any kickbacks for anything.

CHOOSING A CREDIT CARD 101

As much as we'd like to say, "You should use Card X," we can't. It's not that simple because it comes back to **how you will spend those hard-earned points.** You. Not your neighbor. Not the lady sitting in seat 24G.

So, instead of thinking of the different credit cards and their "category bonuses"—*which is where most people start, and too many end their thinking*—we think now's a good time to take a step back.

Think about how you will ultimately be spending the points, the best you can forecast, because spending can be more important than earning, ultimately, if you're anything short of 100% flexible on everything.

START BY ASKING THE RIGHT QUESTIONS

The blue jeans originator, Levi Strauss said, "An expert knows all the answers, if you ask the right questions."

When thinking about what credit cards ought to be in your wallet, here are some of the questions that can help make you a point expert:

How locked-in am I to accumulating miles in a specific program?

Do I need points that are transferable to a **specific airline mileage program**? (e.g., I'm a Delta Fan and locked into SkyMiles. If so, the points programs you align with must transfer to SkyMiles; this would limit you to Amex Rewards and/or Marriott/SPG, for example.

How locked-in am I to flying on a specific airline and its partners?

Continuing with the Delta SkyMiles example, do I need points that are transferable to at least a partner of Delta? You do have a little more latitude in this case, in that you can align yourself with any Delta partner that offers Delta tickets through their program.

This means you can work with mileage programs like Air France, Korean, and Virgin Atlantic (all Delta partners), which open the door to all five credit card points programs: Amex Rewards, Barclays, Chase Ultimate Rewards, Citi ThankYou, and Marriott/SPG.

How many cards do I want to carry?

Chances are, you will end up with more than one card and that's okay, because no single credit card and/or point program can give you everything.

But, do you really want to *mentally* manage 10+ cards—one for each type of spend/bonus category? I say, if I don't earn another 60,000 miles per year or more, forget about it. My mindset rationale: I can buy that many miles for $1,000 or so, and I don't want to be using up any more of the precious RAM in my brain for anything less.

Am I a truly flexible traveler?

When it comes to using points to save a small fortune on premium class travel, Fortune Favors the Flexible. Do I follow the opportunity—and go where and when the traveling is most (comfortably) inviting?

This matters more than anything.

The more *inflexible* you are, the more you'll want a points program with more airline partners. More partners = more options.

Inflexible travel comes at a cost. The more locked in to an airline, date, class of service and/or destination, with fewer options = greater likelihood of disappointment.

Even often (if not always) not being able to use your points at all. Something to think about.

Do I follow the deal?

Again, seemingly similar to the question just above, only much different. Many FCFers follow the deal. Many don't. While many fly infrequently, to a specific destination, on specific dates, many, on the other hand, say, I can fly to [fill in the black with an awesome place they've never been]—for just [fill in this blank with FCF's amazingly cheap Sweet Redeem finds]—so I'll take it!

Which means going with point programs offering several or more transfer partners—especially the ones with the best spending power. See table below for more on the most lucrative redemptions.

Am I a hard-core First Class flyer?

If so, you'll want to align yourself with point programs that partner with top-tier airlines, meaning those that offer three classes of service. Pay careful attention to those opportunities in the spending power table below, or you might be very disappointed.

How many points might I earn annually?

Say you only earn 20,000 points every year, for example; if this case you can't divide your earning into two or three credit card points programs. But if you're earning hundreds of thousands of miles annually, then having

points in multiple programs.

Need access to buying points?

Do I need to be able to buy points because I often fall short on having enough for all the lucrative award travel opportunities I want to take advantage of? Then Amex Rewards might be for you, as it allows you to buy up to 500,000 points annually. Second best: Citi ThankYou at 100,000.

These questions simply go *back* to our first rule: **Start with the end in mind.**

WHY APPRAISING A CREDIT CARD IS LIKE APPRAISING A HOUSE

When you're working out the value of a house, you increase the price if it has a new kitchen and bump it down if the bathroom needs to be remodeled. The same goes for the spending power of a credit card. They all have positive and negative attributes. This affects its overall rating as you'll see in our table below.

THE SIMPLE WHAT'S-THE-CARD-FOR-ME? EQUATION:

(Your) **Best Credit Card**

=

(Your Preferred) **Spending Opportunities**

Xs

(Your Preferred) **Earning Opportunities**

FCF'S POINTS PROGRAM POWER RATINGS

Perhaps the moment you've been waiting for—and now you're now ready for: The balance of this special report will focus on how FCF rates—on a 5-star scale **spending power** and **earning power**—Amex Membership Rewards, Barclays, Chase Ultimate Rewards, Citi ThankYou, and Marriott/SPG.

That said, I ask you to not read the ratings until you've begun to ponder the answers to the questions above.

(For a deep dive on points-earning power, refer to our June report for a comparison on credit card points earning power, and our credit-card earnings calculator.)

Amex Rewards Amex Rewards Points	FCF Power Ratings		Best Cards
Spending Points: ****	Earning Points: ****	Amex Platinum Amex Business Gold Rewards Amex Premier Rewards Gold Amex EveryDay Preferred	

Spending Strengths	Spending Weaknesses
Transfer time from points to airline miles are often **instantly**.	No access to Japan Airlines, which is one of the most valuable airline currencies for oneworld airlines.
Access to **American domestic and short-haul** at 40% less via British Airways.	
Buy up to 500,000 miles.	
Access to **All Nippon Airways Round-the-World (RTW) award for 105,000 miles in Business Class.**	
Access to lower **Delta** flights (via Virgin Atlantic) at rates up to 39%, worldwide.	
Access to **Star Alliance airlines** (via partner All Nippon) at rates up to 32% less than United's, worldwide.	
Save **48% on Etihad's Business Class** to the Middle East using All Nippon miles.	
Save up to **50% in Business Class to Asia on Singapore** using All Nippon miles.	
Access to **17-point transfer airlines.**.	
Access to **First Class mileage awards for travel to Asia with: Cathay Pacific, All Nippon, and Singapore.**	
At times offers **transfer bonuses, such as the current one for 30%** on Virgin Atlantic.	
Access to **all alliances** oneworld, SkyTeam, and Star; plus non-alliance airlines such as **Emirates** and **Etihad Airways**.	

Barclays Barclays Points	FCF Power Ratings		Best Card:
Spending Points: ***	Earning Points: **	Barclays Arrival Premier	

Spending Strengths	Spending Weaknesses
Access to all alliances, including non-alliance **Etihad Airways**.	Needs more transfer partners.

Barclays Barclays Points	FCF Power Ratings	Best Card:
Access to the **South Pacific with Qantas**.		No access to American domestic and short-haul at 40% less via British Airways.
Access to **First Class mileage awards for travel to Asia, Japan Airlines**.		Cannot buy points.
Save 50% on Air France in Business Class to Europe using Japan Airline.		No access to Lufthansa for First Class.
Access to **oneworld airlines** (via Japan Airlines) at rates up to 45% less than American's, worldwide.		No access to Asiana, which is one of the most valuable airline currencies for Star Alliance.
Access to FCF's Business Class Leg Stretch Strategy: **U.S.-Europe-South America; save 130,000 miles**.		No access to All Nippon, which is one of the most valuable airline currencies for Star Alliance.
Access to FCF's First Class Leg Stretch Strategy: **U.S.-Europe-South America; save 185,000 miles**.		No access to Emirates.

Chase Chase Points	Rating:		Best Cards:
Spending Points: ***	Earning Points: *****	Chase Freedom Unlimited Chase Sapphire Reserve	
Spending Strengths			Spending Weaknesses
Access to **American domestic and short-haul** at 40% less via British Airways.			Needs more airlines transfer partners.
United mileage spend person must have card.			Cannot buy points.
Access to lower **Delta** flights (via Virgin Atlantic) at rates up to 39% worldwide.			Many of the transfer partner airlines have high award taxes: British Airways, Air France, and Virgin Atlantic.
Access to **First Class mileage awards for travel to Asia, Singapore Air**.			No access to Asiana, which is one of the most valuable airline currencies for Star Alliance.
Transfer time from points to airline miles are often **instantly**.			No access to Korean, which is one of the most valuable airline currencies for SkyTeam.
Upgrades on United, worldwide.			No access to All Nippon, which is one of the most valuable airline currencies for Star Alliance.
Save up to 51% in Business Class to Europe with Iberia			No access to Japan Airlines, which is one of the most valuable airline currencies for oneworld airlines.
			No access to Emirates.

