



- Why “big”? Because you’ve probably only been getting half the story, and more minutia than you need.
- Why picture? Because the Starpoints-Marriott Merger, coming into effect on August 1, reframes the landscape.
- Why be happy? FCF’s new Credit Card-iogram widget makes you an Einstein.

My mom used to say, be careful about believing in what you read in the papers. In 2018, that applies in spades to the Internet, and in particular, credit card recommendations made on the Internet. I say this because I think the discussion is **biased toward the earning rather than the spending benefits of cards.**

You're only getting half the story. The truth is, what some cards lack in earning advantages, they more than make up in spending opportunities.

NO! WE'RE NOT TALKING TO YOU:

Coupon Clippers, who'll spend an hour to save \$10.

Point Pinchers, who have ten cards to cover every spend category bonus, not to mention the time spent to track everything. As a beloved FCF staffer said: "I couldn't think of anything worse!"

Bank-Currency Bounders, which are locked in to bank currencies like Capital One. It's a no-go for premium travelers, as these cards are largely focused on coach travel.

Cash-Back Seekers: Also, a big mistake for the premium traveler.

Balance Carriers: Big, mistake. Pay off your cards monthly or get slammed with interest payments.

Credit Card Churners, who get credit cards only for the sign-up bonus and then cancel afterwards.

Capped Crusaders, who get cards that have a low bonus cap, such as the [American Express Everyday Preferred Card](#), which has a \$6,000 cap on supermarket bonuses. Getting an extra 18,000 miles or so a year through this card isn't worth it.

Those Living Outside the U.S: You have similar opportunities, but the cards and partnerships are very different, so use this as a conceptual guide./aside]

It's exacerbated by the fact that most online commentators are getting huge kickbacks for recommending every card that surfaces—because the payout for these commentators is up to \$300 for every card you sign up for through their links. How many realize this?

No wonder they're telling you to have an "awesome foursome" of cards, because that's more money in their pocket: \$1,200 worth to them—the so-called "free" websites.

There's more to say about this group, and the true "cost of free," but first let's lay the cards on the table.

The [Starwood-Marriott Merger](#)

As most of you know, the Starwood Amex has been our favorite card for a long time. It meant users could be as lazy as they wanted to be, knowing that this card was a no-brainer, especially for

everyday, non-bonused spending—the largest category for many.

Given the [impending, August 1, changes](#), what now? Is there a new favorite? We've got answers, not to mention a cool widget we're calling FCF's Credit Card-iogram, to help get your potential fortune told.

THE TRUTH IS, THERE IS NO CLEAR WINNER

We don't have a clear-cut new favorite card to replace the Starwood Amex—for [The Lazy Upgrader](#). So now you need to do a little extra thinking (don't worry, we've been doing the cramming and reduced to an FCF Top 10 list). It works because it is tailored to your **spending**—and **redeeming**—habits.

CREDIT CARDS ARE A TWO-WAY STREET: EARNING *and* SPENDING

Many people think of credit cards in terms of the points they earn. "Wow: 3X [miles/points per dollar spent]! Must be better than 2X, right?" Not necessarily. You should be thinking about what you're using your credit card points/miles for, the redemptions they offer, and the **amazing Business and First Class deals they can unlock—or not unlock**.

Let's break that down a little. You might earn double (2X) the points per dollar spent, but the cost to redeem might also be double. So, they cancel each other out, or as they say, it's a wash.

Or worse, you might earn 2X points for some spending, however, the cost to redeem an airline award is *three times* (3X) the amount. So, you lose out.

Help is at Hand, Literally

Our new [Credit Card-iogram](#) Widget can help. It's a comparison of credit cards (curated by us, so they're the cream of the credit crop, as determined by the FCF Upgrade Mindset) based on **Earning Opportunities** and **Spending Opportunities**. Version 1 has just been released.

When you earn points, it's not game-over, it's game-begin. In the same way that stocks are worthless until you sell them, your points are too—worthless until used. So, you may as well maximize their value.

My equation for the best card is simply this:

Best Credit Card

=

Spending Opportunities

Xs

Earning Opportunities

[aside headline="DEVALUED BUT STILL WORTH MORE" alignment="aligncenter" width="big" headline_size="default"]

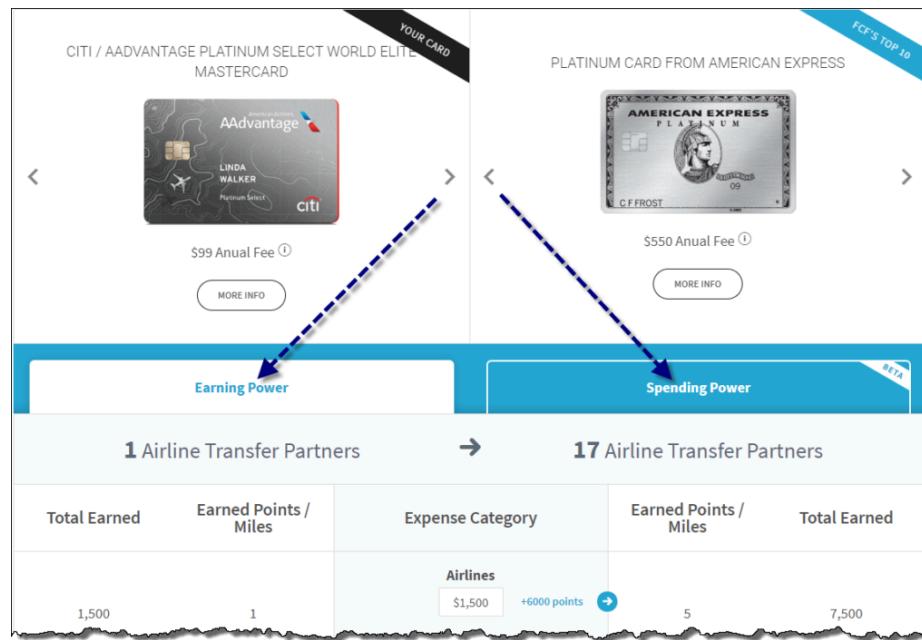
Our longtime favorite Starwood Amex is being devalued as a result of the Marriott merger in terms of the points it earns (from 1.25 miles per dollar to .825—a 34% drop), and that sounds like a passion killer.

