



The Devil Is in the Details. So
Are the Angels.

March 2026

A British Airways case study – and the 90-second cheat sheet that changes everything

"I will never fly British Airways again."

Sarah looked up from her eggs.

"What? I think BA's Business Class is above average."

"What?"

Jordan set down her coffee.

"My seat was in the middle of two guys snoring. And climbing over me when they weren't. I couldn't sleep. I'm completely wrecked."

They were sitting at a café off Victoria Embankment, Big Ben catching the morning light through the glass. London was wide awake. One of them was ready for it.

"We flew the same airline," Sarah said slowly.

"Same route. SFO to Heathrow."

"Same day?"

Jordan nodded. "Yesterday."

Sarah tilted her head. That particular tilt – the one that meant she already knew the answer to the question she was about to ask.

"What plane were you on?"

"British Airways."

"No – the aircraft. Was it a big double-decker? Two floors?"

Jordan blinked. "...Yeah, actually. Enormous."

Sarah set down her fork.

"A380. Old Club World seats." She said it quietly. Almost to herself. "You had a 2.5-star seat."

"What does that mean?"

"It means I closed a door on my suite somewhere over Canada. And you couldn't."

Same airline. **Same** route. **Same** day. **Same** price.

One question apart.

Business Class Is Not a Product

Before we explain what happened to Jordan, we need to name the trap she fell into – because millions of travelers fall into it every year, and most of them never figure out why.

Business Class is not a seat. It is a category name.

British Airways sells one long-haul Business Class concept called Club World. Inside that concept live **two completely different physical realities**: Club Suite – the modern, door-equipped, private product – and Old Club World – an older-generation (as in 20 years old) seat that is significantly less desirable on a long overnight flight.

Same category. **Same** price. **Same** badge on the boarding pass.

A 2.5-star vs. 4-star gap.

Here's what that gap actually looks like.

The Product Reality: Club Suite vs. Old Club World

	Club Suite	Old Club World
Overall Rating	★★★★	★★½
Google Flights Label (See below)	"Individual suite"	"Lie flat seat"
Privacy	Full door + high dividers	No door, low dividers
Layout	1-2-1 (all direct aisle access)	2-3-2 & 2-4-2
Bed	Fully flat, competitive length	Fully flat
Couple Friendliness	Strong – center E/F seats	Usable, far less private
Solo Experience	Excellent – A/K window seats	Below average
Availability	Heathrow, most routes	A380,787,777 + Gatwick

*See Google's Search Results Below
Same Route, Same Day*

The screenshot displays two flight options for a departure on Monday, May 4. Both flights are priced at \$3,754 and have a travel time of 10 hours and 25 minutes. The first flight departs at 4:35 PM from San Francisco International Airport (SFO) and arrives at Heathrow Airport (LHR) at 11:00 AM the following day. It is operated by British Airways in Business Class on an Airbus A380 (BA 284). The second flight departs at 7:30 PM from SFO and arrives at LHR at 1:55 PM the following day, operated by British Airways in Business Class on a Boeing 777 (BA 286). Both flights offer amenities such as lie flat seats, Wi-Fi (for a fee), in-seat power and USB outlets, on-demand video, and a low contrail warming potential. The first flight has an emissions estimate of 2,449 kg CO2e (+15% emissions), while the second has 2,492 kg CO2e (+17% emissions).

THE FALSE FAMILIARITY TRAP

Jordan had flown Business Class before. That's exactly why she didn't ask questions.

She knew what Business Class was. She'd done this. The category felt familiar, so she skipped the layer beneath it. She booked the first BA result – the 4:35 pm departure from SFO – saw 'Business Class' and 'Lie flat seat' and felt the comfortable click of a familiar purchase.

But she had never flown this aircraft. This seat. This configuration.

She was a **first-time buyer wearing the costume** of an experienced one. And that is actually more dangerous than being a complete novice. A novice knows to ask questions. The falsely familiar assume they already have the answers.

There is a rule here, and it is not complicated: If you've bought this exact product before – same make, same model, same everything – you can rely on memory. If it's new to you in any way, treat it as a first-time purchase. No exceptions.

Jordan had flown Business Class. She had never flown Old Club World to London. Those are different products. She just didn't know that yet.

