

EPISODE 1399

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FT: So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1399, how to save money on travel, with Brian Kelly, The Points Guy.

***BK:** And the airlines are naughty with refunds too. You know, airlines will make you jump through hoops. Most consumers don't realize, like if your flight is super delayed or canceled, you are owed a 100% cash refund. Don't let them give it to you in some sort of voucher. You got to get the cold hard cash."*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. I have been waiting to release this episode with my friend, Brian Kelly. He's the founder of The Points Guy. If you're not following TPG, I'm sorry to say, you're going to lose a lot of money on travel. This episode is chock-full of Brian's best advice, which you know. If you have been flying or are planning to fly and have purchased tickets, you know things are a little bit messy, just a little.

He's got advice on how to claim your refund if your flight is super delayed or canceled, which is much more probable these days, how to save money on travel insurance, how to use your credit card points to get the most out of your travel plans, how to bank on the exchange rate. JetBlue's acquisition of Spirit Airlines, is this the death knell for cheap flights? How is this going to shake up flight prices? If he could only miss it one place between now and the end of the year, where would it be and why? Here's Brian Kelly.

[INTERVIEW]

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FT: Brian Kelly, The Points Guy. Welcome to so money, my friend.

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BK: Thanks for having me. What's going on?

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FT: What's going on is flights are darn expensive these days, and I don't know if I'm just looking in the wrong places. But I feel like all that stimulus money that the airlines got, why am I not benefiting from that right now? So that's what the impetus of this conversation was, and you are such a treasure chest of knowledge, Brian, that I figured let's just like blow this out. Let's talk about the state of the travel industry, what we can expect in the in the months ahead. What's exciting to you? What are the challenges you're seeing? Then any advice you have for us. But always a pleasure to have – Well, this is the first time you've been on the show I think. You've –

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BK: I think so.

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FT: We've talked before.

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BK: You've contacted me before, but I think this is the first time on this show. Yeah.

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FT: Yes. Let's get right into it, Brian. State of the air travel union. If you had to give this a title or a scale of 1 to 10, what's going on right now? How's the travel industry faring?

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BK: Yeah. The travel industry as a whole globally is under immense stress and to the point where it's breaking. I've never in my life seen the infrastructure of the travel industry simply just failing consumers on a daily basis. I mean, historically, airports like Oslo, Amsterdam, Zurich, these have been the bastions of efficiency and, essentially, the summer have given up. London asked airlines to cancel tickets that already sold to reduce capacity, and I've just never seen that before.

I'm an optimist. I will preface this. I do think things are cooling off. So from April to June of this year, we saw flight prices increased nearly 20% month over month, and we're all freaked out about eight or nine percent year over year. So travel has been hit. When we talk inflation, anyone who's booked flights or hotels will tell you it's just like crazy.

The unfortunate part is we're paying crazy prices, and we're getting horrific service, which has caused so many people to say is it even worth it to go to Europe this summer. Not only is the issue that, but there's also heat waves. Going to Rome in August now, which many people used to do, is unbearable. I myself was in Florence in June for a wedding, and it was 100 degrees. There's no public transit, so you got to walk everywhere. You're sweating.

That being said, I am the optimist. I do think this fall, the airlines will get a little bit of a breather before the holiday travel season to hopefully get –

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FT: They have to get their act together. This is not sustainable. When an airline is giving you – That's anecdotal but like \$10,000 for you to get off the plane. How is that a sustainable business plan?

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BK: Yeah. I mean, those are rare. They make headlines. But most of the time, consumers, unfortunately, don't even know their rights, and some airlines are better than others. But

actually, the Biden administration just came out very recently and saying the airlines are naughty with refunds too. Airlines will make you jump through hoops.