Amex Rewards Citi ThankYou Points	FCF Power Ratings		Best Card:
Spending Points: **	Earning Points: ***	Citi ThankYou Premier	

Spending Strengths	Spending Weaknesses
Buy up to 100,000 miles.	Needs more transfer partners.
Access to **16-point transfer airlines**.	No access to JAL's lucrative ticketing strategies.
Access to lower **Delta** flights (via Virgin Atlantic) at rates up to 39% worldwide.	No access to Emirates.
Access to the **South Pacific with Qantas**.	No access to Asiana, which is one of the most valuable airline currencies for Star Alliance.
Access to **First Class mileage awards for travel to Asia with: Cathay Pacific and Singapore**.	No access to Korean, which is one of the most valuable airline currencies for SkyTeam.
Access to all alliances oneworld, SkyTeam, and Star; including none-alliance **Etihad Airways**.	No access to All Nippon, which is one of the most valuable airline currencies for Star Alliance.
At times offers transfer bonuses, such as the **30%** to Air France/KLM Flying Blue (ended Aug. 29).	

Starwood Marriot Marriott / SPG Points	FCF Power Ratings		Best Card
Spending Points: *****	Earning Points: **	Starwood Preferred Guest	

Spending Strengths	Spending Weaknesses
Access to **all alliances**?oneworld, SkyTeam, and Star; plus non-alliance airlines such as **Emirates** and **Etihad Airways**.	Transfers with many airlines can take several or more days.
Access to **First Class** mileage awards with Miles & More **Lufthansa**.	
Access to **Star Alliance airlines** (via partner Asiana) at rates up to 42% less than United's, worldwide.	
Access to **Star Alliance airlines** (via partner All Nippon) at rates up to 32% less than United?s, worldwide.	
Access to **First Class** to Asia with: Cathay Pacific, Japan Airlines, Korean Air, All Nippon, and Singapore.	
Access to the **South Pacific** with American, Delta, and United.	
Access to **American domestic and short-haul** at 40% less.	

Starwood Marriot Marriott / SPG Points	FCF Power Ratings	Best Card
Access to lower **SkyTeam airlines** (via Korean Air) at rates up to 43% less than Delta's, worldwide.		
Access to lower **Delta** flights (via Virgin Atlantic) at rates up to 39% worldwide.		
Access to FCF's **Business Class** Leg Stretch Strategy: **U.S.-Europe-South America; save 130,000 miles.**		
Access to FCF's First Class Leg Stretch Strategy: **U.S.-Europe-South America; save 185,000 miles.**		
Access to **All Nippon Airways Round-the-World (RTW) award for 105,000 miles in Business Class**.		
Save **48% on Etihad's Business Class** to the Middle East using All Nippon miles.		
Access to **oneworld airlines** (via Japan Airlines) at rates up to 45% less than American's, worldwide.		
Save up to **50% in Business Class to Asia on Singapore** using All Nippon miles.		
Save 50% on Air France in Business Class to Europe using Japan Airline.		
25% transfer bonus when transferring 60,000 Marriott (was 20,000 SPG) points, equals 25,000 airline miles.		
Access to **51-point transfer airlines**.		

WHAT DOES BENNETT'S POINTS PORTFOLIO LOOK LIKE?

I'm moving to a 'spend blend' of around 70% Amex Rewards Points / 30% Chase Points. Amex because its airline partnership count is 17 (while Chase is just 6 partners)—meaning more opportunities are available and thus better for my intermittent inflexibility—and preference for First Class travel.

If you earn very many miles based on spend, most of you will find some Chase category bonuses too lucrative to ignore, even though Chase is much lighter on redemption opportunities.

FINAL THOUGHTS FOR TODAY

Think of this report like a meeting with your financial advisor. Before they start talking (or narrowing down the) options, they'll ask you about your risk tolerance and end game.

Chase will likely appeal more to the slightly younger, more aggressive, risk tolerant, while Amex is better suited to the more risk averse, perhaps mature spender who likes the surety of flying with particular carriers, in particular classes, even if at a slightly less return on spend.

That said, I am also extremely tempted to start earning Barclays points. Its Japan Airlines partner offers an amazing program, and I envision more partners being added.

In case you were wondering, and sad as it is to say, my Amex Starwood cards will no longer be used except for Marriott/Starwood hotel stays.

See you up front.

Tropical Business Class Bout: Hawaii vs. Costa Rica

September 2018

Business Class can be had for the price of a coach fare, and a one-bedroom suite for less than the price of a standard room.

If you're getting itchy bare feet for a different kind of tropical vacation, then consider the world's happiest country. According to the Happy Planet Index, Costa Rica ranks number one. The U.S. (we know you're wondering) ranks 108th.

SPECIAL REPORT AT A GLANCE:

- Why you should consider Costa Rica for a vacation, sooner or later

- Fare and Mile Comparisons
- Cost-on-the-Ground Comparisons

BEEN THERE, DONE THAT?

Hawaii is great, but maybe there's another option right "under" America's nose (or panhandle), and that's Costa Rica. It's not only a beautiful vacation destination, it also offers great value for your travel dollar. **I'm talking Business Class for the price of coach.** And remember, in Business Class your vacation starts when you get to the airport, relatively speaking.

I LOVE HAWAII. WHAT'S SO GREAT ABOUT COSTA RICA?

What's so great? All the reasons you probably love Hawaii, and a few more.

- Spectacular rainforests
- Majestic volcanoes
- Amazing zip-lining
- Unspoiled beaches
- Water sport heaven
- Great coffee

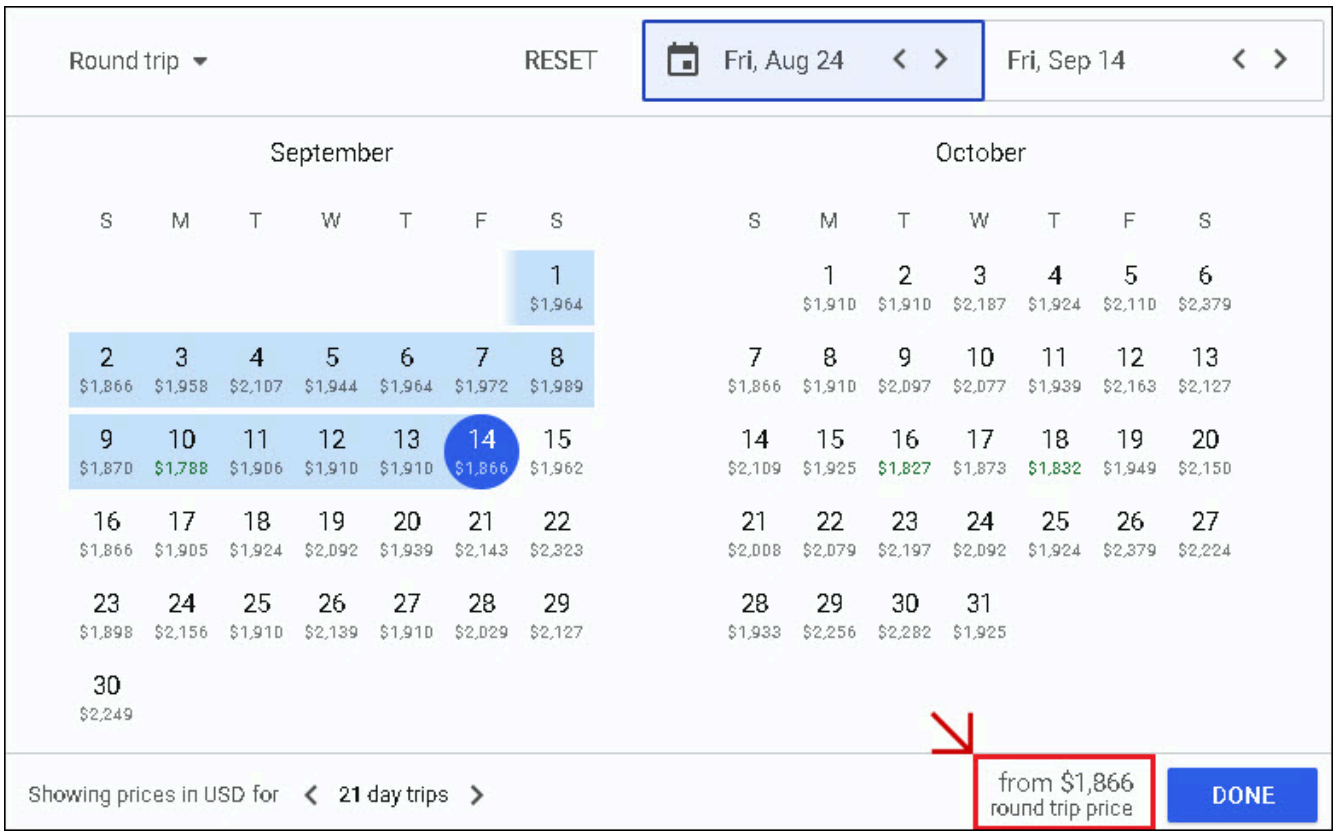
GOTTA GO TO GUANACASTE.