WHAT SARAH DID DIFFERENTLY

Sarah **didn't have more options** than Jordan. She had the same two flights before her on the same day.

She just looked one layer deeper.

When she searched SFO to Heathrow on Google Flights, she filtered on Oneworld only because she wanted a non-stop and credit with American Airlines.

Two departures appeared at identical prices.

4:35pm. Airbus A380. Lie-flat seat.

7:30pm. Boeing B777. Individual suite.

Two words.

*"I wasn't doing research," she'd say later. "I was just **curious** about what I was actually buying."*

That's the entire gap.

Not diligence as homework.

Curiosity as instinct.

The Route Decoder: Same Route, Different Realities

Same-day departures on British Airways. Same route. Same price. Different aircraft. Different product.

Route	Departure	Aircraft	Seat Product	Rating
SFO > LHR	4:35 PM	A380	Old Club World	★★½
SFO > LHR	7:30 PM	777	Club Suite	★★★★
BOS > LHR	7:30 PM	A380	Old Club World	★★½
BOS > LHR	9:50 PM	777	Club Suite	★★★★
LAX > LHR	8:50 PM	A380	Old Club World	★★½

LAX > LHR	3:40 PM	777	Club Suite	★★★★
LAS > LHR	5:20 PM	787	Old Club World	★★ ¹ / ₂
LAS > LHR	10:10 PM	A350/787	Club Suite	★★★★

One more note: if your flight is to/from Gatwick instead of Heathrow, the chance of Club Suite is zero. Heathrow is the Club Suite hunting ground. Gatwick is the old-seat leisure product.

The Compound Effect Goes Both Directions

Jordan's bad flight didn't end at landing.

She arrived in London having experienced a few hours of *poor* sleep. Her first morning was recovery, not momentum. The energy she brought to that breakfast table – the version of herself that showed up – was downstream of one non-deliberate booking decision made six weeks earlier.

Meanwhile, Sarah had slept. Actually slept. She'd closed that door somewhere over Canada and woken up over Ireland. She ordered eggs. She was ready.

Same destination. **Same** morning. **Completely different** states.

The compound effect of deliberate decisions doesn't just show up in your seat. It shows up in every hour that follows.

One moment of false familiarity. Inferior-quality sleep. One full London day lost to fog.

What This Demonstrates

Jordan's mistake wasn't carelessness. It was assumption.

She assumed Business Class was Business Class – that the category label was sufficient. She didn't ask what she was actually buying because the category felt familiar enough not to require questions.

The good news: she can't blame British Airways for this. The information was on Google Flights. Four words – 'Lie flat seat' and 'Individual suite' – sitting right there in the flight details panel.

The menu was available. She just didn't read it. She didn't look up what the difference was.

This is not a judgment. It's a reminder.

Buyer Beware Laws Exist for a Reason

And that reason is simple: responsibility for knowing what you're purchasing belongs to the buyer. Not because companies are necessarily adversarial – but because no one has more stake in your experience than you do. **They can't make you curious.**

You can skip the diligence. You're allowed. But you can't skip the diligence and assign the consequence to someone else.

The smarter path is to never reach the blame stage at all.

This Isn't a Travel Story

You've been on a date. Maybe several.

By the third date, you may know whether you like this person. You feel the momentum. It's going somewhere. And precisely because it feels good, you stop asking the hard questions. You've been in relationships before.

You know how this goes.

Except you've never been in a relationship with *this* person.

You've never bought *this* product. You know the category. You don't know the make and the model.

Six months later, you're sitting at a breakfast table in a different city, wondering how you and a friend ended up in such different experiences from the same starting point.

"I didn't ask," one of them admits quietly.

"I did," says the other.

The questions were available. The conversations were possible. One person leaned into curiosity. The other trusted the category name.

Same dynamic. Different context.

Same intelligence gap.

You don't have to interrogate someone on a first date. But by the third, if you're still not asking real questions instead of finding out their favorite color, you're not dating – you're assuming.

And assumptions don't upgrade relationships.

They just delay the turbulence.

The same principle applies to anything you're about to buy tomorrow – at the mall, at the car dealership, at Home Depot. If it's new to you in any meaningful way, treat it as a first-time purchase. Ask the next layer of questions. Be genuinely curious about what you're actually getting.