But its ever so lucrative *currency* remains. And by that I mean connection and flexibility. It will link to more than 50 airlines come August 1.

That gives you access to some of the world's best airline deals. We call multi-currency cards like these "Elastic Plastic" because they stretch your opportunity. *In other words, there will be some that will want to keep and still use their Amex SPG credit card.*

THE FCF CREDIT CARD-IOGRAM

Simply [choose your card](#) on the left, and one of FCF's curated favorites on the right. [Then compare them](#) by Earning Power and Spending Power—and by FCF's Favorite Upgrade Strategies.



Example Super-Power Spending #1. FCF's Leg Stretch Strategy nets [four long-haul segments in Business Class on American flights for 100,000 miles](#) when using Japan Airlines (JAL) miles.

To get the advantages of JAL miles going forward without the Starwood Amex, look at the [Barclay's Arrival Premier World Elite Mastercard](#). It earns ~1.17 miles per-dollar-spent for everyday spending. It's something to consider instead the Chase cards, if you're not so impressed by the spending power of the bank's Ultimate Rewards points currency, even though you can get 3 points per dollar spent for several spend categories.

If you're anything like me, you go after low-hanging, high-return Chase points for a while then seek to quickly diversify into points with much greater spending power.

For the purpose of diversification, if only because of the need for as many options as possible due to the difficulty of finding available miles seats at saver rates, if not many other reasons.

Example Super-Power Spending #2. FCF's [Ultimate Mileage Award Ticket](#) with All Nippon nets an Around-the-World Business Class ticket starting at 105,000 miles. Incredible!

To get All Nippon miles, look at any of the American Express cards included. One of the highest earning cards is the [American Express Platinum](#) card. It offers five points (5X) per dollar on flights booked on airline websites (other purchases are 1 point). Amex has 20 airline partners and is the second-strongest currency, behind Starwood/Marriott, from The Lazy Upgrader's perspective.

Consider this instead of earning miles with other cards that offer more points for various other categories, which may in the end charge you double or triple when you go to redeem—and with only a few great transfer partners.

You have to look at your options based on what you want to use your points for.

THINK BIG, NOT SMALL

Curious to see what Google and her friends had to say on this topic, I found search after search resulting in commentators—or bank-card shills—talking about the Return-on-Credit-Card-Spend (RoCCS) in terms of, “I saved 1.7% ... 2.0% ... 4.5%!”

Meh.

Don't sweat the small stuff. Life's too short, and your time too valuable to be quibbling over one percent of not a lot. If you're happy to delve into that kind of minutiae, then this piece is NOT for you.

Let's do the math.

Say you spend \$2,000 a month on your credit card. A 2% discount means you'll save \$480 a year. But you can get a cash-back card with zero effort for no annual fee. So, for every \$2,000 you spend on your card each month, in effect, you're making \$480 a year. Those are bad numbers for smart FCFers.

Gas is a good example. Some folks put a premium on getting the right credit card for gas-station visits. (Can you believe it?) But what's the difference between 1X and 2X points on a small overall expense like that? I'm spending around \$300 a month on gas (yeah, I drive a guzzler). So, if I use a 1X card instead of 2X, I miss out on 3,600 points annually.

But hold on—I can *buy* those points for just \$90 with Amex Rewards or elsewhere. Buy double or triple the gas I do? So what? Just multiply by \$90. Why spend the mental energy remembering to use a card in my pocket every now and then, and then keeping track of it, all for \$90? Reminds me of that sweet meme: Ain’t nobody got time for that!

HOW MANY MILES WILL YOU GET OUT OF BED FOR?

Maybe it’s because I’ve been running FCF for 21 years that small numbers just don’t do it for me. What gets my attention is a 40% or 50% discount. For example, getting a [\\$30,000 First Class ticket at 90% off](#). Or staying at the [Ritz Carlton in New York for free for a seven-night stay, worth \\$5,600](#). Or a [Round-the-World award for less than what Delta charges for a ticket to Europe](#).

THAT’S WHAT FLUFFS MY PILLOW

Speaking of maximizing your money, it’s also good to know that upgrading to premium air travel nets a far higher return-on-miles than any other redemption option. For example, a typical return-on-miles for economy class travel is generally 1¢ to 2¢, whereas premium air travel can easily net 5¢ to 10¢—or even more if you choose the right route or airline.

What we at FCF call “The Upgrade Mindset” is all about value. It’s comprised of relatively straightforward elements and one of them is **reducing complexity**.

“Lazy upgrading” is one way to put it, but it’s actually **smart upgrading** because you’re not wasting mental energy on low-value calls. The Upgrade Mindset looks at the big picture. As with an FCF subscription, you can make up the cost with just one *sweet* redeem.

HOW ANYONE CAN GET A BUSINESS CREDIT CARD

More than a third of FCF’s members are business owners, so it’s not hard to get one of these cards. **For non-business owners**, in California for example, registering a sole proprietorship is inexpensive and can be done quickly online. It’s my understanding that in most states the rules are similar to California’s—so depending on your spending levels, it takes almost no effort to qualify for the business cards in our top 10, in particular, Chase Ink Business Preferred.

TRUE LOVE DOESN’T MEAN YOU HAVE TO SHARE CARDS

Many cards have bonus limits. While the [Chase Ink Business Preferred card](#) gives you 3X points per dollar on travel, it’s capped at \$150,000 annually. If you and your spouse have separate cards, however, you have double the bonus opportunity. The same goes with sign-up bonuses. Never “add” someone to your account—have them get their own card so you can reap the bonus twice.

