

# HOW TO GET 2-10X MORE VALUE

FROM YOUR CREDIT CARD POINTS



# YOU'RE MISSING OUT ON THOUSANDS OF DOLLARS OF TRAVEL.

**Because you don't understand the secret to getting massive value from your credit card points.**

I've worked with hundreds of people looking to optimize their credit card points, and I can tell you this confidently:

*Most people waste their points.* They miss out on thousands of dollars of travel.

I wrote this guide to make sure you never waste another point.

Because there's a better way. There's a way to get 2-10x more value from your points than your bank tells you they're worth.

Your points are a currency that, when used correctly, can land you premium cabin flights and luxury hotel rooms for jaw-droppingly low prices.

Don't believe me?

Here's the view from my room at the Park Hyatt St. Kitts from February 2025:



The cash price of this beachside suite was ~\$1,500/night but we paid just 35,000 points per night. That's \$350 worth of points for a \$1,500/night hotel.

Do I have your attention?



**Good**, because this stuff is real.

I used to think it was a scam, now I just realize how many amazing trips I was missing out on.

Another cool example?

My family and I are flying in business class to Switzerland this summer.

Ever seen a toddler & a baby in business class? It's going to be quite entertaining for the other passengers.

These one-way flights are worth ~\$3,500 per person. I'm paying just 70,000 points.

Receipts: →

2 Adults, 1 Child	
Air transportation charges (in points)	210,000 pts
Air transportation charges	CA \$117.00*
U.S. Tax Recovery Fee (CA \$31.10x3)	CA \$93.30*
Taxes, fees and charges	CA \$184.20*
Total airfare and taxes, all passengers	210,000 pts + CA \$394.50
<b>GRAND TOTAL</b>	<b>210,000 pts</b> <b>+ CA \$394.50</b>

Over \$10,000 of flights, for just 210,000 points + fees.

Again, this is \$2,100 of points used for \$10k+ of flights, the math is wild!

How am I doing this?

I'm transferring points from a bank (Chase, Amex, Capital One, Citi, Wells Fargo, etc...) to airline and hotel partner programs.

This isn't cheating, this isn't hacking the system, it's simply understanding the system.

**But let's back up a second.**

In order to understand how to 2-10x the value of your points, you have to first understand how to calculate the value of your points.

The most important metric in the wide world of travel hacking is *cents per point (CPP)*.

This measures the redemption value of your points. In other words, it tells you how good a deal you're getting. [Here's](#) the calculator I use to calculate CPP.

If you redeem 100,000 points for a \$1,000 flight, you're getting 1 cent per point.

If you redeem 50,000 points for a \$1,000 flight, you're getting 2 cents per point (this is what we're after).



# How to transfer points and get amazing deals on flights & hotels:

Ok, you get it. You can do better than what your bank gives you in the travel portal.

But how do we do it?

That's what we're about to learn.

But a quick side note for those of you wondering - what I'm showing you is really only relevant for people with bank points (Chase, Capital One, Amex, etc...).

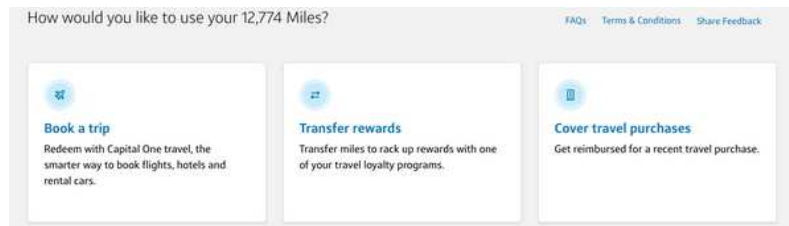
If you have, say, 300k Delta SkyMiles, you might be able to get a great deal (in terms of CPP), but it would have to be through Delta. You can't transfer SkyMiles to another airline program.

## Let's get into it:

We'll start with the practicals, then move into the more complicated stuff.

To transfer points from your bank to an airline or hotel, log into your bank, click on your rewards, then click, "Transfer points."

Here's what Capital One looks like:



Then the whole list of transfer partners comes up. Here's one, Air France-KLM Flying Blue:



Then, I simply put in my Air France Frequent Flier number (you have to make an account on [their website](#)), type how many points I want to transfer, then transfer!