That's not paranoia. That's intelligence.

Diligence isn't defensive homework. It's self-respect. You're not protecting yourself from British Airways. You're honoring your own investment – of money, of time, of the experience you actually wanted. The quality of what you receive begins with the quality of what you asked.

Best Seats by Cabin

About to book? Already booked? Here's how to get the most value.

CLUB SUITE

★★★★

Seats	Best For	Why
A / K	Solo travelers	Best window adjacency, strongest sense of separation from neighbors
E / F	Couples	Center seats make interaction easiest – most accessible pair
All seats	Everyone	Hard product is consistently strong throughout the entire cabin

OLD CLUB WORLD ON A380*

★★½

Seats	Why
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15A, 15K	Direct aisle access – no stepping over anyone. Best in cabin.
All other A / K	Window privacy, though you step over a neighbor to reach aisle
B / J seats	Good enough, but aisle traffic is noticeably close
D / G seats	Middle aisle seats with full exposure – limited privacy
E / F seats	Least privacy in cabin, extremely close to neighbor – claustrophobic

**On British Airways' A380, seats A, K, E, and F are rear-facing, which is a factor travelers who experience discomfort while flying may want to look out for when choosing a seat. Even in a 2.5-star cabin, the right seat selection recovers half a star.*

The difference between two women at the same breakfast table with two completely different stories.

You don't always need more options. You just need to *know* your options.

That's not a travel skill. That's Upgrade Intelligence – applied to a flight today, a relationship next month, a job offer next quarter. The domain changes. The gap between people who asked and people who assumed never does.

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How to save up to 84% – before Hyatt changes everything in May

Everyone's talking about the Hyatt devaluation. Award prices jump as much as 40% in May 2026. The points in your account will buy significantly less hotel – starting then.

That's the news. You've probably heard it.

Here's what most people aren't talking about.

ONE LAST MOVE BEFORE THE DOOR CLOSES

While the travel world mourns what's coming in May, there's still a play on the table. And it expires April 7.

Through April 7, 2026, Hyatt is offering a 20% discount on points purchases when you buy at least 5,000 points. That brings the cost down to just 2.08¢ per point.

The play: Buy at today's discounted price. Redeem at current award levels. Before May's new chart takes effect.

That's it. The whole strategy. And it's been quietly delivering 40%, 50%, even 86% savings at many fine properties.

HOW THE MATH WORKS

Hyatt members can purchase up to 55,000 points annually, after 60 days of membership. Need more? **Transfer from Chase**, pool points with another member, or use FCF's "[how to get around the maximum limits strategy](#)."

THE PROPERTIES WORTH YOUR ATTENTION

Here's every property from our research on this strategy – ranked by savings, highest first. Published rates are World of Hyatt member rates. Points cost is based on current sale pricing at 2.08¢/point.

Hotel	Location	Room Type	Nights	Published Rate	Points Needed	Points Cost (@ 2.08¢)	Savings
Thompson Palm Springs	Palm Springs, CA	-	4	\$9,053	68,000	\$1,414	\$7,639 / 84%
Hyatt Regency Nice Palais de la Méditerranée	Nice, France	Penthouse Suite	1	\$3,647	50,000	\$1,040	\$2,607 / 74%
Great Scotland Yard Hotel	London, UK	2-Bedroom Suite	1	\$2,857	42,000	\$874	\$1,983 / 72%
Park Hyatt Kyoto	Kyoto, Japan	-	4	\$10,831	160,000	\$3,328	\$7,503 / 72%
Park Hyatt Vienna	Vienna, Austria	Diplomat Suite	1	\$3,173	50,000	\$1,040	\$2,133 / 70%