WHO'S PAYING WHOM, AGAIN?

As mentioned above, before you adopt the thinking advocated on a “free” travel site, count the cost. Commissions rule. It’s no surprise when these folks recommend that you have a wallet full of cards when they get nice kickbacks on them—up to \$300 each!

FCF doesn’t taint its editorial this way nor encodes links in our text that nets us phat checks in the mail off of your back.

FCF’s Play Your Cards Right Cribsheet

Five Major Points Programs:	American Express Membership Rewards	Chase Ultimate Rewards	Citi ThankYou Rewards	Marriott Points*	Barclays Points
# Of Airline Transfer Partners	17	6	16	51	10
Partners = Options = Upgrade Opportunities					

*Starting Aug. 1, Starpoints will be Marriott points.

Elastic Plastic Partner Cheat Sheet

Alliance	Airline	Credit Card Transfer Point Partner		
American Express Membership Rewards	Chase Ultimate Rewards	Citi ThankYou Rewards	Marriott Points	Barclays Points
Oneworld	American Airlines			X
	British Airways	X	X	X
	Cathay Pacific	X		X X
	Iberia	X	X	X
	Japan Airlines			X X
	LAN			X
	Malaysian Airlines		X	X
	Qantas		X	X X

Alliance	Airline	Credit Card Transfer Point Partner		
SkyTeam	Qatar Airways		X	X
	Aeromexico	X		X X
	Air France	X	X	X X
	Alitalia	X		X
	China Eastern Airlines			X X
	China Southern Airlines			X
	Delta	X		X
	Garuda Indonesia		X	X
	KLM	X	X	X X X
	Korean Air		X	X
Star Alliance	Air Canada	X		X
	Air China			X
	All Nippon	X		X
	Asiana Airlines			X
	Austrian Airlines			X
	Brussels Airlines			X
	EVA Air		X	X
	Lot Polish			X
	Lufthansa			X
	Singapore Airlines	X	X	X X
	South African Airways			X
	SWISS			X
None	Thai Airways		X	X
	United		X	X
	Alaska Airlines			X
	El Al Israel	X		
	Emirates	X		X

Alliance	Airline	Credit Card Transfer Point Partner		
	Etihad Airways	X	X	X X
	Hainan Airlines			X
	Hawaiian Airlines	X		X
	JetBlue	X		X
	Virgin Atlantic	X	X	X X
	Virgin Australia			X

**Due to space, FCF omitted a few airline mileage programs in the chart, which have little relevance to premium air travelers, like Southwest and Frontier.*



FCF's State of the Transatlantic Business Class Fare Union, Observations

GLOBAL NETWORK
June 2018

There's good news for West Coast travelers and bad news for East Coasters—as the gap is closing fast between them, if not disappearing.

Only a year ago you could frequently buy [tactical Business Class fares to Europe](#) starting at around \$1,700. I'm talking *New York to Frankfurt* for [\\$1,692](#), *Atlanta to Zurich* for [\\$1,697](#), *Boston to Amsterdam* for [\\$1,704](#), *Washington, DC to Athens* for [\\$1,768](#), and *Chicago and Houston to Nice* for [\\$1,789](#). Ah, the memories.

BUT WHAT HAPPENED TO THESE FARES?

A year or so later—with the DJIA increasing as much as 20%+ in the interim—the only route we’re seeing under \$2,000 from New York is to Minsk; and the same New York to Frankfurt Business Class ticket you could buy for \$1,700, is now \$2,400—up 29%.

So, do I assume that fares will go down to the price I paid in the past?

Not until macroeconomic trends change.

SO...

You must re-program yourself to what appears to be the new norm.

To that end, in [November](#) we reported that airlines had called a [tactical-fare](#)-war ceasefire on Transatlantic Business Class travel, instead turning their fare fire on travelers with higher pricing, likely because the market seems to be able to bear more.

The questions on everyone’s mind: How long will the ceasefire last? Will fares come down again (to \$1,700 fare levels from the East Coast)? Or (gulp) will they increase even more?

THE FARE CRUISING ALTITUDE

By all appearances, it's a seller's market. Seven months since our cease-fire report, it seems that higher fares just might be the new norm.

In November, we reported that fares had increased across the board by 20% to 30%, and in some cases over 60%.

So, you might have thought, well OK, the worst is over. But given that we saw an increase on the Dallas-London route from \$2,300 to \$3,800 in 2017, for example, that's not necessarily the case. This route is now often pricing at \$4,132, so another \$332 more—and almost double from less than a year ago.

Depending on the route, FCF is seeing a second round of fare increases, typically ranging from \$126 to \$502.

Consolation: While fares are not as great as before, at the same time, the fares are not bad when compared to other regions of the world, like the South Pacific, where the average Business Class fare is between \$5,000 and \$6,000 and is relatively unchanged over the last year.

HERE AT FCF HQ

We've had our binoculars on the battlefield to supply you with up-to-the-minute dispatches.

THEN VS NOW

Routes	November 2017 Fare	May 2018 Fare	Change	% Change
Atlanta - Brussels	\$2,500	\$2,833	\$333	12%
Atlanta - Zurich	\$2,400	\$2,902	\$502	17%
Boston - Amsterdam	\$2,100	\$2,399	\$299	12%
Boston - Rome	\$2,500	\$2,626	\$126	5%
Chicago - Bucharest	\$2,100	\$2,442	\$342	14%
Dallas - London	\$3,800	\$4,132	\$332	8%
Dallas - Madrid	\$3,200	\$3,500	\$300	8%
Houston - Amsterdam	\$2,450	\$2,765	\$315	11%
New York - Frankfurt	\$2,200	\$2,363	\$163	7%
New York - Paris	\$2,500	\$2,832	\$332	12%
New York - Rome	\$2,500	\$2,853	\$353	12%
Seattle - Amsterdam	\$2,600	\$2,926	\$326	11%
Washington, DC - Amsterdam	\$2,580	\$2,883	\$303	10%
Washington, DC - Paris	\$2,600	\$2,901	\$301	10%

THE GOOD NEWS: WEST COAST TO EUROPE BUSINESS CLASS FARES DECREASING

FCF first reported on this plunge back in [January 2017](#), and on the bright side, at least for half the country.

