We Travel Cheap

Mike Whitesides
March 27, 2014

7 Night Resort Certificates
$259 until Sunday
at www.WeTravelCheap.com

Stay Connected
facebook.com/wetravelcheap
pinterest.com/wetravelcheap
twitter.com/wetravelcheap

Globe Trotting

• 2010
  – Samoa
  – Orlando/Disneyworld
• 2011
  – Roatan, Honduras
  – Cancun
• 2012
  – Bahamas Cruise and
  Orlando/Disneyworld
  – Costa Rica
  – Cancun
  – Disneyland
• 2013
  – Orlando/Disneyworld
  – Disneyland 3Xs
  – Barcelona, Spain
  – Cancun
  – Dominican Republic
• 2014
  – Disneyland
  – Cancun
  – Orlando/Disneyworld
  – Puerto Rico
  – Cancun

Cheap Travel = Frame of Mind
The Tale of Two Families

Prices

Wrights

• Must go to a specific place and then look for a good deal.
• Must travel on holidays and during the summer.

• Keep their options open and find the best value.
• Find the cheapest dates to travel.

Prices

Wrights

• Book package deals for the whole family.
• Eat out for every meal during their trip.

• Create their own package with deals on condos, hotels and flights.
• Look for dining coupons and make their own food.

Prices

Wrights

• They return home to a depleted bank account or lots of credit card debt.
• They know they got the best deal possible and return home to a bank account still containing enough funds for the next trip!

Where do you want to go on your next vacation?

What’s keeping you from getting there?
Barriers to Traveling

- Money
- Time
- Work
- Family (spouse, kids)
- Fear

Travel = Money
Travel $< Money

New Money

- Miles
- Points
- Rewards

Do you have an extra $10,000 to spend on travel each year?

Southwest Rewards Conversion
50,000 points = $715 of travel

Where else are you going to find that kind of return on your investment?
Miles & Points are the new currency
(Not cash and coins)

Miles Myths

• You have to fly or travel a lot to get miles
• Signing up for a credit card is the only way to get points and miles
• It’s too hard to use my miles and points
• It’s not worth the effort

Now the Facts

Over 1,000 Ways...

• Business Products and Services
• Car Rentals
• Charities
• Credit Cards
• Financial Services
• Home and Health
• Hotels
• Retail and Dining

Bank Promotions

Credit cations

How ‘credit cations’ work

• Banks buy miles from airlines and points from hotels.
• Bank entice you to sign up for credit cards and offer huge introductory offers.
• After you meet the terms and conditions of the promotion the points are yours.
• These cards carry a high interest rate.
• Most cards have an annual fee (most are waived for the first year)
Earn miles and points on money you’re spending anyway!

Be sure to pay off your balance each month.

Meeting Minimum Charge Req.

- Regular Expenses
- Insurance
- Cellphone/Cable/Internet
- Dining
- Groceries
- Netflix
- Gas
- Gym Memberships
- Car Repairs
- Business Travel
- American Express Gift Cards (care of cash advance fee)
- Amazon.com Gift Cards
- Store Gift Cards
- Holiday Gifts
- Birthday Gifts
- Graduation Gifts
- Charitable and Religious Contributions
- IRA Account
- Vision Insurance
- Contractor Payment
- Contractor Supplies
- Baby Sitter, Maids, Pet Sitters, Handymen, Yard Work Providers (difficult instead of cash)
- Reimbursement for others’ expenses
- Additional Cards
- Wedding Expenses
- Splitting Payments
- Insurance Payments
- Mortgage Payments (fee of ~1% or higher)
- Rent Car Payments (Charge Smart for a fee)
- Car Registration
- Utility Payments
- College Tuition and Student Loans
- Property taxes
- US Taxes
- State & Local Taxes

(adapted from millionmilesecrets.com)

Where can 50,000 miles/pts get you?

- Southwest Airlines – 5 r/t tickets SLC to LAX
- American Airlines – 2 r/t tickets to Cancun
- Delta – Almost 1 r/t ticket to Europe
- Marriott – 4-5 nights hotel
- Priority Club - 4-5 nights hotel
- Chase Ultimate Rewards - $624 of travel

Miles are worth their weight in gold!