Hotel	Location	Room Type	Nights	Published Rate	Points Needed	Points Cost (@ 2.08¢)	Savings
Park Hyatt New York	New York, NY	King/Queen	4	\$11,259	180,000	\$3,744	\$7,515 / 69%
Andaz Munich Schwabinger Tor	Munich, Germany	Executive Tower Suite	1	\$2,019	34,000	\$707	\$1,312 / 65%
Park Hyatt Paris-Vendôme	Paris, France	Park Executive Suite	1	\$3,167	70,000	\$1,456	\$1,711 / 58%
Andaz 5th Avenue	New York, NY	-	4	\$6,355	140,000	\$2,912	\$3,443 / 54%
Hyatt Regency Phuket Resort	Phuket, Thailand	-	4	\$2,650	60,000	\$1,248	\$1,402 / 53%
Park Hyatt Paris-Vendôme	Paris, France	-	4	\$5,856	140,000	\$2,912	\$2,944 / 50%
Grand Hyatt Kauai Resort & Spa	Kauai, HI	Suite	4	\$9,930	240,000	\$4,992	\$4,938 / 50%
Andaz Amsterdam Prinsengracht	Amsterdam, Netherlands	Prinsengracht Suite	1	\$1,674	42,000	\$874	\$800 / 48%
Grand Hyatt Tokyo	Tokyo, Japan	King/Queen	4	\$5,571	140,000	\$2,912	\$2,659 / 48%
Hyatt Regency Zurich Airport	Zurich, Switzerland	Ambassador Suite	1	\$1,350	34,000	\$707	\$643 / 48%
Park Hyatt Maldives Hadahaa	Maldives	Villa	4	\$5,405	140,000	\$2,912	\$2,493 / 46%
Park Hyatt Milan	Milan, Italy	Park King	1	\$1,340	35,000	\$728	\$612 / 46%
Park Hyatt Paris-Vendôme	Paris, France	Park Deluxe Suite	1	\$2,062	56,000	\$1,165	\$897 / 43%
Alila Napa Valley	Napa Valley, CA	-	4	\$6,604	180,000	\$3,744	\$2,860 / 43%

Hotel	Location	Room Type	Nights	Published Rate	Points Needed	Points Cost (@ 2.08¢)	Savings
Alila Ventana Big Sur	Big Sur, CA	Suite	4	\$13,108	360,000	\$7,488	\$5,620 / 43%
IL Tornabuoni Hotel, Florence	Florence, Italy	Deluxe King	1	\$902	25,000	\$520	\$382 / 42%
Grand Hyatt Baha Mar	Nassau, Bahamas	King/Queen	4	\$3,997	116,000	\$2,413	\$1,584 / 40%
Hyatt Regency Maui Resort & Spa	Maui, HI	-	4	\$4,720	140,000	\$2,912	\$1,808 / 38%
Park Hyatt St. Kitts Christophe Harbour	St. Kitts	-	4	\$3,381	100,000	\$2,080	\$1,301 / 38%
Hyatt House Tokyo Shibuya	Tokyo, Japan	-	4	\$1,978	60,000	\$1,248	\$730 / 37%
Andaz London Liverpool Street	London, UK	King	1	\$686	21,000	\$437	\$249 / 36%
Andaz Maui at Wailea Resort	Maui, HI	-	4	\$5,784	180,000	\$3,744	\$2,040 / 35%
IL Tornabuoni Hotel, Florence	Florence, Italy	Beatrice Suite	1	\$1,601	50,000	\$1,040	\$561 / 35%
Andaz Prague	Prague, Czech Republic	Premium King	1	\$635	21,000	\$437	\$198 / 31%
Hyatt Centric Milan Centrale	Milan, Italy	King	1	\$521	17,000	\$354	\$167 / 32%
Hyatt Regency London Albert Embankment	London, UK	Executive Suite / River View	1	\$843	29,000	\$603	\$240 / 28%
7Pines Resort Sardinia	Sardinia, Italy	Rooftop Suite	1	\$1,997	70,000	\$1,456	\$541 / 27%
7Pines Resort Ibiza	Ibiza, Spain	Cliff Suite Sea View Duplex	1	\$1,432	50,000	\$1,040	\$392 / 27%

Hotel	Location	Room Type	Nights	Published Rate	Points Needed	Points Cost (@ 2.08¢)	Savings
Hyatt Regency Zurich Airport	Zurich, Switzerland	King	1	\$605	21,000	\$437	\$168 / 28%
Great Scotland Yard Hotel	London, UK	King	1	\$605	21,000	\$437	\$168 / 28%
Park Hyatt Milan	Milan, Italy	Park Junior Suite	1	\$1,549	56,000	\$1,165	\$384 / 25%

A FOND FAREWELL

We've featured this strategy several times over the years.