Business Class fares from cities such as Los Angeles, Portland, Seattle, and San Francisco have historically ranged from \$4,500 to \$7,000 on major carriers and are now pricing between \$2,600 and \$3,000! One unusual route, Portland-London, is as low as \$2,250 for travel in August.

Seems like fares are more and more being priced at what consumers are willing to pay versus the less-sophisticated way of being based on “distance.”

Is a New Yorker willing to pay more—or less—than a Californian to fly to London or Paris? Seems like the answer to this, albeit an unsophisticated question, is no.

BAD NEWS: EAST COAST TO EUROPE BUSINESS CLASS STILL INCREASING

Many routes have seen an increase in fares. In November fares ranged from \$1,700 to \$2,000 for low-cost routes, now the range is from \$2,200 to \$2,400. You can still find fares for under \$2,500. Take non-stop New York to Shannon, Ireland, for example. It goes for \$2,193, round-trip. Compared to other high fare routes, such as London at \$3,588, that's a savings of \$1,395 (39%). More [here](#).

TWO DESTINATIONS FOR (MUCH) LESS THAN ONE

The [Open-Jaw ticketing strategy](#) can be a glorious one, shaving enough off your ticket to upgrade your hotel stay to a suite, at both destinations, free! Just incorporate a low- and high-fare route on one ticket with a cheap, second ticket to "bridge" the two. *Voila!*

SUMMER BUSINESS CLASS DEALS—GONZO

In the past, you could often score a great summer Business Class fare to Europe. Well, they're gone. Not sold-out, *gone*. At least, at this point they are. Will that remain for the summer of 2018?

Something to do with the economy? Probably. In our experience, fares tend to be higher when the market is up because people are spending more. But there are other factors at play, such as tactical competition as well.

In the meantime, stay flexible. Remember, everything's pretty close in Europe, so getting to the destination of your choice isn't such a big deal. For more on that see [our report on How to be an Opportunity Traveler](#), the best way to get through times like this unscathed.

TIME TO TAKE ADVANTAGE OF OTHER DISCOUNTS

For additional savings on Air France, Delta, and KLM Business Class fares, remember to check the [Amex IAP program](#) which can offer a fare discount of 8% to 12%. So, when you're browsing through [FCF special fare alerts](#) and spot a low fare, call Amex Platinum Card Travel (1-800-525-3355) and save another couple hundred dollars or more.

Also, consider British Airways' Business Class fares. They can be slightly higher than other major airlines, but with the AARP Discount ([anyone can join for \\$16](#)), members save up to \$200. For example, with the Portland to London fare (\$2,251), the AARP discount drops the cost to \$2,051. Details [here](#).

Britishairways.com: AARP member discounts on BA

Flight -- Thursday 09 August 2018							Price
07:01 09 Aug	13:04 09 Aug	Portland International (OR)	O'Hare International (IL) (Chicago)	BA1754 American Airlines	Business	\$2,051.25	1 passenger
17:05 09 Aug	06:50 10 Aug	O'Hare International (IL) (Chicago)	Heathrow (London)	BA0294 British Airways	Club World		Email price quote Baggage allowance Currency calculator
Flight -- Thursday 23 August 2018							
10:30 23 Aug	13:10 23 Aug	Heathrow (London)	O'Hare International (IL) (Chicago)	BA0295 British Airways	Club World		
17:30 23 Aug	19:47 23 Aug	O'Hare International (IL) (Chicago)	Portland International (OR)	BA4667 American Airlines	Business		

THE BEST U.S.-EUROPE BUSINESS CLASS FARES FOUND:

[fcf-deal-simulator /]

QUICK OVERVIEW: FCF'S DISCOUNT FARE DETECTOR

FCF's Discount Fare Detector gives you a treasure map that shows where the low tactical fares are. We report on [unusually-low tactical airfares](#) based on the findings of our research team. They dive deep into the airlines' and other websites and trawl for ridiculously low tactical fare sales.

This is not an alternative to Expedia or Priceline, sites that throw any and all fares at you for your particular itinerary. FCF's Discount Fare Detector gives you only extraordinary opportunities, but it's also intuitive, giving you lots of options to consider around that itinerary.

More Ways to Deal with High Business Class Fares to Europe

- Don't get mad, get even. Beat the airlines by being flexible. [Have a bucket list of several cities](#), not just one, and pick them off when those "[low-hanging fares](#)" appear.
- Keep an ongoing [eye on prices](#), not just once a year when you might typically go on vacation. Opportunity has its own schedule.
- Consider an [open-jaw ticket](#) where you fly to one city but return from a different, cheaper city.
- Have a bunch of miles ready (bought on sale) to [side-step around](#) those ugly high fares.



Avoid Bum Delta Seats with Free In-Class Upgrades

June 2018

The carrier has some aircraft with new seats; here's how to snag one and get twice as much for your money or miles.

You know the story by now: Seats come in many varieties, especially when a carrier is in the middle of a [New Seat Roll Out](#), which can take years to complete.

During that time, if you can keep up with the routes and planes that have the new seats, you can book the best seats to get significantly more value.

DELTA'S NEW BUSINESS CLASS SEAT

Currently, the new seat, the Delta One Suite (picture on the right), has only been installed on the A350 fleet. As the name implies, the Suite consists of a flat-bed Business Class seat in a shoulder-high enclosure with sliding doors and privacy dividers between center suites. (Picture on the left is Delta's standard seat.)