The particular tourist favorite in Costa Rica is a province called Guanacaste, abundant with magnificent beaches, beautiful mountain ranges, a number of volcanoes, and luxury resorts and restaurants. To get there you fly nonstop to Liberia (the city in Costa Rica, not the country in Africa) from Atlanta, Houston, Los Angeles, or Miami, or via Costa Rica's capital city, San José from Atlanta, Dallas, Houston, Newark, or Miami.

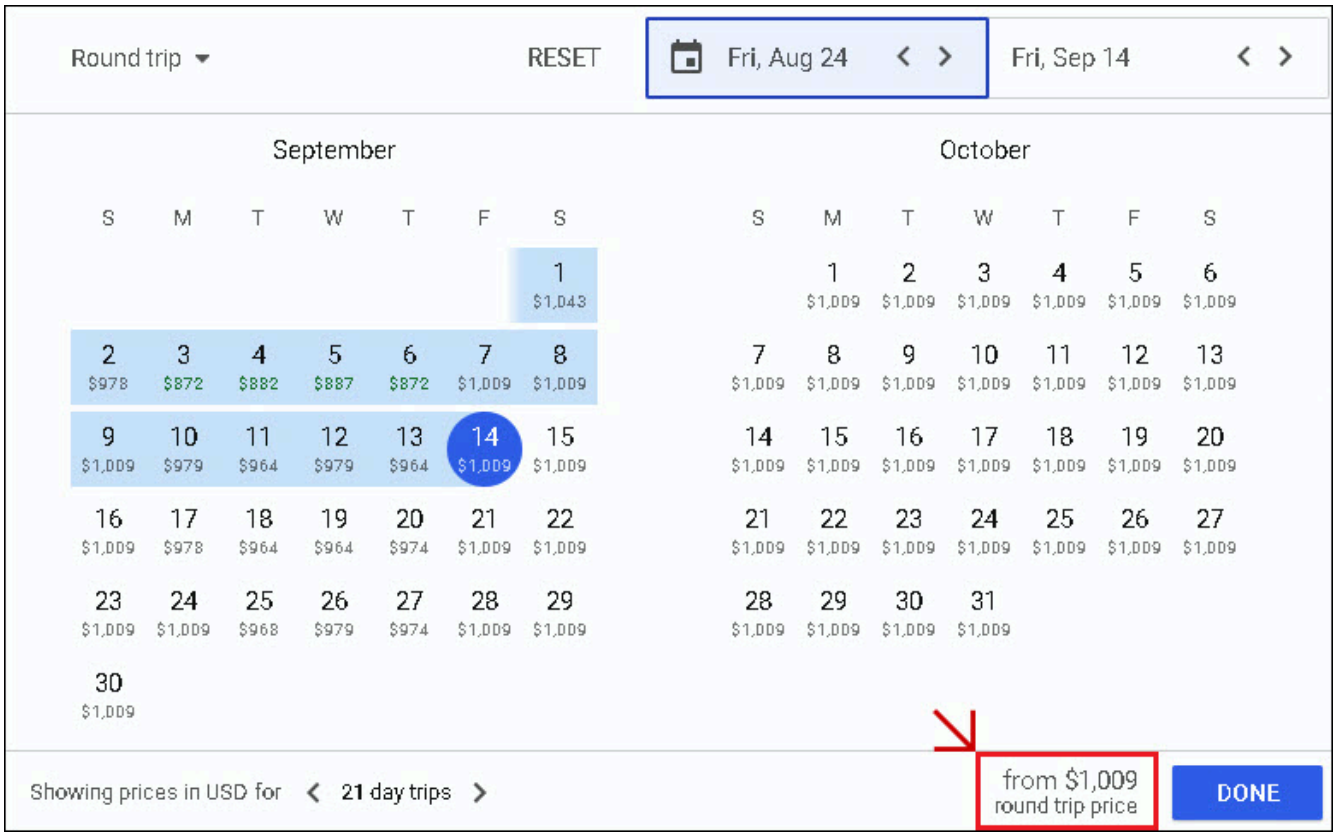
> ## HOW FAR IS COSTA RICA?
>
> New York to San José, Costa Rica: 2,215 miles, 5:15 flight time Los Angeles to San José: 2,725 miles, 5:55 flight time Dallas to San José: 1772 miles, 4:10 flight time
>
> How Far Is Hawaii?
>
> New York to Honolulu: 4,957 miles, 09:30 flight time Los Angeles to Honolulu: 2,555 miles, 05:50 flight time Dallas to Honolulu: 3,787 miles, 08:10 flight time

COSTA: NOTTA LOTTA

The cost to fly to Hawaii is almost double that to Costa Rica. For example, New York-Maui in Business Class with American, Delta, or United, fares range from $1,800 to $2,300. (In coach the range is $600 to $700.)



Fares from New York to San José CR or Liberia CR in Business Class with American, Delta, or United can range from $880 to $1,100.



Round trip RESET Fri, Aug 24 Fri, Sep 14

September

S	M	T	W	T	F	S
						1 $941
2 $938	3 $938	4 $938	5 $938	6 $880	7 $938	8 $938
9 $1,155	10 $938	11 $880	12 $880	13 $880	14 $880	15 $1,409
16 $2,215	17 $938	18 $938	19 $880	20 $893	21 $938	22 $1,288
23 $1,850	24 $938	25 $880	26 $880	27 $880	28 $938	29 $1,152
30 $1,001						

October

S	M	T	W	T	F	S
	1 $938	2 $938	3 $884	4 $938	5 $938	6 $1,293
7 $1,158	8 $939	9 $880	10 $884	11 $880	12 $880	13 $1,173
14 $942	15 $938	16 $938	17 $938	18 $938	19 $938	20 $950
21 $1,155	22 $939	23 $959	24 $938	25 $938	26 $938	27 $996
28 $938	29 $884	30 $938	31 $1,002			

Showing prices in USD for 21 day trips

from $880 round trip price DONE

WHAT'S THE COSTA MILES?

Mile-meisters should consider that most of the time, low-cost (80,000 to 100,000 miles) awards are not available to Hawaii, so you end up paying rates ranging from 130,000 to 180,000—and sometimes even more, depending on the airline.

For example, the screen shots below attest to this for October. For two passengers traveling to Maui from Los Angeles nonstop on American, there were no low-cost Business Class award rates available for departure, and just one day coming home, October 7.

Departure

From: Los Angeles International - LAX and Area

To: Kahului Airport Kahului Maui - OGG

Flight Date: Sunday, October 14, 2018

Miles Used: 22,500

Taxes and Carrier-Imposed Fees:

All award travel requires the government taxes/fees, and carrier-imposed fees when applicable, from $5.60 per person per award

Number of Stops: Non-stop only

Calendar(s) displays the lowe available Award Miles for th

Award Legend | Taxes and Carrier-Imposed Fees Apply | Award Details

Economy MileSAAver | Economy AAnytime | Business/First MileSAAver* | Business/First AAnytime*

September / October 2018 | Requested: Sun Oct 14 | Close Full Calendar

SUN	MON	TUE	WED	THU	FRI	SAT
7 90K	8 90	2 67.5K	3 67.5K	4 67.5K	5 90K	6 90K
14 90K	15 67.5K	K	10 67.5K	11 40K	12 90K	13 90K
21 67.5K	22 67.5	5K	17 40K	18 67.5K	19 67.5K	20 90K
			24 67.5K	25 67.5K	26 67.5K	27 90K

Return

From: Kahului Airport Kahului Maui - OGG

To: Los Angeles International - LAX and Area

Flight Date: Sunday, October 14, 2018

Miles Used: 22,500

Taxes and Carrier-Imposed Fees:

All award travel requires the government taxes/fees, and carrier-imposed fees when applicable, from $5.60 per person per award

Number of Stops: Non-stop only

Calendar(s) displays the lowest available Award Miles for tha

We found multiple results for the mileage you searched. Results may include a different class of service.

