

**EPISODE 1783****[0:00:00.3]**

**FT:** So Money episode 1783, How to Travel Better, Smarter, and Cheaper in the Platinum Age of Travel.

**[0:00:09.2]****[INTRODUCTION]**

**ANNOUNCER:** You're listening to Money with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

*"Okay, I'll fly Delta, I'm just going to have a Delta card, right? That is the old mindset, that is no longer. You got to wake up and you need to get credit cards with banks. So like, loyalty is shifting from the airlines and hotels and smart points people are accruing the Chase Sapphire, the AMEX Gold, the Capital One Venture, the built points. These are currencies that allow you to transfer to a number of different partners."*

**[0:01:01.7]**

**FT:** Welcome back to So Money, my friends. Today, we're diving into the world of travel, all week, in fact, we're talking about how to save money on your next vacation or your next work trip. We're going behind the scenes of what it's like to travel with points, with none other than the Points Guy himself, Brian Kelly, a long-time friend of the show. Brian is here to talk about his new book, *How to Win at Travel*, a guide that helps us unlock all the secrets to mastering the points game.

Also, how to maximize travel perks and score luxury experiences without the hefty price tags, and if you've ever felt like travel is an overwhelming maze of loyalty programs, hidden fees, and expensive last-minute flights, well, this episode is for you. We're going to talk about why Brian calls it the platinum age of travel right now, and how to take full advantage of it. The biggest mistakes we make when it comes to airline and hotel bookings and how to avoid them. Also, the top tech tools to help us find the best flights and travel deals with minimal effort.

Here's Brian Kelly.

[EPISODE]

[0:02:04.3]

**FT:** Brian Kelly, my friend, welcome back to So Money, and congratulations on your newest book, *How to Win at Travel*.

[0:02:11.0]

**BK:** Thank you so much. Yeah, it's – this whole book thing has been a really fun experience. So, happy to chat with you today.

[0:02:18.7]

**FT:** Your title is called, *How to Win at Travel*, suggesting that travel is a game, and there are –

[0:02:24.8]

**BK:** Oh, yeah.

[0:02:25.2]

**FT:** Going to be some losers. So, tell me about the winners and the losers in travel.

**[0:02:30.5]**

**BK:** Well, you know, I say in the book, travel is my favorite sport because it really is, you need to have the right gear, the right mentality, and frankly, you know, we're not taught this in school, just like many financial things, as you know, and talk about quite a bit, and so much in travel is financial related. In a high level, I want people to approach this, like, specifically the points world as a financial success, you know?

**[0:02:57.6]**

**FT:** Yeah.

**[0:02:57.9]**

**BK:** I think, there's so much, and I know myself, the more I pay attention to points and my credit, and you get rewarded for being smart, paying bills on time, and focusing on your credit score. So, in general, I feel like winning at this travel game, this points game is also winning at life. So – but yes, I wrote the book because I still see it today, just in airports every day, people melting down, waiting in lines, totally clueless, and you know, through my work at the Points Guy, I read hundreds and thousands of messages from people like – and they're making the same mistakes over and over again.

So, we're living today in a much different travel world than even five years ago. So, I wanted to write the book to give anyone, take you from beginner to intermediate and even expert.

**[0:03:45.8]**

**FT:** Yeah, you talk about how we're at this platinum age of travel, from 2010 to present times, a lot of that driven by the proliferation of loyalty programs. Tell us about this era of travel that we're in, and maybe a short history because I think this is – this for me when I was reading your book was very new information to me. I thought we were in maybe like, the Stone Ages of travel because there is a lot of angst and a lot of disruption, turmoil.

You know, I feel like every day you turn on the news, someone's getting kicked off a plane, I have anxiety going to the airport, "Will it be on time?" you know, et cetera, et cetera but tell us why comparatively, we're in this platinum, not even golden, you skipped, you went to platinum age of travel.

**[0:04:30.6]**

**BK:** No, straight platinum, and of course, platinum has connotations that relate to the platinum card, platinum elite status. So, I wanted to basically make the argument that look, on Facebook and social media, you see pictures, "Oh, back then, travel was amazing, you had turkey dinners in economy."