Check out how simple it is on the next page...



**Transfer Your Miles**

Transfer your miles to your Flying Blue account.

12,774 AVAILABLE	-	10,000 USING	=	2,774 REMAINING
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Total Rewards to Transfer  
(minimum 1000)

10000

Equates to 10,000 Flying Blue  
Miles

**Complete Transfer**

Easy as 1,2,3!

A few notes to remember about transferring points:

- All transfers are final - you can't send the points back to the bank from the airline.
- Many transfers are instantaneous, some take longer. **Here's** a great resource my friends at the Daily Drop put together about transfer times/transfer partner rules.

Just like that, 10,000 Capital One Miles became 10,000 Flying Blue Miles!

### But a lot of questions remain...

Namely, what's the point of doing this? How do I know when to do it?

Remember, transferring points is the only way you'll ever get outsized value from your points.

This is why we do it!

But before we transfer, we have to find the deals. I'm about to explain that, but first I should share the proper order to do all of this:

### My process:

- 1) Find the deal. Have it open in one tab.
- 2) Open your bank in another tab.
- 3) Transfer the points.
- 4) Book the MINUTE your points land in the airline/hotel account.

Great news - you know how to do all of this except step 1, finding a deal.

So let's get into that!

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Before we do, if you're feeling overwhelmed by all of this and you know you won't take time to learn it on your own, I can spoon feed it to you.

I offer **1:1 consultations** where I demystify the wild world of credit card points for you. I answer all your questions and give you an action plan to book incredible trips and earn loads of points.

For those of you sitting on 250k+ points that just want to take an awesome trip and not spend hours on airline websites, I can help you too.

I offer **trip planning services** - you tell me how many points you have and where you want to go - then my team and I do all the research and walk you through the booking process. We'd love to help.



## Let's find some deals.

Here's what we're looking for:

- A redemption where the points price is LOW, and the cash price is HIGH.

Just like my business class flights to Switzerland.

In terms of CPP, we want to get 2 CPP or better. That's a great benchmark.

The first place to start is to look at what transfer partners you have access to:

- [Capital One partners.](#)
- [Amex partners.](#)
- [Chase partners.](#)
- [Citi partners.](#)

Let's say you live in the Washington D.C. area and want to fly to Europe.

## Start by looking at cash prices & your bank's travel portal to establish a baseline.

Nonstop flights start at about \$669 roundtrip in September 2025:

Round trip • 1 • Economy

Washington IAD London LHR

Sat, Sep 13 Sat, Sep 20

All filters Stops Airlines Bags Price Times Emissions Connecting airports Duration

Best Cheapest from \$547 NEW

Top departing flights

Ranked based on price and convenience. Prices include required taxes + fees for 1 adult. Optional charges and bag fees may apply. Passenger assistance info.

Sorted by top flights

Flight	Time	Duration	Class	CO2e	Price
British Airways • Iberia, Finnair, American	10:45 PM – 11:10 AM <sup>+</sup>	7 hr 25 min IAD-LHR	Nonstop	443 kg CO2e -10% emissions	\$689 round trip
United • Austrian, Lufthansa	6:40 PM – 6:55 AM <sup>+</sup>	7 hr 15 min IAD-LHR	Nonstop	457 kg CO2e -1% emissions	\$718 round trip
Virgin Atlantic • Air France, Delta, KLM	5:50 PM – 6:20 AM <sup>+</sup>	7 hr 30 min IAD-LHR	Nonstop	439 kg CO2e -11% emissions	\$771 round trip

If the cash price is \$669, we can assume the points price in the travel portals will be about 67,000 points (1 CPP).

That's our target - can we beat 67k points roundtrip for this flight?!

## Next step: looking at the flights available, ask - can I transfer my points directly to any of these airlines?

Go check those transfer partner lists above... All the major banks transfer to British Airways and Virgin Atlantic, but only Chase transfers to United.

I'll focus on British Airways and Virgin Atlantic as almost all of you reading this can likely transfer to them.

We want to see if the points price is lower than the cash price. If so, that'd be a huge win.

Let's see what we can find.