Award Legend | Taxes and Carrier-Imposed Fees Apply | Award Details

Economy MileSAAver | Economy AAnytime | Business/First MileSAAver* | Business/First AAnytime*

on flights with two classes of service where applicable and Business class on all

Requested: Sun Oct 14 | Close Full Calendar

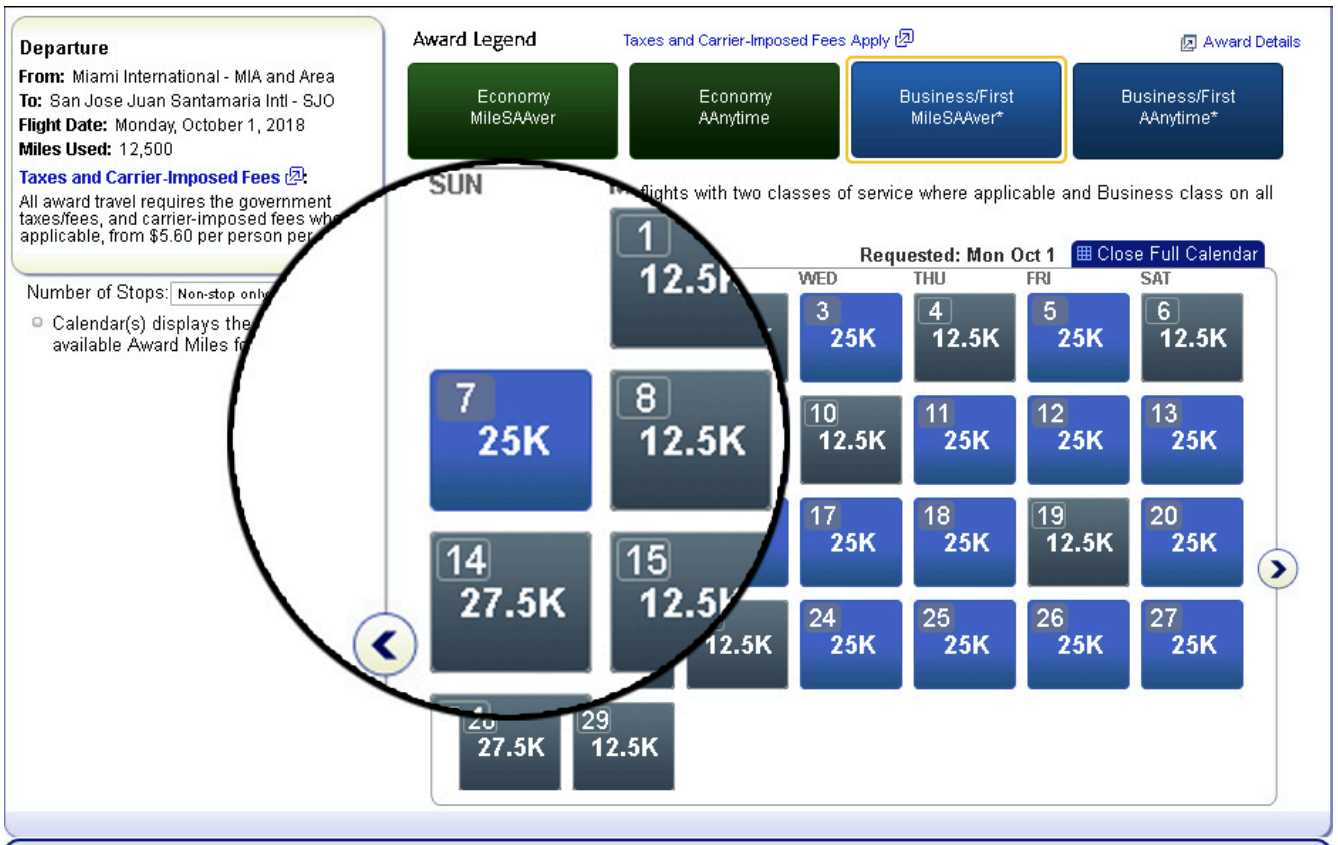
		WED	THU	FRI	SAT
30 40K	4	3 20K	4 20K	5 50K	6 50K
7 40K	8 50K	10 40K	11 40K	12 50K	13 50K
14 50K	15 40	17 20K	18 20K	19 22.5K	20 50K
20K	40K	24 40K	25 20K	26 40K	27 50K

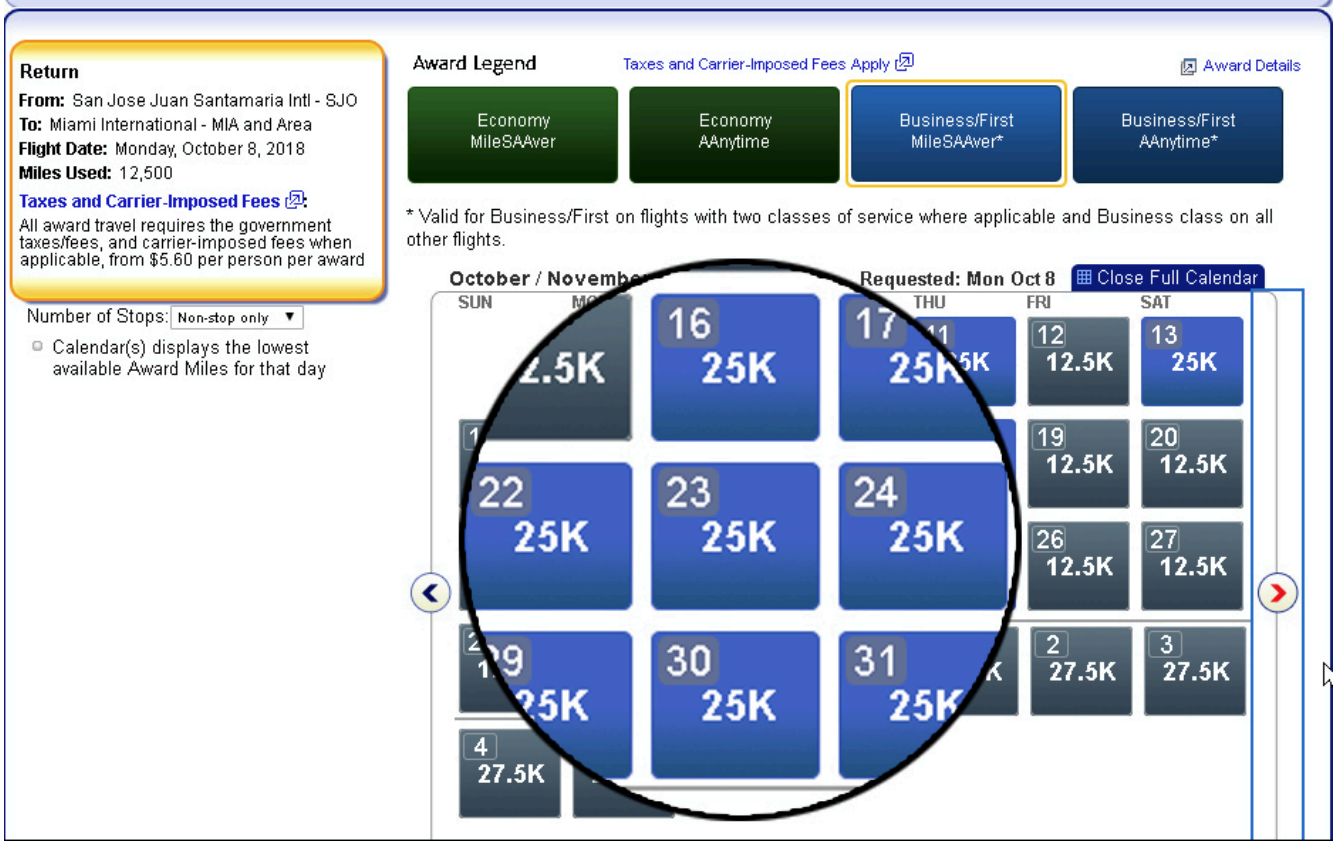
To Costa Rica, low-cost awards start at only 50,000 miles round-trip in Business Class on American (United is 60,000, and Delta is 75,000).

And look at the screen shots below to see all the low-cost Business Class availability on American's on its nonstop route from Miami to San José CR for two passengers—it's a different picture, with half the month showing that nice shade of Costa Rican tropical blue.

So, with American, for example, you are looking at 130,000 miles per person for round-trip in Business Class to Maui, but to San José CR with American the cost is only 50,000 miles round-trip.

50,000 miles versus 130,000? That's a knockout. Better than two-for-one.





WHAT IF I DON'T HAVE ANY POINTS?

No problemo, amigo.

American: Transfer Marriott/SPG points

Delta: Transfer Marriott/SPG or Amex Rewards points

United: Transfer Chase or Marriott/SPG points

FOUR-STAR COSTA RICA HOTELS AT TWO-STAR HAWAII PRICES

Saving money and/or miles on flights is one thing, but Costa Rica brings another benefit: hotel prices. You can stay at a four-star hotel such as the JW Marriott Guanacaste Resort & Spa and pay hundreds less per night than you would for a hotel of comparable quality in Hawaii.

The JW Marriott Guanacaste Resort & Spa, for example, starts at $150 per night for a standard room, while the Wailea Beach Resort Marriott, Maui starts at $350 per night or more.

Stay at a one-bedroom garden suite at the JW Marriott Guanacaste Resort & Spa, and prices start as low as $250 per/night, while the Wailea Beach Resort Marriott, Maui starts at $750 per night or more—Guanacaste gives you three nights for the price of one.

A five-star hotel such as The Four Seasons Resort in Costa Rica at Peninsula Papagayo costs $400+ per night, while the Four Seasons in Wailea, Maui will easily cost $600+ per night.