It's been a great way to stay in world-class hotels for a fraction of the cash price. The kind of savings that belong in a story you tell for years.

After May, the math changes. The strategy retires.

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Park Hyatt Vienna	Vienna, Austria	Diplomat Suite	1	\$3,173	50,000	\$1,040	\$2,133 / 70%
Park Hyatt New York	New York, NY	King/Queen	4	\$11,259	180,000	\$3,744	\$7,515 / 69%
Andaz Munich Schwabinger Tor	Munich, Germany	Executive Tower Suite	1	\$2,019	34,000	\$707	\$1,312 / 65%
Park Hyatt Paris-Vendôme	Paris, France	Park Executive Suite	1	\$3,167	70,000	\$1,456	\$1,711 / 58%
Andaz 5th Avenue	New York, NY	-	4	\$6,355	140,000	\$2,912	\$3,443 / 54%

Hotel	Location	Room Type	Nights	Published Rate	Points Needed	Points Cost (@ 2.08¢)	Savings
Hyatt Regency Phuket Resort	Phuket, Thailand	-	4	\$2,650	60,000	\$1,248	\$1,402 / 53%
Park Hyatt Paris-Vendôme	Paris, France	-	4	\$5,856	140,000	\$2,912	\$2,944 / 50%
Grand Hyatt Kauai Resort & Spa	Kauai, HI	Suite	4	\$9,930	240,000	\$4,992	\$4,938 / 50%
Andaz Amsterdam Prinsengracht	Amsterdam, Netherlands	Prinsengracht Suite	1	\$1,674	42,000	\$874	\$800 / 48%
Grand Hyatt Tokyo	Tokyo, Japan	King/Queen	4	\$5,571	140,000	\$2,912	\$2,659 / 48%
Hyatt Regency Zurich Airport	Zurich, Switzerland	Ambassador Suite	1	\$1,350	34,000	\$707	\$643 / 48%
Park Hyatt Maldives Hadahaa	Maldives	Villa	4	\$5,405	140,000	\$2,912	\$2,493 / 46%
Park Hyatt Milan	Milan, Italy	Park King	1	\$1,340	35,000	\$728	\$612 / 46%
Park Hyatt Paris-Vendôme	Paris, France	Park Deluxe Suite	1	\$2,062	56,000	\$1,165	\$897 / 43%
Alila Napa Valley	Napa Valley, CA	-	4	\$6,604	180,000	\$3,744	\$2,860 / 43%
Alila Ventana Big Sur	Big Sur, CA	Suite	4	\$13,108	360,000	\$7,488	\$5,620 / 43%
IL Tornabuoni Hotel, Florence	Florence, Italy	Deluxe King	1	\$902	25,000	\$520	\$382 / 42%
Grand Hyatt Baha Mar	Nassau, Bahamas	King/Queen	4	\$3,997	116,000	\$2,413	\$1,584 / 40%
Hyatt Regency Maui Resort & Spa	Maui, HI	-	4	\$4,720	140,000	\$2,912	\$1,808 / 38%

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Park Hyatt St. Kitts Christophe Harbour	St. Kitts	-	4	\$3,381	100,000	\$2,080	\$1,301 / 38%
Hyatt House Tokyo Shibuya	Tokyo, Japan	-	4	\$1,978	60,000	\$1,248	\$730 / 37%
Andaz London Liverpool Street	London, UK	King	1	\$686	21,000	\$437	\$249 / 36%
Andaz Maui at Wailea Resort	Maui, HI	-	4	\$5,784	180,000	\$3,744	\$2,040 / 35%
IL Tornabuoni Hotel, Florence	Florence, Italy	Beatrice Suite	1	\$1,601	50,000	\$1,040	\$561 / 35%
Andaz Prague	Prague, Czech Republic	Premium King	1	\$635	21,000	\$437	\$198 / 31%
Hyatt Centric Milan Centrale	Milan, Italy	King	1	\$521	17,000	\$354	\$167 / 32%
Hyatt Regency London Albert Embankment	London, UK	Executive Suite / River View	1	\$843	29,000	\$603	\$240 / 28%
7Pines Resort Sardinia	Sardinia, Italy	Rooftop Suite	1	\$1,997	70,000	\$1,456	\$541 / 27%
7Pines Resort Ibiza	Ibiza, Spain	Cliff Suite Sea View Duplex	1	\$1,432	50,000	\$1,040	\$392 / 27%
Hyatt Regency Zurich Airport	Zurich, Switzerland	King	1	\$605	21,000	\$437	\$168 / 28%
Great Scotland Yard Hotel	London, UK	King	1	\$605	21,000	\$437	\$168 / 28%
Park Hyatt Milan	Milan, Italy	Park Junior Suite	1	\$1,549	56,000	\$1,165	\$384 / 25%

A FOND FAREWELL

We've featured this strategy several times over the years.