Most consumers don't realize, like if your flight is super delayed or canceled, you are owed a 100% cash refund. Don't let them give it to you in some sort of voucher. You got to get the cold hard cash, and airlines are sneaky. They'll hide the form to submit to get that and do everything possible and just beat the consumer down. A lot of times, even when airlines cancel your flight, all those extras that you paid for, like the extra seats or baggage, which they really tell you to do in advance now, they'll refund the airfare, but they'll forget to do all of the others.

Frankly, I think it's theft and luckily – I do hope the Biden administration pushes through these new rules to really protect consumers because in the United States, we don't have a Passenger Bill of Rights. So consumers, we've got to stick up for each other. Most importantly, you need to understand your rights and protections.

This is where understanding your credit card perks can make all the difference because top travel credit cards – Well, when the airline's screw everything up, which they will and continue to, you're not going to get compensation from them, but you can from your credit card companies. That's an aha moment for so many people like, “Oh, they need to go to –” But most credit cards – Using the right travel credit card with trip interruption, delay, luggage reimbursement is crucial.

I'm The Points Guy and I love points. But I think today, we need to have a discussion about perks and making actual travel process more seamless.

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FT: So important to book with a credit card. People still don't. They'll book on their debit cards, and I'm like, “What are you doing?” My brother and his girlfriend, they were on a JetBlue flight recently, and they boarded, and then they said, “You know what? We all have – Everybody off. This plane is not safe to fly.” I'm like, “Oh, well. I guess that's a good enough reason.” But now, I'm totally terrified. Everybody was scrambling to rebook.

In the olden days, they will just rebook you on some random next flight, which may or may not work for you. That's how they're sneaky because they think they're doing you a courtesy of like, "Well, we'll automatically booked you on the next available flight." But, no, I want my money back, and this new flight's not going to work for me because I was supposed to go to a conference, which is now halfway done, because we haven't flown off the ground.

Going back to what you said about all of this chaos, what is the problem? They can't find pilots. They can't find workers. Gas prices are too high. What's going on?

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BK: Well, okay, so the issue – In the US, I mean, we'll see these horrible travel headlines, "20,000 bags lost at Heathrow strikes across Europe." I mean, the European airlines are truly melting down. Like even Toronto and Montreal, they're like outrageous. Actually, it's not that bad in the US. If you fly this summer, you might have a delay due to weather, air traffic, whatever.

But the real issue is in Europe. What happened is in the United States, we bailed the airlines out \$54 billion of taxpayer money to basically not fire everyone, which is what the airlines were going to do because they were just like, "How do we get – We're for-profit companies with shareholders," and the best way to do that is to reduce your force.

In the US, it's like actually not as bad as the rest of the world. In Europe, they didn't do that. There were no bailouts, and they have really rich unemployment. Whenever you get laid off from a job, depending on the European country, like you're getting tons of furlough pay, etc. So they furloughed a ton of employees across the aviation industry specifically, and now those people just don't want to come back. They've gotten other jobs. They – Especially now that it's so horrible to work in airports, who's going to be the first one to go back? So that's where in Europe it's really melted down.

In the United States, there's a lot of different issues. The pilot shortage – Crew is – They'll say, "We don't have enough crews to do this flight," or, "Our crew timed out." We've all heard that after waiting hours, and then, "Oh, we've hit the time limit, and it's no longer safe to fly." So the pilot shortage is real. I've talked to a lot of pilots recently. We're kind of burying our head in the

sand with it. Lalalalala. Like, “Oh, it's not an issue. Well, just the government's trying to extend the retirement age to 66 from 64.” That's like putting a thumb in the dam that's about to explode.

The big issue is it's expensive to become a pilot. In the old days, a lot of people came from the Air Force, so huge amount of people going to the Air Force that wanted to become commercial pilots. We've seen rates drop dramatically of people joining the Air Force. Private pilot education is over \$100,000, and those initial jobs for pilots, like the regional carriers literally can pay as low as \$30,000 a year. So there's – It's huge. A lot of people want to become pilots. They don't have access and can't pay off the loans, even if they do go through it.