I headed over to British Airways' website and ran some searches for September 2025, here are the prices I'm seeing:

Total Price (including all taxes, fees, and carrier charges)	
50000 Avios + \$ 200.00	
<a href="#">More pricing options</a>	

Same exact flights as I found on the Google Flights search, for 50,000 points + \$200 roundtrip.

This is not a good deal. How do I know? Because booking this through the travel portal would be 66,000 points + \$0 in fees. Transferring to BA, you'd pay 50,000 points + \$200. That's basically choosing to pay \$700 instead of \$660.

This would be BELOW a 1 CPP redemption, and we're aiming for 2 CPP.

This shows that transferring isn't always a good idea.

**Here's the secret - you have to know the good programs.** And Virgin Atlantic is a great program.

Flights	12,000
Taxes, fees and charges	\$348.91
<hr/>	
Cash Subtotal	\$348.91
<hr/>	
Points Subtotal	12,000
<hr/>	
Total to pay	
12,000	+ \$348.91
Virgin Points	Money to pay
<small>Total price for 1 Adult including taxes, fees, charges and carrier imposed charges</small>	

Virgin is charging 12,000 points + \$349 roundtrip for these flights. Important note - this is for the economy classic fare, not basic economy. This means your fare lets you choose your seat (yay!).

The economy classic cash price? \$971 roundtrip.

So let's go to our [handy calculator](#) and calculate the CPP here.

Cash Value of Redemption and Points or Miles Redeemed at	
Points or Miles Redeemed (required)	
12,000	
Opportunity Cost (optional) ⓘ	
0	
Total Cash Cost (required) ⓘ	
\$	971.00
Taxes/Fees Paid (optional) ⓘ	
\$	349.00
Redemption Value	
5.18 cpp	



## 5.18 CPP is AMAZING!

That's 5x what your points are worth in the travel portals. Unreal. This is the magic.

Do the fees hurt? Yes, that's a Virgin Atlantic classic (other programs have less fees), but a deal is a deal.

Let's say a family of 4 books this deal.

- Points price: 48,000 points + \$1,516 roundtrip.
- Cash price: \$3,884.

That's excellent. Again, there are other programs that have less fees, but none with such low points prices.

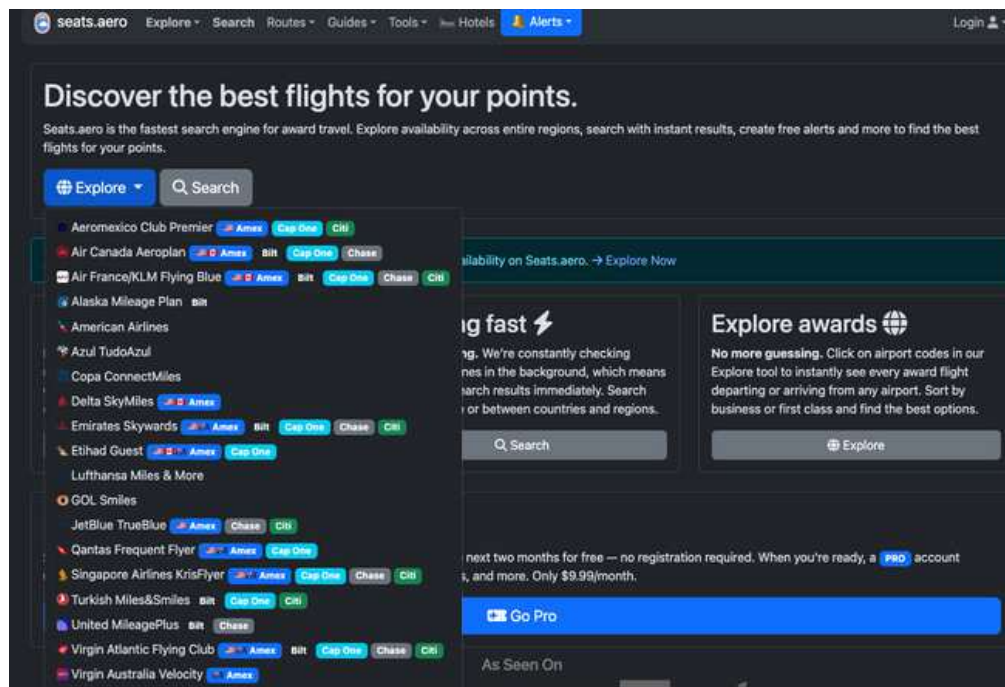
### Congratulations, you now know how to find deals!