It's been a great way to stay in world-class hotels for a fraction of the cash price. The kind of savings that belong in a story you tell for years.

After May, the math changes. The strategy retires.



2,180 Ways to Fly Lufthansa and SWISS \$7,534 Business Class Seats to Europe for \$1,848 R/T

March 2026

Why North America's best loyalty program performs – with or without any miles or points. Solo travelers and families can save up to 74% off to 160+ cities in Europe

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It costs \$1,848 when you know what you're doing.

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Other key benefits:

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- **A stopover for 5,000 points.** Pass through Montreal, Toronto, or Vancouver on your way to Europe and Aeroplan lets you add a Canadian stop over for just 5,000 points. Get an extra city in Europe if you want, too. That's not a footnote – that's a free city bolted onto a Business Class trip to the Alps.
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The math:

$$120,000 \text{ miles} \times \$0.0144 = \mathbf{\$1,728 \text{ in miles}}$$

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Houston > FRA	140000	\$2,016	~\$120	\$2,136	~\$6,500	\$4,864 (69%)
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New York - Frankfurt	March			April	March	
Chicago - Frankfurt	March, April, Aug.			March, April, Nov.		
San Francisco - Frankfurt	March					
Washington, D.C - Munich	March, April, Oct.		July, Aug.	March	May, June, Aug., Sept.	April
Chicago - Munich				March		
Boston - Munich	March, April, July		Aug.	March, Aug., Sept.	Aug.	April to June, Sept.
Charlotte - Munich				April, Nov.		

Denver - Munich	Aug.	Aug.		April, Aug., Sept.		
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Warning to New Yorkers: Airlines Are Charging You Up to \$577 Extra to Skip Hawaii

March 2026

How FCF's Hula Loophole turns your Business Class transcon into something much better – for less money

DELTA'S DIRTY LITTLE RANSOM

Last month, we showed California residents how Delta holds Business Class transcon fares hostage.

The ransom? Round-trip fares of \$4,800 to \$7,200 just to fly coast-to-coast nonstop.

That's not a flight. That's a mortgage payment with wings.

If you missed that piece, read [Edition 19 of the 2T1T strategy here](#).

YOUR TURN, NEW YORKERS

The same ransom note lands in your inbox every time you book Business Class to Los Angeles or San Francisco with Delta.

American and United fares are as high as they have ever been too, typically in the \$2,800 to \$3,800 range these days.

But New York has an escape route California doesn't. We call it the **Hula Loophole**.

Once you see it, you can't unsee it.

PILOTS, PATHS, AND PRICING

Here's something most passengers don't know or forget. Planes don't fly straight lines between cities.

They fly great circle routes – arcs that *look* longer on a flat map but are actually the shortest path on a sphere. What appears to be the "wrong way" is the right way. It just requires seeing the actual shape of the globe.

Airline pricing works exactly the same way.

THE MAP YOU'VE BEEN USING IS WRONG

Most travelers assume airfare works like a taxi meter. More miles, more money. Linear. Logical.

Completely wrong.

Airlines price international and domestic routes on entirely different architectures. What looks like it should cost more often costs less. The Hula Loophole lives in that gap.

WHAT THE HULA LOOPHOLE ACTUALLY IS

The conceptual routing: East Coast > California > Hawaii > back to East Coast.

One ticket. One trip. Multiple destinations. In many cases, **it costs less than a straight New York–California round-trip.**

By adding a vacation stop, you're upgrading the trip you already bought.

ASKING THE WRONG QUESTION

Most New Yorkers booking a transcon ask: *"What's the cheapest way to get to California in Business Class?"*

The Upgrade IQ question is different: *"What's the cheapest way to get to California – and come home with the best story and experience possible?"*

Same budget.