SAMPLE FREE IN-CLASS UPGRADE CONCEPT: DETROIT – AMSTERDAM – DETROIT

The [Delta One Suite](#) will be on Detroit-Amsterdam starting July 20, according to Delta. The airline offers up to four flights a day on this route but uses two different aircraft:

An A350 (DL132)—With the new enclosed flat-bed suite.

An A330 (DL134, DL136, and DL138)—With its legacy flat-bed seats.

The fares are the same (see below) for an October 16 departure.

Delta.com screenshot:



DELTA ONE

LOWEST FARE NEW FLAGSHIP

DL 132

7H 28M

Delta One® suites
(Z) from

4:27 PM



5:55 AM

WED 17 OCT

\$ 3,221 .21

DTW

NONSTOP

AMS

3 left at this price

DETAILS ▾ SEATS



LOWEST FARE

DL 134

7H 50M

Delta One®
(Z) from

6:20 PM



8:10 AM

WED 17 OCT

\$ 3,221 .21

DTW

NONSTOP

AMS

3 left at this price

DETAILS ▾ SEATS



LOWEST FARE

DL 136

7H 46M

Delta One®
(Z) from

8:39 PM



10:25 AM

WED 17 OCT

\$ 3,221 .21

DTW

NONSTOP

AMS

5 left at this price

DETAILS ▾ SEATS



LOWEST FARE

DL 138

7H 41M

Delta One®
(Z) from

10:49 PM



12:30 PM

WED 17 OCT

\$ 3,221 .21

DTW

NONSTOP

AMS

DETAILS ▾ SEATS



When searching, **look for the words “Delta One suites”** to identify flights with the Suite. Other routes using the A350 with new seats are:

- Atlanta to/from Seoul
- Detroit to/from Beijing, Seoul, Shanghai, and Tokyo
- Los Angeles to/from Shanghai (officially starting July 20)

NETWORKING, CONNECTIONS, AND FREE UPGRADES

If you're flying Boston-Beijing, you must make a connection in Detroit or Seattle. So, opt for the former, connect in Detroit, and get the Suite for the same fare (\$2,209) as the conventional seat.

Delta.com: Boston-Beijing fare connecting in either Detroit (DTW) or Seattle (SEA)

		DELTA ONE	
LOWEST FARE NEW FLAGSHIP DL 2545, DL 189		19H 45M 7:00 AM  2:45 PM WED 19 SEP  BOS DTW 4H 31M PEK DETAILS ▾ SEATS 	
		First Class Delta One® suites from \$ 2,209 .11 1 left at this price	
LOWEST FARE NEW FLAGSHIP DL 2079, DL 189		21H 5M 5:40 AM  2:45 PM WED 19 SEP  BOS DTW 5H 57M PEK DETAILS ▾ SEATS 	
		First Class Delta One® suites from \$ 2,209 .11 1 left at this price	
LOWEST FARE DL 2651, DL 129		24H 30M 7:20 AM  7:50 PM WED 19 SEP  BOS SEA 6H 15M PEK DETAILS ▾ SEATS 	
		First Class Delta One® from \$ 2,209 .11	

Remember: Don't rely on flight numbers: rely on aircraft type to ensure that your flight has the Delta One Suite. A week before departure, and then the day before, check to make sure the aircraft hasn't been "swapped out," which can happen. This will give you time to take another shot at the Suite

MORE NEW DELTA ONE SUITES COMING

Per Delta media relations, Delta's B777 fleet is on deck for the Delta One suite: "We're retrofitting our Boeing 777 fleet to include Delta One Suites and Delta Premium Select seats; the roll-out will begin later this year."

DELTA'S NEW PREMIUM ECONOMY SEAT

Delta's A350 also has a new Premium Economy cabin called [Premium Select](#) (more [here](#)): 19-inch seat width, 38-inch pitch, 7-inch recline; 13.3-inch screen, foot, leg, and head rests, amenity kit, and upgraded meal service. Fares for PE from the East Coast to Asia start at \$1,320. More [here](#).



Hidden Low-Fare Routes to Southern South America Save Thousands

June 2018

With fares starting as low as \$2,033.

In December, we offered a [high-level overview of airline tactical fares](#), which come in several forms: **holiday** (Christmas, Easter, Thanksgiving, and New Year's), **origin-specific, destination-specific, advance-purchase, and limited-route**.

In February, we wrote about new lower tactical fares to [Africa](#), and in April, to [India](#). Now, we're offering a deep dive into South America.

LIMITED-ROUTE TACTICAL FARES TO SOUTH AMERICA

Limited-route tactical fares come in two forms:

- Those offered by small airlines sniping at the majors
- Those that result from competition between the majors, often trying to poach elites by slashing fares at the other's hub

Right now, we're seeing some big-time sniping to South America.

Business Class fares have historically been in the \$4,000 to \$6,000 range on major carriers from the U.S. to southern South America, but on some routes (see chart below), we uncovered fares now starting as low as \$2,033. The departure cities where the fares are available include: Baltimore, Los Angeles, Miami, New York, and Orlando. As it is often the case, the fares may not last.

LATAM TAKES AIM AT THE MAJORS WITH UP TO 47% SAVINGS

LATAM (formerly LAN) is Latin America's largest airline and a member of oneworld (American, BA, Iberia, etc.). A LATAM I fare earns 125% base award miles (this includes the 25% class-of-service bonus) on American if you credit your LATAM flights to your AAdvantage mileage account. The fare also earns 1.5 Elite Qualifying Points per mile.

Samples of limited-route fares (see below for more):

- On Orlando-Rio de Janeiro non-stop, LATAM's published Business Class fare is \$2,033 round-trip. American's fares start at \$3,765, a savings of \$1,732 (**46%**).
- On Miami-São Paulo (non-stop), LATAM's published Business Class fare is \$2,342, while American starts at \$3,103, a savings of \$761 (**25%**).