We've seen United Airlines actually started their own pilot institute, especially to bring in more women and pilots of color, which is amazing, so kudos to United. But this is something the whole industry has to take a look at because pilots are old, and they're retiring, and it's just going to keep getting worse. So the airlines still have some planes and storage that they can't even bring back because they don't have enough pilots to fly them.

It's the same thing with gate agents and the people who –

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FT: Flight attendants too.

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BK: Operate the jet bridge, right? How many times – I was at JFK recently after a six-hour flight, and we had to wait two hours at the gate, looking at it for someone to come let us off.

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FT: Oh, my God.

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BK: It takes a long time to train those people, even if you hire them today. So we saw with the jobs report, hiring is robust. People have options. So I'm hopeful that the industry – I mean, they are working to fix it. I think after the summer rush, September, people go back to school. The numbers will drop off for a while pre-Thanksgiving, and I hope we will see some progress with that.

But the other underlying issue is the air traffic control system in the United States is ultra-outdated. I was hoping –

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FT: Oh, God. Don't tell me that.

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BK: As part of our infrastructure, billions that we're spending, that roads and bridges absolutely need to be fixed in this country. But we need a multibillion-dollar overhaul of our air traffic control system. It is still air traffic controllers in the tower. They have like metal slots, where they slot each plane coming in, and they have technology as well, but it's antiquated. What we see in cities like New York, where their airspace is so tight, a simple rainstorm will throw everything out of whack.

Then because our aviation system is so interconnected, that flight that's delayed into JFK is going to be late to LA and that flight to Tokyo, where that plane – so it's a lot of systemic issues that hiring some more employees might stave off some of the delays and cancellations we're seeing, but the industry needs some real leadership, and I don't see it on the horizon right now.

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FT: Right. How would a deepening recession impact the industry? It sounds from what I'm hearing from you is like what the airline industry really needs is just people to back off. Stop booking so many flights, and that might happen in a recession.

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BK: For sure. I mean, the biggest thing was demand shot up so quickly this summer, and that's why we saw that 20% month over month. Since then, flight prices have cooled off. But we're seeing gas prices drop for, I think, the sixth week in a row. We've seen tech companies laying off big amounts of people. So when consumers are a little bit more worried about their financial future, a lot of people saved a lot of money during the pandemic. When that money starts to dry up, where people realize they might need to have that six-month or a year nest egg, hey.

I talk to people today. They're saying, "We're not going to take that trip. We're staying local," although staying local can still cost you as much as going to Europe these days, depending on where you go.

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FT: Sure. I've been absolutely buying refundable tickets and paying more for it because between the potential of a COVID situation in our family or whatever, I don't buy the insurance. I just get the fully refundable ticket.

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BK: That's such a good tip, and people don't realize that sometimes it's only 50 bucks more. We're also pre-programmed to just go for the cheapest. But as my dad told me growing up, cheap is expensive, right? I do the same with hotel reservations. It might – It pains me sometimes to be like paying \$50 more a night. I'm like – But what you can do is when you know that trip's going to happen a day or two before, you can also check to see if that nonrefundable is still available, which a lot of times it is. You can cancel your refundable and rebook at that lower rate.

I would just like to remind people that most frequent flyer programs, this is why points and miles actually became more valuable throughout the recession, is most airlines took away the fees to redeposit your miles if you want to book a trip. So what I do is when I have trips that I'm not

100% sure, I actually redeem miles. If it happens, great. If it doesn't, then I just cancel and I get all my miles back.

Here's my insider tip. Like sometimes if I have to go to a wedding or a speaking gig, where it's like I have to get somewhere, I'll buy a ticket on one airline and then use miles on a different one as a backup three hours later so that in a worst-case scenario, my original flight is delayed or canceled, I have that backup flight because flights these days sell out. Sometimes, when your flight gets canceled, you see it all the time in the news, people missing weddings and cruises because they didn't give themselves enough leeway.