Better question.

Hawaii appears.

THE NUMBERS

These are real Business Class fares sampled in May – a perfect month to hit Hawaii before summer heat peaks on the islands.

Airline	Flight #1	Flight #2	Flight #3	Typical Transcon	2T1T Fare	Cost for Hawaii
Delta	JFK-LAX	LAX-Kona	Kona-JFK 1-stop	\$4,947	\$4,266	-\$681
Delta	JFK-LAX	LAX-Maui	Maui-JFK 1-stop	\$4,947	\$4,366	-\$581
Delta	JFK-LAX	LAX-Honolulu	Honolulu-JFK 1-stop	\$4,947	\$4,431	-\$516
Delta	JFK-LAX	LAX-Kauai	Kauai-JFK 1-stop	\$4,947	\$4,666	-\$281
American	JFK-LAX	LAX-Honolulu	Honolulu-JFK 1-stop	\$2,921	\$3,077	\$156
American	JFK-LAX	LAX-Maui	Maui-JFK 1-stop	\$2,921	\$3,085	\$164
United	EWR-LAX	LAX-Honolulu	Honolulu-EWR 1-stop	\$3,537	\$3,357	-\$180

Delta	JFK-Honolulu 1-stop	Honolulu- LAX	LAX-JFK	\$4,947	\$4,849	-\$98
Delta	JFK-Kona 1- stop	Kona-LAX	LAX-JFK	\$4,947	\$4,499	-\$448
Delta	JFK-Kauai 1- stop	Kauai-LAX	LAX-JFK	\$4,947	\$4,269	-\$678
American	JFK-Honolulu 1-stop	Honolulu- LAX	LAX-JFK	\$2,921	\$2,620	-\$301
American	JFK-LAX	LAX- Honolulu	Honolulu-JFK 1-stop	\$2,921	\$2,516	-\$405
American	JFK-LAX	LAX-Maui	Maui-JFK 1- stop	\$2,921	\$2,516	-\$405
American	JFK-LAX	LAX-Kauai	Kauai-JFK 1- stop	\$2,921	\$2,763	-\$158
American	JFK-LAX	LAX-Kona	Kona-JFK 1- stop	\$2,921	\$2,274	-\$647
United	EWR-LAX	LAX-Kona	Kona-EWR 1- stop	\$3,537	\$3,414	-\$123
United	EWR-LAX	LAX-Kauai	Kauai-EWR 1- stop	\$3,537	\$3,587	\$50
United	EWR-SFO	SFO- Honolulu	Honolulu-EWR 1-stop	\$3,519	\$3,560	\$41
United	EWR-SFO	SFO-Kona	Kona-EWR 1- stop	\$3,519	\$3,622	\$103
United	EWR-SFO	SFO-Kauai	Kauai-EWR 1- stop	\$3,519	\$3,661	\$142

The top six rows are highlighted for a reason.

Delta is literally charging you *less* in many cases to add Hawaii than to skip it. The best single number: **-\$577**. That's what you save by adding Kauai to your JFK-SFO round-trip.

The detour pays you.

The Upgrade Cost: **Less than Free.**

THE DRAGONS WERE NEVER REAL

Medieval cartographers didn't draw sea monsters at the edges of maps because monsters were there.

They drew them because they didn't know what was there. When the territory is unknown, you fill it with assumptions. More destinations means more money. More routing means more cost. More stops means more complexity.

Those aren't facts. They're dragons.

Every traveler who has ever assumed the direct flight was the cheapest option was working from a medieval map. Flat. Logical-looking. Completely wrong about the shape of the world.

Your pilot has never once used that map. He's been flying the sphere the whole time – the great circle arc, the path that looks wrong and arrives first.

The Hula Loophole is just the fare version of what he already knows.

New York to California to Hawaii and home – for less than New York to California and home. The detour is the direct route. The arc is the straight line.

The sea monsters aren't real.

You just needed the right map.

See you up front, slaying dragons.

How FCF's Hula Loophole turns your Business Class transcon into something much better – for less money

DELTA'S DIRTY LITTLE RANSOM

Last month, we showed California residents how Delta holds Business Class transcon fares hostage.