QUICK LATAM PRIMER

LATAM's Business Class offers lie-flat seats and a 15.4-inch high-resolution screen.



LATAM' Business Class

LOW-COST TACTICAL FARES BORN OF COMPETITION

On the New York-Buenos Aires route, both American and United's published Business Class fare is \$3,073 round-trip, whereas the duo charge \$4,194 on NY- Rio de Janeiro, a difference of \$1,121 (27%).

I'M NOT FROM FLORIDA. CAN I PLAY?

Four of the low-cost tactical-fare routes are from Florida. Our advice: Buy a separate ticket to Florida and include several days to hang out. Best time to do that is on the outbound so you won't have issues re-checking your bags. For the return make sure you allow plenty of time for your connection. Or, keep it simple and add a few days on the departure and the return in Florida. American, Delta, and United offer well over 100 flights a day to Miami and Orlando from all over the U.S.

BEST TIME TO TRAVEL TO SOUTH AMERICA

The first thing to grasp is that South America is south of the Equator and so the seasons are reversed. June through August is winter, December through February is summer. In Brazil, the hottest month is February, the coldest is July (average temperature 70 degrees), and the wettest is December.

While you also have to figure in rainy season, the second thing to grasp is that the continent is huge—4,300 miles long—which means this: It ain't all tropical. The farther south you travel, the more the seasons change. The far southern part of South America, which has spectacular scenery and is perfect for outdoor types, is even cool in summer. (You don't want to be there in July and August.)

So, if all you want is an escape from North American winter, then look at northern Brazil, especially the Caribbean coast which has had considerable resort development in recent years. As for Rio, the best time to visit is from December to March but remember that Carnival happens in February and flights will be in demand.

As for Buenos Aires, you have two choices. Do you want the city in full swing? Then visit in Argentina's winter. If you want to escape from North American winter, visit in its summer, but keep in mind that it's hot and like many American cities, life takes a breather (many stores close).

Chile, that stringbean of a country, poses the same challenge: It has many different climates. Deserts in the north, glaciers in the far south, and a Mediterranean climate in the center (including Santiago, the airline hub). Check out the Altacama, the vast desert in Chile's north, and Torres del Paine, the country's version of Alaska. Again, you have to do a bit of mental gymnastics: visit the Altacama in our summer (winter there) and Torres del Paine in our winter (summer there).

Go online to delve deeper into the seasons for your destination.

TRAVELING ONWARD IN SOUTH AMERICA?

The national airline of Argentina is [Aerolineas Argentinas](#), which flies all over South America from Buenos Aires. Or, buy a ticket on LATAM, which offers connections from [Brazil](#), [Argentina and Chile](#) to all over South America.

MAKE NO MISTAKE, THESE ARE REAL FARES

Many people think FCF is in the mistake-fare business because so many free site now write about them. The fares published in FCF are real published fares. We're very careful about this because when an airline publishes a fare by mistake, it usually won't honor a booking.

FCF also does NOT report on fares to South America's second- and third-tier airlines, such as Copa, because they offer dated recliner seats or poor connections.

RELEVANT READS

[How Open-Jaw Itineraries and Airfares Can Save You From Getting Bitten.](#)

[Are You An Opportunity Traveler?](#)

Samples of Business Class Fares Found to Southern South America

[fcf-deal-table title="Samples of Business Class Fares Found to Southern South America" /]

JAPAN AIRLINES



How Bad is FCF's Beloved Japan Airline's Coming Devaluation?

June 2018

様番号

SHIP NBR (JL)

12 345 6789

R. TABITO OZORA

You likely know my take on this by now, but I'll give it to you again right upfront.

I don't think anyone ought to be keeping large amounts of miles in one mileage account. For more than 21 years, FCF pioneered—and maintains—the idea of building a war chest of transferable points in as many different programs as possible, because they insulate you against mileage-program devaluations like JAL's, just announced.

I'm not mincing words: This is a disappointing devaluation for a program that has been one of FCF's favorites **because of its otherwise-hidden deep discounts with partner airlines, such as American, Qantas, British Airways, and Emirates.**

COULD BE (MUCH) WORSE

It's not as bad as most mileage-currency devaluations go. The average increase on long-haul flights from the U.S. is 17,000 to 30,000 miles—or 21% to 23% increases—depending on route and class of service.

SILVER LINING

I don't want to say the JAL mileage program is now useless—it's far from that!—and that FCF's seemingly proprietary JAL ticketing strategies are gone. They will just cost a bit more.

Moreover, it doesn't start until [November 20](#), meaning **you have almost five months to reap FCF's best booking strategies at current rates.**

HOW DO I GET JAPAN AIRLINES' LUCRATIVE MILEAGE CURRENCY?

Let me count the few ways:

- Transferring [Starwood points to miles](#)
- Transferring [Marriott points to miles](#), or via [Marriott Hotel & Air Packages](#)
- Earning miles with [new Barclays Arrival Premier World Elite Mastercard](#)

PLUS...

You can make a booking between now and November 20—for a specific route—and change the travel dates later to lock-in the current pricing for travel up to another 11 months beyond November.

[Only date changes](#) can be made for no change in pricing, to be sure; no routing changes, in other words.

WHAT'S INCREASING?

JAL's own mileage award rates [remain the same](#): Business Class award rates to Japan still start at [85,000 miles](#) round-trip and First Class at 120,000.

The [Ultimate oneworld Business Class Mileage Award with JAL](#) for an around-the-world mileage ticket also **remains unchanged**, starting at an almost unbelievably low 120,000 JAL miles in Business Class and 170,000 in First Class, for trips up to 20,000 flight miles.

For perspective, Delta charges more for Business Class travel on simple long-haul round-trips.