NEXT (BAREFOOT) STEPS

The moral of this story is that rather than making a default vacation decision, ponder other locations. Do a little Google research about some tropical destinations (this can be fun)—then in the future when a great deal comes up to, say, Costa Rica in Business Class for the price of coach, you can say, “hey, that place looked pretty cool when I checked it out.”

Airlines	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
American	Dallas - San José	Sept., Oct.			Nov.		Oct.
	Miami - Liberia	Sept., Oct., Jan.			Feb.	Sept. through Dec.	
	Miami - San José	May	Sept., Oct., Nov., March	Sept., Oct., April	Nov., July		Sept., Oct., Dec.
Delta	Atlanta - Liberia		Dec., Jan., Feb., June, July	Jan., Feb., March through May,	April, July	Dec., April	Jan. through March, May, June

Airlines	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
	Atlanta - San José	Nov.	Dec., Feb., July	Jan., Feb., March through June, July	Nov., Dec., Feb., March	Jan., March, April	Jan., Feb., April, May through July
	Los Angeles - Liberia	Jan., May, June			March, May		
United	Houston - San José	Sept.			Oct.	Sept.	

Months in black at least one seat available; in blue at least two seats; in green at least four seats.

Best Ways of Booking First Class to Europe, Now that Fares Have Increased

September 2018

SPECIAL REPORT AT A GLANCE:

- Bad News: First Class fares are climbing.
- Good News: Low-fare routes exist, from $3,267
- What to do when First Class fares are $5,000+?
- What to do when you lack the miles or points to get a First Class mileage ticket?
- Amex's International Airline Program (IAP) can save up to 23% on First Class fares
- Using miles to upgrade to First Class
- Related strategies to help reduce high First Class fares

It was only about year ago when Air France changed the First Class fare landscape by introducing new 90-day advance purchase fares, starting at $3,413. Lufthansa, SWISS, and United offered seats at $3,515. Back then, British Airways was not a deal, it was offering fares starting at $5,000+.

Well, the wind has changed.

THE BAD NEWS

The Air France, Lufthansa, SWISS, and United fares are gone. On many routes, a First Class seat on these airlines now costs $4,500 to $6,000.

THE GOOD NEWS

Now it's BA's turn to be the go-to airline. It offers First Class fares to Europe (via London) starting at $3,600. Get a 10% discount for using a British Airways Visa Card and the fare drops to $3,267. (Sample screenshot below.)

- - Friday 09 November 2018						Price
21:05 09 Nov	10:00 10 Nov	**Hartsfield-Jackson Int**	Heathrow (London)	BA0226 British Airways	First	$3,266.93 1 passenger Email price quote Baggage allowance Currency calculator
16:15 10 Nov	**23:10 10 Nov**	Heathrow (London)	**Ataturk (Istanbul)**	BA0680 British Airways	Club Europe	
- - Friday 16 November 2018						
10:00 16 Nov	11:20 16 Nov	**Ataturk (Istanbul)**	Heathrow (London)	BA0675 British Airways	Club Europe	
14:20 16 Nov	**18:55 16 Nov**	Heathrow (London)	**Hartsfield-Jackson Int**	BA0227 British Airways	First	

Change flights

Passenger	Fare	Taxes, fees and carrier charges per person	Original total price
1 Adult	$2,452.00	$1,177.92	**$3,629.92**

The original total price shown above is the price of your ticket before any discounts and is for reference.

The total price does not include promotion code discounts.

The inclusive total of your ticket includes government taxes, fees, carrier imposed charge or fuel surcharge, where applicable per flight levied by the carrierMore details

Promotion code or eVoucher

Discount has been applied

Got another promotion code or eVoucher?

Promotion value: **$362.99**

Total price to pay: **$3,266.93**

Go here for recent FCF First Class fare alert showing more routes on British Airways.

Remember, BA is going to fly you via London, so you must make a connection if you're headed for the continent, and on the connecting flight you'll be in Business Class.

To find out how to get a 72-hour hold, for $10, on a BA First Class ticket, see FCF's July report on How to Hold Amazing Business and First Class Flash Fares Before They Disappear into a Black Hole.

WHAT TO DO WHEN FIRST CLASS FARES ARE $5,000+

Use miles or points to get to Europe, even though award taxes can be $1,100+ on British Airways, Emirates, and Lufthansa. The upside is that BA, as well as Emirates and Lufthansa, have good award availability. If

you're very flexible, book within two weeks of departure to find lower award taxes on partner airlines.

For example, if you have United miles or points to transfer from Chase, you might find award space on United on short-notice. The benefit: The tax is about $150.

Recent Sweet Redeems alerts:

Lufthansa First Class

First Class on British Airways

HAVE NO MILES OR POINTS?

If the First Class fare is over $6,000, consider buying and redeeming miles for your ticket.

For example, New York to Milan non-stop in First Class on Emirates starts at $8,000 round-trip. Emirates is a points transfer partner of Amex Rewards and you can buy 135,000 Amex Rewards points for about $3,375 and transfer them to Emirates to buy the ticket. You'll incur $1,100+ on award taxes with Emirates, but you're still saving $3,500.

For more details see FCF's special report on When to Buy Miles Instead of Purchasing a Normal Published Fare; Upgrader's Block and How to Overcome It; Volume 1: When to Use Your Miles; and How to Buy American Express Membership Rewards Points.

AMEX'S INTERNATIONAL AIRLINE PROGRAM

In our research, the program offers a fare discount of 5% to 23%—on Air France, British Airways, Emirates, and Lufthansa—on many published First Class fares, depending on airline, advance-purchase, and route.

HOW TO BOOK AND DETAILS:

- Call 800-525-3355 for Platinum Travel Service or 800-553-9497 for Business Platinum Travel Service
- There's a $39 booking fee per ticket
- You can buy up to eight tickets
- Valid for First Class, Business Class, and Premium Economy
- **Bonus**: Earn 5x Membership Reward points by paying with an Amex card
- Yes, you still earn award miles

USING MILES TO UPGRADE TO FIRST CLASS

American, British Airways, and United allow you to upgrade low Business Class fares using miles. For more details see below.

- **Upgrading on American: From Business to First Class** takes 50,000 miles round-trip plus $1,100 co-pay. More here.
- **Upgrading on British Airways: From Business to First Class** takes 36,000 to 45,000 miles during off-peak and 40,000 to 50,000 miles during peak season round-trip. More here.
- **Upgrading on United: From Business to First Class**takes 40,000 miles round-trip plus $1,100 co-pay. More here.

RELATED REPORTS ON FIRST CLASS FOR LESS

- How Open-Jaw Itineraries and Airfares Can Save You From Getting Bitten
- Are You An Opportunity Traveler?

Ten Reasons Why I'm the Biggest Fan of Mileage Upgrade Awards—and Why You Should Be Too

September 2018

An overview of how to save thousands with American Airlines and United Airlines to destinations all around the world.

Benefits of Mileage Upgrades at a Glance:

- Open Otherwise-Locked Doors
- Earn Elite Status Credit
- Net Connecting Opportunities

- Spend Fewer Miles
- The Bucket List Buster
- Take the Family
- Available Seat Volume
- High-Award-Tax Alternative
- A Path to First Class
- Easy to Book

The Clue is in the word "Mileage Upgrade"

Mileage upgrade award / *noun* / mile·age up·grade—A redemption option some airlines offer that enables loyalty program members to change the class of service, usually from economy class to Business Class, Premium Economy Class to Business Class, or Business Class to First Class, by using the "miles" accumulated by the member in conjunction with a normal, paid ticket.

"I'd like to go to Florence and the economy fares are $787 round-trip. I think we ought to look at dates when we can pay that fare and use a mileage upgrade award that's available. That way, we can fly Business Class for just $787 plus the 'co-pay' surcharge or $1,487 along with 50,000 miles—instead of the normal Business Class fare of $3,887."

These are the kinds of conversations I have in my head because I've been in love with mileage upgrades ever since I started flying frequently in premium class 25 years ago and have been writing about them ever since.

It was how I used to fly, almost exclusively, back in the 90s when I lived in Miami, and flew the world on American. In those days there were no co-pays and an upgrade was one of the best ways to fly premium for way less.

Recently, we've been getting a lot more inquiries on mileage upgrade awards, perhaps because we've been writing about them more. So, I thought to take a step back and give a high-level overview of 10 great benefits of using miles to upgrade.

MILEAGE UPGRADE BENEFITS

Open Otherwise-Locked Doors

Access 2x to 10X more seats: Free mileage award tickets can be an availability nightmare on American and United to much of the world (Asia, Europe, South America, and the South Pacific). So, the first and most obvious reason to love mileage upgrades is that the volume of seats these airlines make available for using your miles are substantially more than they allocate for normal mileage award tickets.