I'm sure the airlines don't love me telling people, but it's totally legal. But you have to do it on two different airlines because if you do it on one airline, they'll see that you have a double reservation that day. But I think, hey, the airlines put consumers through the wringer. So where I can give myself and my readers a leg up in protecting themselves, I don't feel bad about it.

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FT: We so appreciate you for it. You mentioned earlier that we don't have a bill of rights for passengers in this country. But I didn't know you could always just get your refund if the flight was crazy delayed or canceled. What are the hoops you have to go through to get that money back in your bank account?

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BK: So generally, the airline has – You can submit for a refund, and here's another little tip. Are you – Oh, sorry. You're still there.

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FT: Yeah, sorry. I went to mute and then I went off.

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BK: So what you can do is usually in your reservations, you can – It'll say – If you just Google airline and then submit refund request, mostly you can put in your ticket. Here's another thing. Sometimes, even in the past, like if I had to cancel or whatever, I'll still submit ticket refund requests, and sometimes they grant it to you. Like my favorite thing in the travel world is it never hurts to ask.

Say you missed a flight or whatever. You can always submit for a refund and say it. It takes two seconds. Sometimes, they'll give it to you. Some airlines – Like Delta is really generous. Sometimes, if you are very, very nice to a phone agent, they can do amazing things for you. So never be mean to airline employees as much as you want to. Kill them with kindness, and I've gotten a lot of extensions or – So you can submit it online.

I would also mention, if you're flying to Europe or home from Europe, they do have a Consumer Bill of Rights, and it's called the EU 261 compensation. So if you're flying to or from the EU on an EU carrier or US carrier to and from, and your flight's delayed, they owe you cash compensation.

My friends were at a wedding in Ireland, and United Airlines canceled their flight home the next day, and they had to take like an earlier flight that really threw their plans for a loop. They had to leave the wedding at 11:00 PM, drive overnight. United wasn't going to offer them anything because they're like, "We rebooked you." But EU law states that United had to, and I told them about it, and they submitted and got \$800 cash each. They're like, "We had no idea. They weren't telling us." So whenever Europe's involved, always check. There are companies that will – They'll charge you 30% of your refund to do it for you, but it's pretty simple to submit that compensation.

Then when things go wrong your credit card, Chase Sapphire is really good with this. Amex has the trip delay, but you have to have a round trip ticket, which not everyone does. Chase Sapphire, I think, is the best overall travel protection coverage, where your flight's delayed, they'll reimburse up to \$1,000 a ticket, depending on your credit card. That's for hotels, rental cars, all of those costs that are included, especially if you've got a family, food. If you can't get your luggage, they'll also reimburse. So travel insurance I don't really buy. I just use my credit card protection and like the flyer miles to kind of build a bubble of protection around me.

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FT: That travel insurance that they get you at the very end, it's kind of predatory. They're like, "You clicked no. Are you sure?"

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BK: Yeah. By the way, here's a little secret. With the airlines, during their purchase flow, a lot of times, that's not even travel insurance. It's called travel protection, and it's garbage.

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FT: Yeah. What the heck?

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BK: A lot of that's uncovered with your credit card. If you want real travel insurance, never buy it directly from the airline. When they make it that easy, it's not good coverage. So I always recommend insuremytrip.com. I have no financial relationship with them, but they're an independent marketplace where you can buy coverage for trips on cheap airline tickets. It's not even worth it. But if you're going on a \$10,000-person cruise, and your spouse has health condition that could flare up, there are policies that even include preexisting conditions. So it's really critical that you buy a policy that covers what you might need it for.

Now, we can't always see the unexpected. But if you have a really sick family member, a lot of policies will cover, and it will list the type of family members. So if it's like an aunt, you may want to buy one policy. Or if it's a brother, the devil is in the details. But travel insurance can be very, very valuable if you get the policy that covers.