THE MATH

Based on JAL's rates until November 19, and the new rates starting November 20, here are some examples, all round-trip...

Flying American using JAL miles

To Europe: New York-Madrid in Business Class using American miles costs 115,000 miles; book the same flights using JAL miles, at the current rate, and you'll pay 63,000, while the November rate is 80,000—an increase of 17,000. That said, the increased rate is still a deal, at **35,000 fewer miles** than American will charge you. Details [here](#).

To South America: American's lowest Business Class award goes for 115,000 miles, while JAL currently charges 65,000. JAL's November rate jumps to 85,000, but it will still cost **30,000 fewer miles** than AA requires.

To Asia: American's lowest Business Class award goes for 120,000 miles, while JAL currently only charges 80,000. The November rate jumps to 100,000 miles, still less than AA.

To South America in First Class: For New York-São Paulo, American's lowest First Class award costs 170,000 miles, whereas JAL currently charges 105,000 miles. The November rate is 135,000, an increase of 30,000 miles. Still a deal.

FCF's Leg Stretch Strategy in Business Class: Currently 100,000 JAL miles; starting November 20 the rate is 130,000. Still a deal when compared to what AA charges (230,000 miles). Details [here](#).

FCF's Leg Stretch Strategy in First Class: Currently 155,000 JAL miles; starting November 20 the rate is 190,000. Still a deal when compared to what AA charges (340,000 miles). Details [here](#).

Flying Qantas using JAL miles

To the South Pacific: San Francisco-Sydney, Qantas' lowest Business Class award, costs 192,000 miles, while with JAL miles the ticket currently costs 100,000. The November 20 rate is 130,000 miles, an increase of 30,000 miles, but still **62,000 fewer miles**.

Flying British Airways using JAL miles

To Europe in First Class: Seattle-London, British Airways' lowest award costs 170,000 miles, while JAL currently charges 115,000. The November rate is 145,000, but that's still 25,000 fewer miles than BA requires.

Flying Emirates using JAL miles

To Dubai from New York in First Class: Emirates' lowest award costs 217,500 miles, while the JAL ticket currently costs just 135,000 miles. The November rate jumps to 165,000 miles, an increase of 30,000 miles,

but still **52,500 fewer miles** than the Emirates rate.

To Dubai from Los Angeles in Business Class: Emirates' lowest round-trip award costs 165,000 miles versus the JAL ticket (currently 100,000 miles). On November 20 the rate increases to 130,000 miles, but that's still 35,000 fewer miles than Emirates requires.

Flying Air France using JAL miles

To Paris from New York: Air France's lowest Business Class award costs 125,000 miles, while JAL currently charges 63,000 miles. The November rate is 80,000 JAL miles. Do the math; it's still a deal.

As you can see, I'm not happy with the JAL devaluation, but I can live with it.

Route	Airline	Class of Service	Current Rate Till November 19	New Rate Starting November 20	Increase
New York - Madrid	American	Business	63,000	80,000	17,000
Dallas - Santiago		Business	65,000	85,000	20,000
Los Angeles - Tokyo		Business	80,000	100,00	20,000
New York - São Paulo		First	105,000	135,000	30,000
FCF's Leg Stretch Strategy		Business	100,000	130,000	30,000
		First	155,000	190,000	35,000
San Francisco - Sydney	Qantas	Business	100,000	130,000	30,000
Seattle - London	British Airways	First	115,000	145,000	30,000
New York - Dubai	Emirates	First	135,000	165,000	30,000
Los Angeles - Dubai		Business	100,000	130,000	30,000
New York - Paris	Air France	Business	63,000	80,000	17,000

MileagePlus United's Upgrade Escapade to South America

June 2018

Business and leisure travelers can NOW save big—up to 59% off—on flights to South America.

In the past six months, FCF has written six special reports for oneworld (American) and Star Alliance (United) members looking to deploy miles in order to achieve or maintain elite status while flying up front.

In December, we focused on [American to Europe](#), in January to [Asia on American](#), in February to [South America on American](#), in March on the [Transcon on American](#), in April to [Hawaii on American](#), and in May to [Asia on United](#).

By the way, many of **these tactics also work for anyone** who can't find a low Business Class fare, and for those who don't even have many American or United miles.

SAME APPROACH—APPLIED TO UNITED'S SOUTH AMERICA ROUTES

Our pitch: As we've been saying, you might want to forget about free mileage awards because they don't earn elite credit, and it can be difficult at times to find free award availability. Instead, use miles to upgrade because availability is much greater, and you earn miles and elite credit.

UNITED'S UPGRADE PROGRAM

To upgrade to Business Class to southern South America (Argentina, Brazil, and Chile), [United](#) requires 25,000 miles plus a co-pay of \$500 each way on the lowest upgradeable economy fares (S, T, K, L, and G) and \$475 on W fares. **When Business Class fares are high, using miles for an upgrade can offer a great return.**

HOW TO SAVE 59% ON HIGH-FARE ROUTES

Say you're traveling Washington, DC to São Paulo, often an expensive Business Class route, even when booked way in advance. The lowest United economy fare is currently \$1,526, while Business Class is \$6,043 (\$4,517 more). So, even with the \$950 co-pay, you can save \$3,567 (59%) off the published fare by using miles. (See chart below for upgrade award availability survey.)

United.com screenshot showing fare difference between economy and Business Class plus Upgrade Math:

Departure: Select your flight
Washington, DC, US → São Paulo, SP, BR

Nonstop \$1,526 With stops \$1,530 [Choose connecting airports](#)

Depart ▼ Arrive ▼ Stops ▼ Duration ▼

Thu, Nov 1 10:50 pm Fri, Nov 2 9:40 am Nonstop 8h 50m  [Details](#) [Seats](#)

Business (upgrade-eligible Economy fare)	Business (lowest)
Roundtrip \$1,526 +25k miles +\$475 co-pay each way, per person	Roundtrip \$6,043

[Select](#)

LOW ECONOMY ROUTE SAVES 54%

Newark to São Paulo is one of United's lowest economy fare routes, currently starting at \$862 round-trip, while Business Class is \$4,083. Even with the \$1,000 co-pay, you can save \$2,221 (54%) off the published fare by using miles.