Tradition says that the reason behind this is because the airlines are generating some revenue by having you buy the economy airfare, so they are relatively happy to have you to do this.

Earn Elite Status Credit

Keep or Upgrade Your Credentials: While I've written about the many reasons to forget about elite status, most recently here and here, I know that some of you have good reasons to maintain your elite status. Mileage upgrades help you do that because they earn elite credit for the paid ticket, whereas free mileage tickets do not.

Connecting Opportunities

Able to fly from and to most places: While very often with normal mileage award tickets, you *can* find the long-haul flight segment available in a premium class of service (perhaps via FCF's multitude of Sweet Redeems alerts), you often can't get *to* the long-haul flight segment's departure city or *beyond* its destination city, on the same, free award ticket.

That makes you vulnerable to missing a connection if you have to buy a separate ticket to connect your dots. (When times like this occur, it's wise to take a flight that gets you to the gateway city with plenty of time to spare.)

With mileage upgrade awards however, you're buying an economy class ticket, so unless the flight is 110% sold out, you can always find a fare that gets you from your departure to your destination city, all on one ticket.

Quick example: Say you live in San Francisco and want to fly to Salzburg, and you get an FCF alert with availability on American from Chicago to London, the long-haul segment and the one on which its critical to get a comfortable seat. With a normal mileage award, you'd have to get lucky with availability on the San Francisco-Chicago and the London-Salzburg segments.

With a mileage upgrade award, however, because you're simply buying an everyday economy class airfare from San Francisco to Salzburg, you're much likelier to find upgrade award space on the San Francisco-Chicago segment. Worst case scenario: You waitlist. The London-Salzburg segment is part of the economy fare ticket, which is on a partner airline for travel within Europe, so mileage upgrade availability doesn't even enter the picture. I can handle sitting in coach on that hour and forty-seven-minute flight, when everything else is going in my favor.

Spend Fewer Miles

The normal mileage award on American or United from San Francisco to Salzburg in Business Class goes for 115,000 to 120,000 miles, whereas a mileage upgrade costs 40,000 to 50,000 miles, plus the co-pay and the paid ticket. So, the upgrade offers better value per mile, and it doesn't drain your mile bank so drastically. **More miles left in your armory for your next trip.**

Bucket List Buster

You want to use miles to fly on a free award ticket to Australia? No way, mate. Good luck finding low-cost free award space. And, the Business Class fares are typically $6,000 to $8,000. With mileage upgrades, however, you can pay $1,977 in money and 60,000 in miles. Time to put Australia back on your bucket list? **Mileage upgrades get you where low-cost free awards can't.**

Take the Family

Finding many seats available for free award travel—all for the same flight and date—is as difficult as climbing Mt. Everest, or at least Mt. Makalu. One seat might be available on 1 out of 20 dates, two seats 1 in 100, four seats 1 in 1,000, and six seats available on 1 in 10,000 flights, if I were forced to guess off the top of my head. With help from FCF's Sweet Redeem upgrade alerts, however, you can find 13 or more days on American with Availability to Hawaii, and 13+ days to South America. **Getting a deal for the whole Family is 100 to 1,000 times easier with mileage upgrades.**

High-Award-Tax Alternative

If you're going to spend $1,100 on taxes with a British Airways or Lufthansa Business Class mileage award ticket (on top of the 105,000 to 120,000 miles it will cost you), why not instead book an economy class ticket on American or United when they are on sale—say for $500 or $600, plus the co-pay of $700 to $1,100, a total of $1,200 to $1,700—and you only need 40,000 to 50,000 miles to get into Business Class via a mileage upgrade award. It's a lot easier to save miles on premium travel this way. And who doesn't love avoiding and minimizing taxes? **Save cash and miles together with mileage upgrades.**

A Path to First Class

Perhaps one of my favorite benefits. Many of the awesome flash and low-fares routes we publish in Business Class are upgradable to First Class. Find an awesome fare on American or United and the fun begins.

Comfort airficianados should pair awesome fares with mileage upgrade awards, or at least when you're in the mood to splurge. Perhaps you just upgrade to First Class for the long-haul, overnight flight. It's no problem because upgrades are on a one-way basis.

Easy to Book

Step 1: Find out the routes and months with a bounty of availability. Perhaps in FCF's Upgrade Reports and Sweet Redeems Upgrade Alerts. Recent examples:

American to Europe

Asia on American

South America on American

American's Transcon

Hawaii on American

Asia on United

South America on United

Europe on United

South Pacific on United

American Mileage Upgrades Available to Hong Kong, Tokyo and 10+ Other Cities In Asia, Saves Up to 78% for Up to Four Travelers

Save Up to 70% to Tokyo & Beyond from the East Coast with United Mileage Upgrades

United Mileage Upgrades Now Available to Many Cities in Asia With Savings Up to 70%

Save Up to 69% from West Coast to Paris and Nine Other Cities In Europe, with United Mileage Upgrades (Up to Four Seats)

United Mileage Upgrades Available to Amsterdam, Frankfurt, London and 10+ Other Cities in Europe Nets Up to 69% on Up to Four Seats

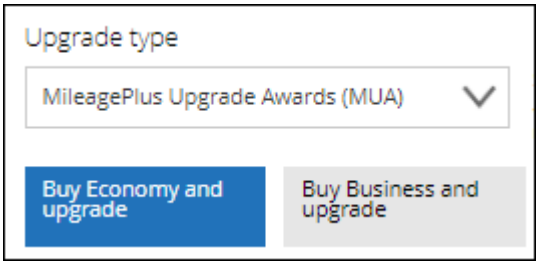
Step 2: Verify your specific dates, or ones you can live with. Just pick up the phone or go online, depending on the airline.

American: Phone call needed as you can't see availability online: (800) 433-7300.

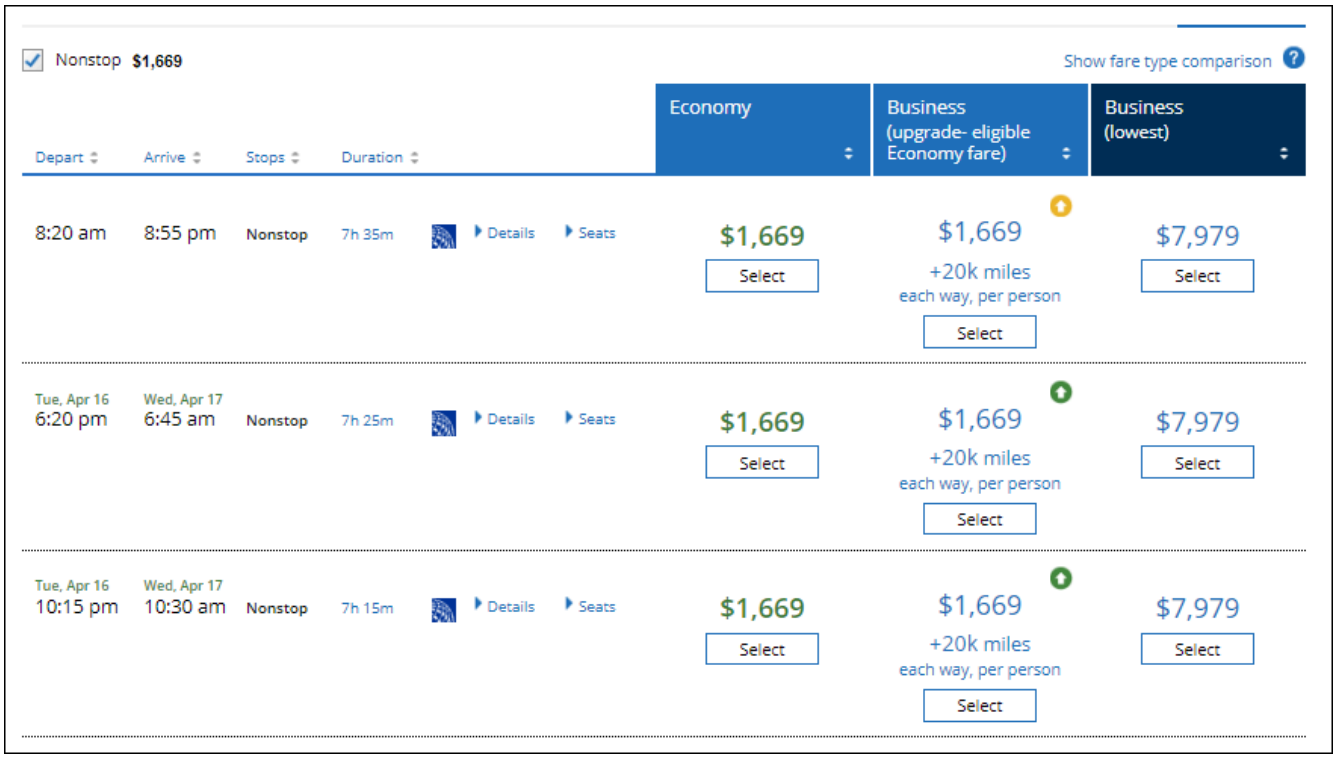
1. It can be done in less than 10 minutes from beginning to end (if there's no hold time), or you select the "call back" feature if they are backed up and not wait on hold.
2. No American miles? Anyone can buy them after you have an account for 30 days, and they go on sale often. Or, consider transferring Marriott/SPG points to American.