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FT: Yeah. I'm going to check it out, insuremytrip.com. We're going to go, hopefully, fingers crossed, to France in November, California in the winter, and then I even just booked a trip to Cancun. Yeah. Ladies and gentlemen, Farnoosh is traveling. I got my passport brand new, renewed just last week. So I'm not waiting to break it in.

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BK: Good for you. By the way, I think I already mentioned that Europe this summer is a mess. Like November in Europe is just – Like France. It's like –

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FT: Yes. That's what I'm hoping for.

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BK: I'm all about the shoulder season.

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FT: Yeah. Actually, I've never been to France in November. I lived there for many months in college, but that was during the winter, spring. Yeah. So I hope it's just not going to be too cold.

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BK: No. You'll be fine. These days, I mean, in November now in New York, we have 80-degree days.

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FT: It's true. That's true. Thanks to global warming.

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BK: I love wetter weather and like –

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FT: That's true.

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BK: Looking cute and –

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FT: Oh, fashion.

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BK: Yeah.

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FT: Well, I'll be toting some kids who probably won't be as thrilled as me to be there, but kind of do like a chocolate tour or something. All right, let's talk about if you do want to book a flight for the Thanksgiving holidays or the Christmas holidays or anything in the fall. It is the sort of the "off season" shoulder season. So that alone could probably save you a little bit of money. But what other advice do you have for us as we're navigating flights? Then we can talk about hotels. I feel like flights is where you can – You feel it's stuck because you don't have as many options.

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BK: Yeah. So flights – In general, these days, we say book in advance, as far as possible, for the most part. Now, that was for this summer. I think for the fall – So first of all, what I recommend – I use Google Flights, so [google.com/flights](https://www.google.com/flights). Similar to InsureMyTrip, it pulls in

most airlines. Sometimes, it doesn't pull in southwest or some of the others. But it allows you to visualize the flights, and I always filter non-stops because these days, take a non-stop. Pay extra. Do not –

Anytime you needlessly add in another flight, you are asking for trouble. If you are adamant on saving money or if you have to do that connection, which many people do because they don't live in cities with non-stop, you've got to build it. Give yourself at least two hours domestic, at least. In Europe, I planned a five-hour layover in London, and my friends thought I was crazy. But my flight was delayed. I just switched terminals, security, immigration. Look. So I say build in big connection times. The days of the 45-minute connection. You are asking for trouble. It's crazy the airlines still sell them.

Anyway, Google Flights is great. They'll actually give you an indicator, whether this price is like low, medium, or high. Another site that – I love using data. People will say, "Brian, I'm going to Sarasota. Is this a good price?" I'm like, "How would I know?" You need to use algorithms that have billions of data set. Hopper also – Google Flights will also let you track flights.

Then the real way you save money is through flexibility. So I recommend putting through Google Flights. Pull in other airports and also look at the calendar view because often changing your flight dates by a single day can save you 30, 40 percent. Obviously, flying 6:00 AM Thanksgiving Day is going to be wildly cheaper than 9:00 PM the night before. By the way, most 6:00 AM flights or 5:00 AM flights go out on time. They're the most on-time flights.

It is a little bit of a risk flying the day of, but that's where you save money by being flexible, traveling other airports. But just know too, especially with the super low cost carriers, the fare is just one small piece of the total price you'll pay. So if you are checking bags or some airlines even charge for carry-ons, like don't just look at that cheap fare and be like, "Oh, Frontier is the best way to go." Paying \$40 more for Southwest, which includes two free check bags, is a more on time airline. No offense.

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FT: Just say, “What would Brian Kelly do?” Just have that in your head as you're booking. Can I complain about one more thing?

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BK: 100%.