United.com screenshot with 54% savings opportunity:

Trip summary	Fare	\$769.00
	Taxes and fees	\$93.11
	MileagePlus Upgrade Awards	50,000 miles
	Upgrade Award service charges	\$1,000.00
	TOTAL	\$1,862.11
Tue, Nov 06, 2018		+ 50,000 miles
Tue, Nov 6	Wed, Nov 7	
9:40 pm 	10:40 am	Nonstop
New York/Newark, NJ, US (EWR - Liberty)	Sao Paulo, SP, BR (GRU - Guarulhos)	10h total
 UA 149 Boeing 777-200	 	
		Revise flight  Details
Tue, Nov 13, 2018		
Tue, Nov 13	Wed, Nov 14	
11:00 pm 	5:55 am	Nonstop
Sao Paulo, SP, BR (GRU - Guarulhos)	New York/Newark, NJ, US (EWR - Liberty)	9h 55m total
 UA 148 Boeing 777-200	 	
		Revise flight  Details

BRIDGE ROUTE CONNECTIONS CAN SAVE UP TO 56%

Smart travelers use the long-haul Business Class flight as a “bridge,” which means getting the premium seat on that leg, the one that matters most, and using economy to reach the gateway if you must.

From the U.S., that means you should consider buying an economy through-fare ticket, meaning a fare that gets you the entire itinerary on one ticket. If upgrade space is available on the domestic segments, grab it, of course, as the cost is the same.

Example: On Chicago-Santiago the through-fare ticket (connecting via Houston) costs \$912 in economy, instead of \$4,371 in Business Class. Even with the \$1,000 co-pay to upgrade the long-haul segment (Houston-Santiago), you save \$2,459 (56%) off the published fare by using miles.

Use our survey below to have an idea of upgrade availability on the long-haul segment.

WHAT TO DO WHEN AN UPGRADE IS ONLY AVAILABLE ONE WAY?

United lets you combine economy and Business Class fares, so you can upgrade the flight-segment that has upgrade space and book the other leg in Business Class. On Washington, DC-São Paulo, the combined coach-Business Class fare is \$3,846, while round-trip Business Class is \$6,043. So, even with the \$475 one-way co-pay, you can still save (28%) by using miles one way.

TRAVELING ONWARD IN SOUTH AMERICA, BUT NOT ON UNITED?

Example of how you can get almost anywhere on one ticket: Say you want to fly from Houston to Recife (known as the “Venice of Brazil” because of its numerous waterways and bridges). On United, that could mean making a connection in São Paulo.

The through-fare is \$1,771 in economy round-trip versus \$6,149 in Business Class. You upgrade the bridge legs of the trip, Houston – São Paulo – Houston, which is easy by referring to our **cheat sheet below to know the best dates for upgrade availability.**

Even with the \$900 co-pay (plus 50,000 miles), you can **save 57%** (\$3,478) off the published fare by using miles. Note that the connecting leg (São Paulo-Recife) will be in economy on partner airline Azul or Avianca Brazil.

Onward connections are easy if you stick with [United's partners](#) and book the entire trip on one ticket, in economy, and just upgrade the United long-haul segment/s to Business Class. [Azul](#) and [Avianca](#) have flights to other South American destinations, including: Recife, Brasília, Porto Alegre, and many more.

HOW TO BOOK MILEAGE UPGRADES ON UNITED

Determine availability date-clusters online using our survey below.

- Confirm that the flights/dates you want are available for the upgrade using miles by requesting upgrade award space on the “[All search options](#)” page.
- Make sure you have the miles required in your account.
- Click on the “Upgrade type” search in the middle of the page.
- In the “Fare preferences” section, select the “Buy Economy and upgrade” option to search for upgrade space to Business Class. Your search result will not only show fares and flight schedules, but also the flights offering an upgrade and the cost.
- Click on “Details” to find out if the upgrade space is available.
- Select your flights and book your ticket.

This can all be done online. (For detailed screenshots of the steps go [here](#).) If you want to book over the phone, just call (800) 421-4655.

HOW ANYONE CAN PLAY THIS UPGRADE GAME

Don't have any or enough United miles? No problem. **Just buy United miles when they go on sale** (recent opportunity [here](#)), or transfer Starwood points to Marriott and redeem points with [Marriott's Travel Packages](#) (for more information go [here](#)), or transfer points from Chase to United.

Sweet Redeem Survey: United Mileage Upgrades to South America

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 - São Paulo	July, Sept., Dec., Feb.	June, Aug., Oct., Nov., March, April		Oct., Nov., March, April	Aug., Feb.	June
Houston - Buenos Aires	Aug., through Oct.	Nov.	June, July	July, Aug., through Oct.	Nov.	June
Houston - Rio de Janeiro	July, Sept. through Dec.	June, Aug.		Oct.	June, Aug., Sept., Nov., Feb.	
Houston - Santiago	Oct., Nov.	July, Aug., Sept.	June, Sept.	Nov., Dec.	Aug., Oct.	June, July, Sept.
Houston - São Paulo	June, Sept. through Dec.			June, Sept., Nov., Feb.		
Newark - Buenos Aires	Nov., March	Sept., Oct., April	June through Aug.	Sept., Nov., Feb., April	Oct.	June through Aug., March
Newark - São Paulo	Aug., Dec., Jan.	June, Sept. through Nov., Feb.		Aug., Oct., Nov., Feb., March	June	
Washington, DC - São Paulo	June, Oct. through Jan.			Aug., Nov., Feb.	June	

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