United: See availability online, or call (800) 538-2929

1. Search upgrade award space on the "All search options" page.
2. Make sure you have the miles required in your account. (If you don't have the miles, you can buy them easily or get them by transferring points from Chase and Marriott/SPG.)
3. Click the "Upgrade type" dropdown box in the middle of the page.



4. In the "Fare preferences" section, select the "Buy Economy and upgrade" option to search for upgrade space in Business Class. Your search results will show fares and flight schedules as well as the flights offering an upgrade and the cost. (Sample route below is Washington, DC-London.)



5. Click on "Details" to find out if the upgrade space is available. Select your flights and book your ticket.

Tue, Apr 16 6:20 pm	Wed, Apr 17 6:45 am	Nonstop	7h 25m	Details	Seats	$1,669 Select	$1,669 +20k miles each way, per person Select	$7,979 Select
MileagePlus earnings (each way, per person):					Base award miles PQM | PQS | PQD	8,200 5,516 | 1.5 | $1,640	--	39,750 7,354 | 1.5 | $7,950
Washington, DC, US (IAD - Dulles) to London, GB (LHR - Heathrow)						United Economy (B) Dinner	United Polaris business (R) (upgrade- eligible Economy fare) Dinner Upgrade available	United Polaris business (C) (lowest) Dinner

UA 918 | Boeing 777-200

Wi-Fi Power outlets

Depart IAD: Tue, Apr 16
Arrive LHR: Wed, Apr 17

Red-eye flight

There you have it: You’re on your way to quickly becoming an American and United mileage-upgrade expert—and flying more lucratively for less.

First Class to Asia for Only 15,000 More Miles Than Coach—or Just $2,125

September 2018

Amex points accumulators score big on this one.

Back in January FCF did a special report about how you might escape Delta's high mileage awards rates, and also get All Nippon's First Class for 110,000 miles.

Well, this deal just got better because of a limited-time, Amex Rewards transfer bonus, which nets:

– First Class to Asia (on three-class aircraft) starting at 85,000 miles round-trip, or

– Business Class starting at 70,000 miles round-trip

This deal is a double play. It takes advantage of an evergreen strategy using award chart discrepancies along with a new credit card bonus-transfer.

THE BACKGROUND: FIRST AND BUSINESS CLASS ON ALL NIPPON

From the U.S. to Japan in First Class All Nippon charges 150,000 to 165,000 miles round-trip, however, using Virgin Atlantic miles the cost is only 110,000 from West Coast gateways and 120,000 from the rest of the U.S., a savings of up to 55,000 miles.

Business Class using Virgin Atlantic miles costs 90,000 miles from West Coast gateways and 95,000 miles from the rest of the U.S. That's a bit more than All Nippon charges, but it actually costs less if you take advantage of this transfer deal.

THE POINTS TRANSFER DEAL

Virgin Atlantic and its point-transfer partner American Express Rewards are currently offering the 30% transfer bonus through September 12. Details here.

How good is the deal combo?

FIRST CLASS FOR ONLY 15,000 MILES MORE THAN DELTA IN COACH—ALMOST A DOUBLE UPGRADE

One example: Los Angeles-Tokyo flights in First Class on All Nippon cost 150,000 miles round-trip. But using the Virgin Atlantic deal, that flight costs as few as 110,000 miles round-trip, and with the transfer bonus it requires **only 85,000 points**—Delta charges 70,000 miles for coach.

Here's another way to look at how good this deal is: You can get **two First Class tickets (170,000 points) for the price of one ticket in Business Class on Delta (170,000 miles).**

BUSINESS CLASS FOR THE SAME PRICE AS COACH ON DELTA

Second example: Seattle-Tokyo flights in Business Class on All Nippon cost 75,000 miles round-trip. But using the Virgin Atlantic deal and the transfer bonus, the ticket only costs 70,000 points.**That amounts to Business Class for the same price as coach on Delta (70,000 miles).**

The Small Print:

- All Nippon does not offer one-way awards.
- You must book All Nippon for the U.S.-Japan or vice-versa leg.
- You have to call (Virgin Atlantic) to book the award: (800) 862-8621.

- Virgin Atlantic holds award reservations for up to 48 hours based on inventory and the agent, but you can only get it by calling the mileage desk (800-365-9500). For partner flights, hold times vary by airline and route.
- Bookings must be made at least 48 hours before departure.
- FCF research found that Virgin Atlantic partner award availability is very often similar to All Nippon's award space in First and Business Class.

Go here for a recent FCF Sweet Redeems alert for All Nippon in First Class.

[caption id="attachment_16330" align="aligncenter" width="609"]

HAVE NO POINTS? NO PROBLEM.

Just buy them for 2.5¢ per point from American Express Membership Rewards loyalty program. It offers a very high annual ceiling—up to 500,000 points—depending on the type of card you have. For more details on **How to Buy American Express Membership Rewards Points** go here.

Marriott/SPG Points Conversion Now Included in all FCF Sweet Redeem Alerts

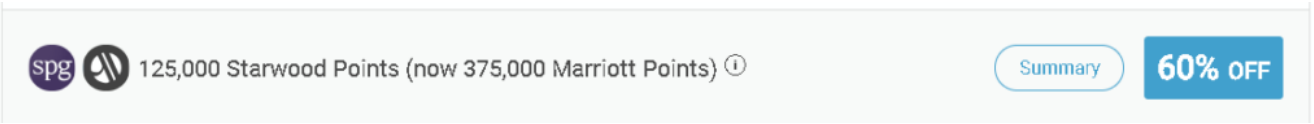
September 2018

For many years, FCF has reported on the great value of using Starwood Starpoints to transfer to airlines and save on premium travel. Then on August 18, the program merged with Marriott.

When the program ended, one Starpoint became three Marriott points. Conversely, the transfer rate from Marriott to airline miles is three points for one mile. When you transfer 60,000 Marriott points at a time (the equivalent of 20,000 Starpoints), you get the same 25% bonus as you did with Starpoints—so the transfer bonus is the same, too.

So, in that sense, nothing has changed (or was lost). It equals the same, but it is a mind game of numbers. To make it easy, we're going to show the original Starpoints cost and also the new Marriott points needed for a mileage award for when you read our "Sweet Redeems" alerts.

It looks like this:



So, leave the calculator in the drawer. Until you get naturally used to the new system, you don't have to think too hard about it.

One-Way Awards to Europe: When the Parts Are Greater Than the Whole

September 2018

In fact, some parts are greater by 50% to 90% off in Business or First Class.

SPECIAL REPORT AT A GLANCE:

- Why you should consider booking two one-way flights vs. a round-trip.
- Why award travel is based on simple odds.
- Six scenarios where two one-way award bookings make sense.
- 14 one-way mileage programs with pricing and transfer partners.

A GAME OF TWO HALVES

There are many default mind settings when it comes to travel, and one of them is this: when flying somewhere and back, you book a round-trip ticket.

Well, I don't. In fact I don't remember the last time I did. The reason is that by dividing an itinerary into two one-way trips, you conquer it, much more easily. Because the odds are much better for scoring good award deals.

BETTER THAN SNAKE EYES

The odds of rolling "snake eyes" (a one on each of two dice) are 1 in 36. Good luck. Let's apply that metaphor to travel. We say you should roll one die for the first trip, and a different die, perhaps at a different table, for the second trip. Your odds for a good outcome are much better. Let's talk about this some more.

MILEAGE AWARD TRAVEL ALL HINGES ON AVAILABILITY

Are you a fixed flyer? If you're fixed on a particular day, route, airline, and cabin class, your chances of hitting the jackpot on mileage award availability for a round-trip ticket—meaning using one airline's mileage program—get exponentially less with each next requirement. It's really important to know that it's a numbers game, and in the great casino of the air, you're allowed to count cards.

TWO ONE-WAY TICKETS VS ONE TWO-WAY TICKET

Buying two one-way tickets means that you pay 50% (with most programs) of the round-trip cost, but you increase your chances of getting a First or Business Class seat at a low saver level. Below is a range of one-way ticket scenarios, along with an explanation of how to optimize the one-way award for each.

WHEN A ROUND-TRIP SAVER AWARD IS NOT AVAILABLE

Let's say you're flying Dallas-Frankfurt in Business Class. For the trip to Frankfurt, you get lucky and find a tasty one-way award on American Airlines for 57,500 miles. Now, if you were to stay with American, you'll likely have to buy an unrestricted AAnytime Level 1 award for 110,000 miles for the return, as this is one airline where you start out with bad odds (little availability). Total: 167,500 miles.