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FT: Because you talked about sneakiness, and that's just such the right word to describe these airlines. I was coming back from a work trip. I was in the CNET offices in San Francisco, coming back to Newark. The day before the returning flight, I get an email from United that was just like, “Hey, I think with the weather the way it is, we're anticipating some rain. You might want to rebook your flight.” It was a very weird email because it wasn't like official. It wasn't like, “We are rebooking your flight,” or, “We're canceling flights,” or anything. I was like, “The skies look clear to me. I don't know what they're talking about.”

Well, come to find out that they had canceled the flight right before mine, and it was chaos at our gate, and all these hundreds of people from the flight before trying to find a new flight. So they were proactively trying to get a bunch of us on that 9:00 AM flight to just voluntarily rebook on our own dime because they weren't going to pay for it. But now, they have to pay for it.

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BK: Yeah. Yup. They are sneaky, and they'll scare people to be like, “Oh, I'm going to just stay extra or am I going to –” But at the end of the day, so even if it is beautiful weather in San Francisco, I will say I use flightaware.com, and I'll actually see where my plane is coming from, and then check the weather. FlightAware is really a great tool. It's free. It'll actually give you a misery map, and it'll show you where the delays are.

These days, what happens is that's when we see the meltdowns. Every airline has them, and it's like thunderstorms in Orlando cause a cascading effect across the whole network. So I do try like the day before. I track my flight. Even FlightAware has this really cool feature where it'll

actually tell you when the captain files the flight plan for the flight, and that's when you know the flight's actually going to leave because the airlines will tell you. The gate agents often don't know. But when I get the alert the captain has filed, it's not 100%, but it's like, "Okay, this flight's actually going out now." But, yeah, certainly, the airlines always –

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FT: I am learning so much. I am learning so much. You're giving me way more than I ever thought I'd get.

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BK: I'm going to say on the – Because if the airline wants to bump you, that is – You should demand compensation. Always when negotiating, if you say you'd pay it, I'll take the flight the next day. I'm going to stay with my friends a day longer. When you're at the airport, always make sure when they rebook you, and you get all your compensation, what you're comfortable with, always ask to be put in first class. People always forget to do this. The gate agent, when they're like, "Oh, fine. We have our volunteer. We're going to give you 1,000 bucks or 2,000 in credits, always put in, "I'll do it. Okay, I'll do it if you rebook me in first class." Nine times out of 10, as long as there's a seat open, that gate agent wants you out of their hair and they'll do it. Often, what they do is they'll put you in a full first class ticket fare code, which earns you a ton more frequent flyer miles. Never hurts to ask.

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FT: And there's the cherry on top. You mentioned Spirit Airlines and JetBlue won that bid. How do you see that shaking out? How might that impact pricing in the travel experience for passengers? Speaking as I – I was a huge JetBlue fan, and I feel like they sort of lost their touch a little bit.

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BK: Yeah. I am a big JetBlue fan. Like their Mint product is my favorite way to go cross country. They're innovative. They get free, fast Wi-Fi, free Dunkin Donuts to everyone. I'm six foot seven, so I fly JetBlue coach no problem because it's actually like humane in terms of the seat sizes, wider than the others or Airbus planes. So there's a lot I like about JetBlue.

They've struggled because what the US has allowed is that four carriers. Southwest acquired AirTran. United acquired Continental. Delta, Northwest. American, US Airways. So we've created this like for airlines are 80% of the market share in the US. So these smaller carriers like JetBlue and Spirit and Frontier, they're really – Like in order to win in the airline business, you need scale of operations. You need to have a ton of planes. The more planes you have, the less the cost per plane to maintain.

JetBlue is in this place where it's like, “We’re a great airline that's –” I do think their customer focus. I love – In general, JetBlue flight attendants are nice, and it's like I love what they built because I think in travel we need more humanity. Not that Spirit – I fly Spirit short flights, and I think it's – I don't hate on them as much as other people because they serve really cheap fares to a market that just wants to get from A to B. They don't need to recline. They don't need free coffee.