The ransom? Round-trip fares of \$4,800 to \$7,200 just to fly coast-to-coast nonstop.

That's not a flight. That's a mortgage payment with wings.

If you missed that piece, read [Edition 19 of the 2T1T strategy here](#).

YOUR TURN, NEW YORKERS

The same ransom note lands in your inbox every time you book Business Class to Los Angeles or San Francisco with Delta.

American and United fares are as high as they have ever been too, typically in the \$2,800 to \$3,800 range these days.

But New York has an escape route California doesn't. We call it the **Hula Loophole**.

Once you see it, you can't unsee it.

PILOTS, PATHS, AND PRICING

Here's something most passengers don't know or forget. Planes don't fly straight lines between cities.

They fly great circle routes – arcs that *look* longer on a flat map but are actually the shortest path on a sphere. What appears to be the "wrong way" is the right way. It just requires seeing the actual shape of the globe.

Airline pricing works exactly the same way.

THE MAP YOU'VE BEEN USING IS WRONG

Most travelers assume airfare works like a taxi meter. More miles, more money. Linear. Logical.

Completely wrong.

Airlines price international and domestic routes on entirely different architectures. What looks like it should cost more often costs less. The Hula Loophole lives in that gap.

WHAT THE HULA LOOPHOLE ACTUALLY IS

The conceptual routing: East Coast > California > Hawaii > back to East Coast.

One ticket. One trip. Multiple destinations. In many cases, **it costs less than a straight New York–California round-trip.**

By adding a vacation stop, you're upgrading the trip you already bought.

ASKING THE WRONG QUESTION

Most New Yorkers booking a transcon ask: *"What's the cheapest way to get to California in Business Class?"*

The Upgrade IQ question is different: *"What's the cheapest way to get to California – and come home with the best story and experience possible?"*

Same budget.

Better question.

Hawaii appears.

THE NUMBERS

These are real Business Class fares sampled in May – a perfect month to hit Hawaii before summer heat peaks on the islands.

Airline	Flight #1	Flight #2	Flight #3	Typical Transcon	2T1T Fare	Cost for Hawaii
Delta	JFK-LAX	LAX-Kona	Kona-JFK 1-stop	\$4,947	\$4,266	-\$681
Delta	JFK-LAX	LAX-Maui	Maui-JFK 1-stop	\$4,947	\$4,366	-\$581
Delta	JFK-LAX	LAX-Honolulu	Honolulu-JFK 1-stop	\$4,947	\$4,431	-\$516
Delta	JFK-LAX	LAX-Kauai	Kauai-JFK 1-stop	\$4,947	\$4,666	-\$281
American	JFK-LAX	LAX-Honolulu	Honolulu-JFK 1-stop	\$2,921	\$3,077	\$156
American	JFK-LAX	LAX-Maui	Maui-JFK 1-stop	\$2,921	\$3,085	\$164
United	EWR-LAX	LAX-Honolulu	Honolulu-EWR 1-stop	\$3,537	\$3,357	-\$180

Delta	JFK-Honolulu 1-stop	Honolulu- LAX	LAX-JFK	\$4,947	\$4,849	-\$98
Delta	JFK-Kona 1- stop	Kona-LAX	LAX-JFK	\$4,947	\$4,499	-\$448
Delta	JFK-Kauai 1- stop	Kauai-LAX	LAX-JFK	\$4,947	\$4,269	-\$678
American	JFK-Honolulu 1-stop	Honolulu- LAX	LAX-JFK	\$2,921	\$2,620	-\$301
American	JFK-LAX	LAX- Honolulu	Honolulu-JFK 1-stop	\$2,921	\$2,516	-\$405
American	JFK-LAX	LAX-Maui	Maui-JFK 1- stop	\$2,921	\$2,516	-\$405
American	JFK-LAX	LAX-Kauai	Kauai-JFK 1- stop	\$2,921	\$2,763	-\$158
American	JFK-LAX	LAX-Kona	Kona-JFK 1- stop	\$2,921	\$2,274	-\$647
United	EWR-LAX	LAX-Kona	Kona-EWR 1- stop	\$3,537	\$3,414	-\$123
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March 's Top 67 Mileage Awards & Special Fares Greatest Hits (Still Available)

March 2026

March 2026 Deals

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