"Wait, but Colin... are you saying I have to go search 5 different airline websites every time I want to find a deal? That sounds terrible."

Yes, and no...

*There's a better way.*

## You can use software to find these deals!



Let's learn how!





I'll tell it like it is. These deals can be hard to find. They're not available with every program and not available on every date.

You have to be pretty flexible (on date and location) to find the best flight deals.

But software can make finding these deals quite easy.

Here's a few I recommend:

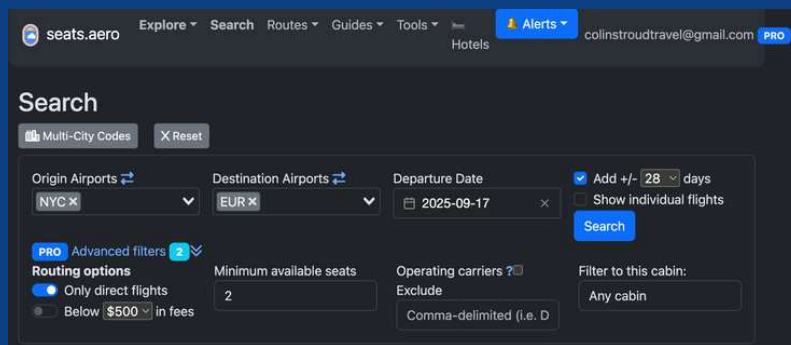
- [Seats.aero](#)
- [Point.me](#)
- [Roame](#)
- [PointsYeah](#)
- [Daily Drop Pro](#)

I'll focus on seats.aero because I think it's (by far) the best. And sadly, I'm not paid to say that.

I pay \$10/month for it and it's helped me find hundreds of thousands of dollars of travel for my clients.

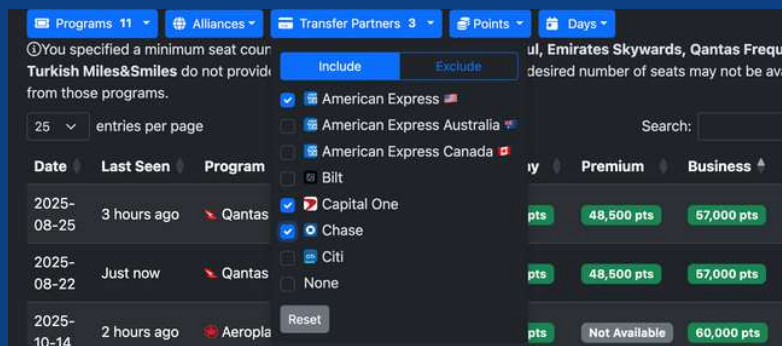
Seats.aero scans all of the major airline loyalty programs at one time. Instead of having to go to 15 websites, you only have to go to one.

I love its search tab:



You can do very general searches like NYC to all major European airports. I chose to search +/- 28 days around September 17, 2025.

You can filter for the credit card currencies you have and add/drop various transfer partners:



## Some of the incredible deals Seats.aero is showing me from that search:

- JFK --> Geneva in Swiss Airlines Business Class: 60,000 points \$50 one-way. Booked through Air Canada Aeroplan.
- JFK --> London in Virgin Atlantic's Premium Economy Class: 10,500 points + \$104.90 one-way. Booked through Virgin Atlantic.
- JFK --> Rome in Delta Main Cabin Economy: 30,000 points + \$5.60 one-way. Booked through Virgin Atlantic.
- JFK --> Milan in Emirates Economy: 17,500 points + \$54 one-way. This is the famous Airbus A380 that has showers on board.

Even better, Seats.aero gives you a link that takes you right to these itineraries on the airline website. You can search Seats.aero, be brought right to the airline site, and book within minutes!

Check these deals on our handy [cents per point calculator](#), but I can almost guarantee these are great deals.