**[0:04:48.3]**

**FT:** You got dressed up to get on to your TWA flight.

**[0:04:50.9]**

**BK:** Yeah, you got dressed up because only rich people, full stop, only the richest of the rich could travel, and by the way, travel was much more dangerous, it was much more time-consuming, and there's actually a lot of downsides to that you know, era of travel. Sexual harassment, you know, like –

**[0:05:08.2]**

**FT:** Right.

**[0:05:08.9]**

**BK:** It was not this perfect utopia you make it out to be but mostly because it was only for rich people.

**[0:05:13.9]**

**FT:** Yeah, you wrote that the cost of airfare is actually down.

**[0:05:17.5]**

**BK:** Yeah

**[0:05:17.5]**

**FT:** Since 2000, adjusted for inflation.

**[0:05:20.2]**

**BK:** It is incredible. Today, you can still get incredible deals, you can go round trip to Europe for less than USD 500 regularly if you know how to find the right flights, and so basically I think today, you know, airfare or air travel is as safe as it's ever been, and even though we live in a social media world where it seems so unsafe, airplane windows blowing off, and all of these things have been happening.

It's just the proliferation of social media and the algorithm that prioritizes crazy, wacky, outrageous that we think it's more dangerous, and it's not. So, I try to break down to people that we're actually living in an incredible time, and most importantly, not only has travel – the price isn't as much, comparatively, but it's even more affordable when you take advantage of the loyalty ecosystem, you know?

We – I have blog readers who are college kids with no income but with near-perfect credit scores who are able to leverage their good credit to study abroad for free, to travel around the world. You know, whether you're a retiree on a fixed income but a great credit score, you're not buying a home anytime soon, you should be juicing value out of our system, and in the US, it's unprecedented, you know, how much value you can get from a single credit card.

The perks on these cards, which I teach people to evaluate. So, it's not just points but it's also these really rich perks that the cards are giving, and that you know, the system can work for you if you know how to leverage it to your benefit.<sup>6</sup>

**[0:06:49.2]**

**FT:** So, if I'm planning a trip to Europe, and I want to get the best deal, I want to be in first class, does the smart money go and open up a rewards credit card that immediately gives you like, a free flight, assuming I have good credit to qualify for that card. Tell us about the game and how to game it, really, in that example.

**[0:07:12.2]**

**BK:** Yeah, you could totally go round trip to Europe in business class from one single credit card, a hundred thousand point offer on a Capital One Venture X card, or even small business credit cards have really, really high, 150,000, 250,000 point bonuses. What I remind people, if you're married, don't have your spouse on an additional card. Each of you, it's called, two-player mode, each of you gets a hundred-thousand-point bonus.

You can even refer each other to get extra bonuses on top of that, and then you know, simply put in the credit card space. The biggest trend is that you need to be earning transferable points. So, you know, some people have cash back and that's fine, you want to be getting as close to 2% back if possible. You know, but most people I see that have airline cards because they've had them for 10, 15 years.

"Okay, I'll fly Delta, I'm just going to have a Delta card, right?" That is the old mindset, that is no longer. You got to wake up and you need to get credit cards with banks. So like, loyalty is shifting from the airlines and hotels and smart points people are accruing the Chase Sapphire, the AMEX Gold, the Capital One Venture, the built points. These are currencies that allow you to transfer to a number of different partners.

And, in the case of what you just brought up, you want to go to Europe in business class, the key is leveraging the foreign frequent flyer programs because US programs like United, Delta,

American, they have been inflating the amount of miles you need for those premium award tickets to Europe.

**[0:08:42.2]**

**FT:** Right.

**[0:08:42.6]**

**BK:** The foreign programs are much further behind in that process. So, an example would be you know, flying to Paris, Air France. Delta's going to charge you 600,000 miles round trip for that USD 7,000 flight. Whereas, you can get it as cheap as a hundred thousand miles transferred from any of those transferrable points program to Air France. The key is now leveraging technology to find those dates with the cheapest flights.

So, I talk about like, there's so many emerging technologies that have come out within the last two to three years, these tools like Point Me and Seats.Aero, Roam.Travel, they're tools. You may have to – they're free but then you can pay a hundred dollars for the premium version. They will actually let you, just like Google flights lets you hunt for the cheapest fare on any given date. So, Point Me specifically, and it's free if you have AMEX, you get a Point.Me/AMEX.

So, anyone with the membership rewards card gets free access to this tool, and it will say, "Don't spend 7,000 or don't transfer your AMEX points to Delta for 600,000," and it will show you. It might even be, you know, 120,000 on Virgin Atlantic, and there might even be a transfer bonus making it even less than a hundred thousand points a trip. So, this – in the old days, you'd have to be an expert like me, you know, this is where people's eyes would glaze over, like, "I'm not checking 10 different websites."

**[0:10:05.3]**

**FT:** Yeah.

**[0:10:05.1]**

**BK:** Now, there are tools that you give it the – your exact dates, or in the case of Seats.Aero, you could say, “You know what? I’m flexible, I just want to go this summer, I really want to fly that Emirates flight, JFK to Milan, beautiful. They have a special route.” You can, on Seats.Aero, you could search an entire year instantly, and it will show you all the dates with economy, premium, business, and first class.