Southwest Chase Visa

Wait for the 50,000 miles promotion

Southwest Airlines Rapid Rewards Signature Visa Card from Chase provides the card for domestic travel

- 50,000 bonus miles after charging $1,000 in first 3 months
- $95 annual fee waived
- 2x miles on rental cars & hotels
- Get 10,000 bonus miles for your first anniversary after you may be annual fee again
- See Terms and Conditions for details including open ended Rewards account
- The card must be used to fly Southwest Airlines
- Miles can’t be redeemed for the purchase of gift cards

Note: If you sign up for the card, sign up for the Southwest Airlines Repeat Visitor program called Southwest Plus

3/28/14
Southwest Rewards Conversion
50,000 points
= $715

Southwest Airlines E-mail Alerts

50,000 Marriot Rewards

85,000 Club Carlson Rewards

Let’s Talk Credit
(I’m not an financial expert)

Equifax
TransUnion
Experian

How much will credit inquiries affect my score?
In general, credit inquiries have a small impact on one’s FICO score. For most people, one additional credit inquiry will take less than five points off their FICO score.
- Source: MyFico.com
How a FICO Score breaks down

- Payment history: 35%
- Amounts owed: 30%
- Length of credit history: 15%
- New credit: 10%
- Types of credit used: 10%

Credit Card Tips

- Check your credit report
- Pay your bills on time
- Pay off your balance in full each month
- Pay off debt rather than moving it around
- Space out credit card applications (3-4 year)
- Don’t open credit cards if you’re buying or refinancing a home soon

Credit Card Churning

Disneyland

Miles & Point are the new currency
(Not cash and coins)
WeTravelCheap.com

**Condocation**

Staying at a condo resort at a deep discount

**ResortCerts.com**

(book 12 months out)

Give the gift of travel!

**Experience Cancun**

Relaxation awaits your arrival.

**Park City, Utah**

Orlando, Florida

21 resorts available in June 2014

**7 Night Resort Certificates**

$259 until Sunday at www.WeTravelCheap.com

**Travel Cost Comparison**

<table>
<thead>
<tr>
<th>Miles</th>
<th>Gas Per Mile</th>
<th>Gas Price</th>
<th>Total Price for Gas</th>
<th>Hours of Work in Car</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,440</td>
<td>3.52</td>
<td>$2.04</td>
<td>$2.94</td>
<td>22 hours</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miles of Flight</th>
<th>Gas Per Gallon</th>
<th>Airline Price</th>
<th>Total Price for Flight</th>
<th>Hours of Work in Car</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,440</td>
<td>3</td>
<td>$10</td>
<td>$10</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nites at Destination</th>
<th>Nites for Travel</th>
<th>Price per Night</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>2</td>
<td>$130</td>
<td>$910</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nites at Destination</th>
<th>Hotel Points Used</th>
<th>Price per Night</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>40,000</td>
<td>$50</td>
<td>$50</td>
</tr>
</tbody>
</table>

WeTravelCheap.com
Cancun

ResortCert Benefits

• $259 is for the entire week per unit, not per person!
• 7 nights at one of 6,000 resorts worldwide!
• You have 1 year to book and another year to travel.
• You can see availability up to 340 days in advance.
• You can preview resorts here before you buy the resort voucher.
• NO presentation is required!
• Leftover RCI Inventory

$99 – 4 days/3 nights – Park City

1. Call 888-598-6222 ext. 2 for Vickie
2. Reference ID 3166014003
3. Good for 1 year
4. Requires a 90 min. presentation
5. Studio Suite for 4 guests
6. $19 in tax
7. Use for up to 1 year (if you ask)
8. 14 days to cancel after you order
9. Change reservations up to 72 hours prior to check-in
10. Income of $50,000

Also Available in: Orlando, FL; Miami, FL; River Ranch, FL; Gatlinburg, TN; Williamsburg, VA; Las Vegas, NV; Branson, MO.

www.endlessvacationrentals.com

Orlando on eBay - $129
2 nights with 2 Disney tickets

WTC – Deal Finder
Where do you want to go?
- Next 6 months
- This year
- Next year
- In the next 5 years

Value Based Travel

More Fun! = Less Mon!

Shoulder Season

AA Off Peak Dates

<table>
<thead>
<tr>
<th>Destinations</th>
<th>1-Way Off Peak Award (Miles Required in Coach)</th>
<th>3-Way Off Peak Award (Miles Required in Coach)</th>
<th>3-Way Off Peak Savings (Coach)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawaii</td>
<td>17,500</td>
<td>22,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Caribbean and Mexico</td>
<td>12,500</td>
<td>17,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Central America, Colombia, Ecuador, Peru,</td>
<td>15,000</td>
<td>17,500</td>
<td>2,500</td>
</tr>
<tr>
<td>Argentina, Bolivia, Brazil, Chile, Uruguay</td>
<td>10,000</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Europe</td>
<td>20,000</td>
<td>20,000</td>
<td>10,000</td>
</tr>
</tbody>
</table>

Thank You!

facebook.com/wetravelcheap
pinterest.com/wetravelcheap
twitter.com/wetravelcheap