Now if you were paying close attention, you noticed something odd...

Why are we booking Swiss Airlines flights through Air Canada? Or booking Delta flights through Virgin Atlantic?

Because of airline alliances, another key to getting 2-10x the value from your points.

## Understanding airline alliances:

Study this fancy chart:



Most airlines in the world are in 1 of 3 airline alliances: Star Alliance, Oneworld, and Skyteam. The airlines inside these alliances codeshare.

This means I can book a Swiss Airlines flight through Air Canada (both in Star Alliance). Or, a United Airlines flight through Turkish Airlines (Star Alliance).

*See the endless potential here?!*



Understand transferring points AND airlines alliances?

**Now you're becoming an expert.**

Remember those business class flights to Switzerland I've got booked for this summer?

I booked through Air Canada, but I'm flying Lufthansa. How? Lufthansa and Air Canada are part of the Star Alliance.

How cool is that? No bank transfers to Lufthansa, and even if they did, Air Canada has far better award pricing.

United Airlines is another interesting example of this. Chase transfers to both United and Air Canada. I had a client with Chase points who wanted to fly nonstop from Denver to Kauai (Hawaii).

United was charging 100,000 points roundtrip. Air Canada was 50,000 points roundtrip, FOR THE SAME FLIGHT.

This is the power of understanding transfer partners and airline alliances.

Most would never think to transfer Chase points to United (decent deal), even fewer would think to book those United flights through Air Canada and get 50% off.

You are part of that few now. You've got knowledge that millions of Americans do not!

**And want to know some amazing news? This isn't just for flights.**

## Getting hotel deals:

In February 2025, I got the best hotel deal of my life at the Park Hyatt St. Kitts.

My beachside suite was ~\$1,500/night but we paid just 35,000 points per night. That's \$350 worth of points for a \$1,500/night hotel.

I transferred points from my Chase Sapphire Preferred to World of Hyatt. Our view was insane:



Walking around the resort, I couldn't believe everyone else was paying \$1,500/night and I paid \$0.

This is the power of understanding points. Thousands of dollars are on the line.

### **Want more good news?**

Hotel deals are easier to find than flight deals. There are no tricky airline alliance deals with hotels. It's quite simple.

Go to the hotel website (Hilton, Marriott, Hyatt, IHG, etc...), check the points price, check the cash price.

Run it through our handy cents per point calculator, then decide if it's a good deal.

I may be biased, but I believe World of Hyatt is FAR superior to all other hotel programs. And [The Points Guy agrees with me](#).

TPG values World of Hyatt points double or even triple Hilton, Marriott, and IHG points.

The value is truly remarkable. In March 2025, I'll be staying at this \$1,000/night property in Florida for only 20,000 World of Hyatt points per night.



Remember, we're looking for a scenario where the points price is LOW and the cash price is HIGH (like my FL hotel).

If you want to find great hotel deals, I'd focus on earning Chase Ultimate Rewards points that can be transferred to World of Hyatt.

**Transferring Chase points to World of Hyatt is, in my opinion, the easiest way to 2-10x the value of your points.**

And that's the whole goal of this guide:)




For anyone still scratching their heads about Hyatt deals, here's a practical example for you at the Hyatt Regency Maui!

Let's say you wanted to spend the new year in Maui (not a bad idea!).

A 2 queen room is 35,000 Hyatt points per night.

2 Queen Beds



Choose Your Rate


Showing rates for Tue, Dec 30 - Thu, Jan 1

☒ Standard Room Free Night

35,000 Points

Not bad, but what's the cash price?

2 Queen Beds



Choose Your Rate

Showing rates for Tue, Dec 30 - Thu, Jan 1

☐ Members Advance Purchase

\$1,269

☐ Advance Purchase Rate

\$1,281

☒ Member Rate

\$1,287

Exclusive rate for World Of Hyatt Members. To receive this discount sign in with your membership number or join when making your reservation. Book now - limited rooms available.

Wow, \$1,287. CPP here = 3.68.

That's excellent. Again, your Chase points are likely worth 1.25 CPP in the travel portal.

Here's a way to more than double that!