But if you were to look around, you might find that Lufthansa had a 52,500-mile saver award for the return trip, non-stop.

Why not get one-ways with both American and Lufthansa? At 110,000 for the entire trip, you save 57,500 AA miles.

Divide. Conquer.

WHEN A ROUND-TRIP SAVER AWARD IS NOT AVAILABLE IN THE SAME CABIN

Another option is to fly a different class of service on each leg, say First Class out and Business Class back. This can often net First Class for less than Business, especially when First Class is available at the saver rate and Business Class is only available at the standard rate, a frequent occurrence.

WHEN YOU WANT THE BEST ROUTING AND BEST PREMIUM SEATS

Example: You're traveling from New York to London and returning from Frankfurt, and you want to fly nonstop and get the best seat on each flight leg. That means First Class going out, given that you'll be flying overnight, and Business Class coming back (good enough for a long day flight and even doing some work). It's the usual suspects: British Airways or American to London, and Singapore Airlines from Frankfurt. Each belongs to a different alliance (oneworld and Star, respectively), so you can't book a round-trip award. One-way awards are tailor-made for this situation.

WHEN A PARTNER SAVER ROUND-TRIP AWARD IS NOT AVAILABLE ON YOUR PREFERRED CARRIER BUT IS VIA THE PARTNER'S PROGRAM

Let's imagine you found low-cost award travel for New York-Zurich in Business Class on United, 60,000 miles one-way. Great, but you can only get an Everyday award, 155,000 miles one-way, on United for the return. That's 215,000 miles round-trip.

However, SWISS, a Star Alliance partner, has a saver award for your return date, but it's not available through United miles. This is when it pays to have a mileage account with Marriott/SPG because you can turn the points into the 52,500 SWISS miles you need for the one-way return award and book the one-way award outbound with United. Total cost: 112,500 miles. That's 102,500 fewer miles than booking a round-trip award on United.

WHEN A ONE-WAY TICKET KICKS OFF A BIGGER STRATEGY

FCF's Leg Stretch Strategy kicks off in Europe (we've written recent special reports about it here) and it's so lucrative for the premium flyer that getting to its departure cities are easy with the one-way award ticket method.

FOR CRUISE PASSENGERS

Cruise itineraries often require flying to one city and returning from another. It's called an open-jaw itinerary and it's perfect for one-way awards. For instance, you begin the cruise out of Venice (flying Alitalia or Delta nonstop from New York) and disembark in Barcelona (an American or Iberia nonstop back to New York).

ONE-WAY AWARDS VS ONE-WAY FARES: THERE IS ONE WINNER

The best deal on a one-way ticket is using miles because one-way fares are usually very high, sometimes as much as the round-trip fare. Having a credit card that transfers points to many different airline programs is

key. More on that in The Lazy Upgrader's Guide to Lucrative Credit Card Opportunities.

One-Way Mileage Programs to Europe
(Asia in next month's report)

Air Canada: The cost starts at 55,000 one-way in Business (up to 57,500) for both its own and Star Alliance partner flights. Transfer partners: Amex Rewards and Marriott/SPG.

Air France/KLM: Costs vary but start at 53,000 miles (e.g. Boston-London or New York-Paris) for both its own and nonstop partner flights, such as on Delta. Transfer partners: Amex Rewards, Barclays, Chase, Citi ThankYou, and Marriott/SPG.

Alaska: It varies by airline. From any U.S. gateway, it costs 57,500 miles one-way Business Class on American to Europe, and 60,000 on British Airways. First Class is 85,000 one-way on AA, and 70,000 on BA. (Higher-priced awards also offered with Emirates, 105,000 for Business Class, and Finnair, 70,000.) Transfer partner: Marriott/SPG.

Alitalia: For travel to Italy on Alitalia till Dec. 31: 70,000 miles one-way in Business Class. Transfer partners: Amex Rewards and Marriott/SPG.

American: It's 57,500 one-way in Business Class for both American and partner flights (such as British Airways and Iberia). First Class is 85,000. Transfer partner: Marriott/SPG.

Asiana: A Star Alliance partner award costs 40,000 miles one-way to Europe and is valid on Lufthansa, SWISS, and United, among other airlines. First Class is 50,000 one-way. Transfer partner: Marriott/SPG.

British Airways: Mileage cost starts at 50,000 and varies by route and season for both its own and nonstop partner flights, such as on American and Iberia. First Class starts at 68,000 one-way. Transfer partners: Amex Rewards, Chase, and Marriott/SPG.

: Cost varies by route but starts as low as 50,000 miles one-way (New York-London) on partners AA and BA. First Class starts at 75,000. Transfer partners: Amex Rewards, Citi ThankYou, and Marriott/SPG.

Delta: The worst choice because of the high cost. For Delta's own and partner flights, it takes 75,000 to 86,000 miles one-way for Business Class. Transfer partners: Amex Rewards and Marriott/SPG.

Iberia: Cost varies by route and season: 34,000 to 42,500 miles one-way in off-season, and 50,000 to 62,500 in peak season. Partner costs also vary by route but start at 50,000 miles one-way on AA and BA. Transfer partners: Amex Rewards, Chase, and Marriott/SPG.

LifeMiles/Avianca: Star Alliance partner award starts at 60,000 miles one-way to Europe and are valid on Lufthansa, SWISS, and United, among other airlines. First Class is 87,000. Transfer partner: Marriott/SPG.

Lufthansa: Its Miles & More program includes Austrian Airlines, Brussels Airlines, LOT Polish, and SWISS. Lufthansa charges 52,500 miles for its own and partner one-way flights, such as Austrian, SWISS, and United, all Star Alliance members. First Class is 85,000 one-way. Transfer partner: Marriott/SPG.

Singapore: On New York-Frankfurt and Houston-Manchester, the cost is 65,000 miles one-way in Business Class, and 76,000 in First Class from New York only. Transfer partners: Amex Rewards, Chase, Citi ThankYou, and Marriott/SPG.

United: For its own flights the cost is 60,000 miles one-way in Business Class, First Class is 80,000. Star Alliance and partner airlines are more, 70,000 one-way in Business Class and 110,000 in First. Transfer partners: Chase and Marriott/SPG.

Virgin Atlantic: Cost varies by U.S. departure city and season. Its own and Delta flights to London start at 47,500 miles (and go up to 77,500) one-way in Business Class. Air New Zealand from Los Angeles to London is 77,500 in Business Class. Transfer partners: Amex Rewards, Chase, Citi ThankYou, and Marriott/SPG.

Comparing One-Way Awards to Europe

Airline	Mileage Cost		Points Partners
Business Class	**First Class**		
Iberia	Starts at 34,000	N/A	Amex Rewards, Chase, and Marriott/SPG
Asiana	40,000	50,000	Marriott/SPG
Virgin Atlantic	Starts at 47,500	N/A	Amex Rewards, Chase, Citi ThankYou, and Marriott/SPG
British Airways	Starts at 50,000	Starts at 68,000	Amex Rewards, Chase, and Marriott/SPG
Cathay Pacific	Starts at 50,000	Starts at 75,000	Amex Rewards, Citi ThankYou, and Marriott/SPG
Lufthansa (Miles & More: Austrian Airlines, Brussels Airlines, LOT Polish, and SWISS)	52,500	85,000	Marriott/SPG
Air France/KLM	Starts at 53,000	N/A	Amex Rewards, Barclays, Chase, Citi ThankYou, and Marriott/SPG
Air Canada	Starts at 55,000	Starts at 70,000	Amex Rewards and Marriott/SPG

Airline	Mileage Cost		Points Partners
Alaska	Starts at 57,500	Starts at 70,000	Marriott/SPG
American	57,500	85,000	Marriott/SPG
LifeMiles/Avianca	Starts at 60,000	Starts at 87,000	Marriott/SPG
United	Starts at 60,000	Starts at 80,000	Chase and Marriott/SPG
Singapore	65,000	76,000	Amex Rewards, Chase, Citi ThankYou, and Marriott/SPG
Alitalia	Starts at 70,000	N/A	Amex Rewards and Marriott/SPG
Delta	75,000 to 86,000	N/A	Amex Rewards and Marriott/SPG

British Airways Extends Visa Card Discount

January 2018

We predicted it back in September: The 10% discount for using a British Airways Visa Card (promo code CARDOFFERU) will be valid through June 2018. Go here to find out how best to exploit the discount, and how to combine it with the $200 AARP discount.

It can take a Business Class ticket from $2,152 to $1,766.

Key point: Outbound travel must commence by June 30. (The 10% discount will most likely be extended beyond June 2018 but not anytime soon.)