I get the need for all of these types of carriers. I personally think, actually – So off the bat, you think less competition, higher fares. Now, the thing is Spirit Airlines is not – Actually, most people who fly Delta and United and JetBlue, they're not going to book a ticket on Spirit for \$20 less or \$30. In fact – So basically, by JetBlue taking over Spirit's planes and doubling its size, it actually puts more pressure in the markets where they compete for like more upscale passengers.

I think there could be, with JetBlue being a healthy fifth carrier in the US, I think it does actually check the other carriers because I've seen when JetBlue launched Mint on La. They have 599 one way. The other carriers, it was American, United, and Delta, it used to be 3,000 one way to go in New York to LA because they fleeced business passengers. JetBlue came in with the JetBlue effect, and we're seeing that nowadays. They launched London service, so they do put lower pressure on the main carriers.

Selfishly, that's the realm that I fly in, the frequent traveler. I think that it would – Keep those airlines in check with less, ultralow cost fares. Will Frontier be able to compete or expand? So in the end, I do think due to the – Less competition isn't great for consumers. However, I don't think JetBlue has a pathway to success. So I think this is what JetBlue needs in order to get its act together.

As you mentioned, they've kind of taken a nosedive. They're one of the worst on time airlines. Their planes, which used to be beautiful and new, are starting to look old. I don't think there'll be able to compete, being this kind of boutique carrier in a space that's dominated by the majors.

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FT: Yeah. I wish them the best. I do because I really do like their Mint luxury cabin.

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BK: Their food is amazing. It's like they actually try. I think they're the only airline in the US, frankly, that is like trying to make the experience nice for consumers. Maybe that's a little bit harsh.

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FT: With a couple of minutes left, Brian, what is – I know you're going to have your hands full in a couple of months, expecting your baby boy. Congratulations.

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BK: Thank you.

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FT: I guess you won't be doing a lot of like long leg travel for a while. But if there's one place you could visit between now and, let's say, the end of the year or where you want to encourage us to go, where would it be and why?

[00:31:17]

BK: Well, so I will say Tahiti is one of my favorite destinations, and Delta just announced new routes that they're flying to LA to Tahiti. So you can now fly Delta, United, or Air France, and French Bee. Tahiti is an amazing destination. If you go July through October, it's whale season. It's one of the only countries in the world we can actually snorkel with the humpbacks, which I did two years ago, and it was one of the most insanely amazing travel experiences of my life.

Then I'll also just plug South Africa. There's also new flights to Cape Town nonstop from the US on Delta, United. South Africa, it's southern hemisphere. So December in Cape Town is stunning, hot beach. Go on safari at Kruger's. Sabi Sands is like my favorite place to go on safari. Explore Cape Town. The Cape Winelands are amazing.

One of the positives for Americans now is the US dollar is so strong, nearly on par with the Euro, so European trips are cheaper than before. The same in South Africa, the dollar, you will be shocked at how far cheap, gorgeous meals for \$40, right? Like five-star. It's like very affordable, even more so now that the dollar is very strong against the Rand. So those are mine.

[00:32:35]

FT: So maybe getting there will be a pain in the butt. But once you're there, your dollar's going to be good.

[00:32:38]

BK: If you're flying non-stop, use your frequent flyer miles. Then once you get there, things are pretty inexpensive.

[00:32:45]

FT: Brian Kelly, thank you so much. Always so great to talk. My notes are full. I'm going to put all those links in our show notes. So appreciate you. Have a great rest of your summer.

[00:32:54]

BK: Thanks, Farnoosh. Safe travels, everyone.

[END OF INTERVIEW]

[00:32:59]

FT: Thanks so much to Brian for joining us. Check out The Points Guy for all your travel advice needs. If you like what you're listening to, here's my ask. Subscribe. Leave a review. Every Friday, I pick a reviewer of the week to get a free 15-minute money session with me. I would love for you to be next. I'll see you back here on Wednesday, and I hope your day is So Money.

[END]