**People, listen up, this points thing is for real. There are countless ways to get these kind of deals and 2-10x the value of your points.**

And I'd love to help you do it. Just like I did for Nate:



**Nate Hendrikse** · 1st

Profit Advisor & Bookkeeping Expert helps private practice owners find their full financial story and eliminate financial blind spots

March 4, 2025, Nate was Colin's client

All LinkedIn members

On

Colin is great at what he does. I had some experience with credit card points, but Colin helped cut through the noise and confusion (looking at you Reddit) and helped put together a plan for which card acquisition, points transfers etc. The best part is that he helped us put together a amazing family vacation to Hawaii, all with points.

If you're new to the points game, or if you have experience, either way, Colin is very easy to work with and adds value from the get-go. Highly recommend him for any trip planning or point strategy needs you might have, especially if you're a business owner. Use those points!





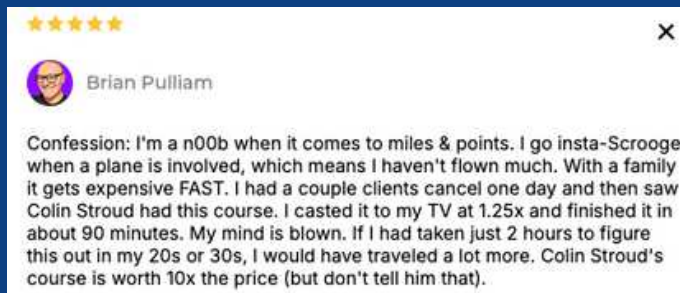
## Has this guide been helpful?

Great. You're on your way to points mastery, *but there's so much more.*

If you want to take the next step, and you're a DIY kind of person, you should grab **my course** right now.

My course is 2 hours of video content telling you everything you need to know about the fundamentals of points & miles.

Here's what Brian said about it:



## Use code, "GUIDE" to get 10% off.

Not a DIY person (or a person that will finish a course?).

Same here.

You should consider booking a **1:1 consultation**. On our call we will:

- Build you a custom credit card strategy.
- Answer your questions about points & miles.
- Teach you how to 2-10x the value of your points by transferring points.
- Teach you how to find the best hotel and flight deals.
- Talk through/strategize how to get the best deals on your bucket list trips.

Here's what Hayden said about his:



Hayden Croxall, Client.

"The one term that comes to mind when I think of my experience working with Colin is "ROI." In an hour of working with Colin, he gave me the information and skills that within a few days had resulted in an ROI in savings of over 6500%. That type of return is something you say "yes" to 100% of the time. But not only did my time with Colin result in those initial savings, I now have the tools and knowledge-base to continue building upon that for years to come."

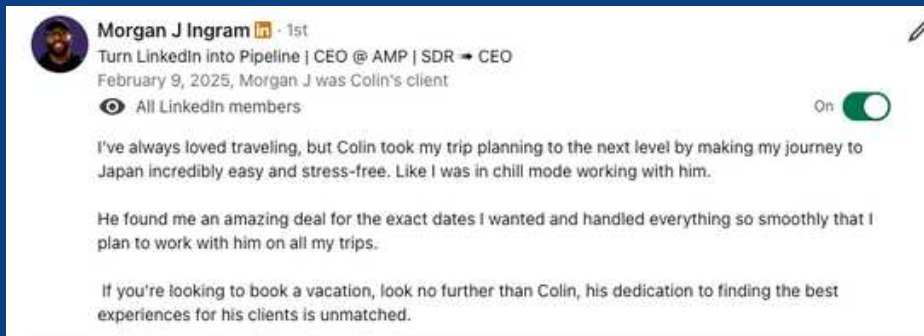


## Not interested in learning anything about points, but you're sitting on 250k+ and need help with a trip?

I can do the hard stuff for you.

Check out my [trip planning services](#). You pay me a \$40 fee and tell me where you want to go, I tell you if I can help.

You only pay the rest of my fee if I can find you a great deal, like I did for Morgan.



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## Regardless of where you are on your journey, I can help.

Thanks for taking the time to read this guide.

Thanks for your support of my business.

Since you grabbed this guide, you'll receive my weekly newsletter (Fridays) and will receive sporadic email communications from me.

I look forward to the opportunity to work with you in the future.

Happy Travels!