And to get the most value is plan your trips where the deals are, right? Save the thousands you would have spent on that airfare so that you can eat at amazing restaurants or just put that money towards your retirement or student loan. So, that’s how, if you travel, and you’re not playing this points game, in my opinion, you are throwing money away.

**[0:10:48.8]**

**FT:** Yeah. You talk about how the new game now is to get these bank cards that give you transferrable points, as opposed to the card that is exclusive to the airline, and we’re still making that mistake perhaps. What are some other missteps, people go in with the right intentions, “I want to score, you know, a great deal, I want to try to leverage credit.” What are some other tricks or things that they’re overlooking to get the best deal? You mentioned the apps and what are some other things that we don’t know about?

**[0:11:19.5]**

**BK:** So, there’s two options too. So, if you can plan in advance, I talk about this in the book, you know, airlines open up a certain number of seats even on those super hard flights to get, Hawaii, Australia but to the early bird goes the worm. So, a lot of airlines will open up those seats 12 months, you know, 11 months in advance, 330 days out but some frequent flyer programs don’t open their award ticket booking ‘till later, like 10 months in advance.

But the trick here is you can book via foreign frequent flyer programs that have the earliest booking windows, and that’s how experts snag the very best seats. So, like clockwork, you can wait ‘till 11 months, 331 days to the date that the airline opens up those seats and snatch them



right away. So, I teach people how to get the early bird, which is you know, especially if you have a flexible schedule, you know the honeymoon you want to take the next year.

That's how you get it in advance, and alternatively, last minute, airfares go through the roof, especially internationally.

**[0:12:19.6]**

**FT:** Yeah.

**[0:12:19.7]**

**BK:** But airlines want to fill every single seat, and contrary to public belief, the airlines want you to redeem your miles because they can't get the value from them that they sold those miles to the credit card companies until you redeem them. So, airlines will also open up an incredible amount of last-minute really cheap award space to hopefully just fill seats. So – and that's, you know if you're ever in a situation where you're in Europe.

You need to come home, a family member's sick, the airline's going to charge you an insane amount of money to book last-minute one-way tickets whereas, at the same time, there's usually an incredible amount of last-minute award inventory. So, if you're flexible and you start checking last-minute, that's when you can get, "Oh, last minute, let's go to Tahiti." "All right, well, the flights are there."

You know, so being flexible I think is the key. There's no one day of the week to get the cheapest fares, and you know, I wish it was that easy but flexibility, technology are key to getting the most value.

**[0:13:14.6]**

**FT:** What's your strategy for insurance? Because when you were last on So Money, you talked about – and I do this too, where you buy like the refundable tickets. It's a little bit more but then you're covered, you know? And for any reason. Whereas, the insurance, maybe you do pay a

little bit less, sort of you still don't know whether you're going to qualify for that insurance, depending on your case.

**[0:13:38.4]**

**BK:** Yeah, and the airline tickets – so, one of the changes from the pandemic is the airlines are actually pretty flexible with changes and cancellations. Like, now, you'll mostly get your voucher for future use per year. So, if you need to cancel, that's not like where the most heartbreak comes from. The heartbreak comes when you book that cruise where you've got to pay six months in advance for a family of 10, and then three days before the trip, grandma gets sick and you can't go, and you're out USD 50,000 plus.

**[0:14:07.1]**

**FT:** Oh my God.

**[0:14:08.8]**

**BK:** This is what happens all the time, and this is where getting 5% of the cost of the trip is generally a really good insurance policy. This is where I tell people that safari, not only will it cover you for any tours, whatever, and a lot of the, you know, the devil's in the details, and the coverage is very easy to read. So, EnsureMyTrip.com is the place to go that you compare and contrast policies. Never buy it through an airline or a hotel because the coverage you're getting generally isn't even insurance, it's called travel protection.

**[0:14:37.6]**

**FT:** Right.

**[0:14:38.1]**

**BK:** Which is really expensive for a really terrible coverage. For less, you could get far better coverage through an independent provider, and also what I'd just premier as a booking on

ensuring my trip, sometimes the most expensive policies have the worst coverage. So, you always have to click down compare and contrast and you will often find like, "Wait a minute, the cheapest policy has incredible, you know, medical coverage," which is another point.

Internationally, your US insurance will not cover you in general if you get sick abroad, and certainly medical evacuations. So, this is where like those big trips, nonrefundable villa for the family that you have to book six months in advance, those are the trips I highly recommend, and there's also yearly insurance products. If you travel a lot, you can pay a couple hundred dollars a year and get really good yearly insurance.

So, you know, we're seeing wildfires in Maui randomly that what people don't realize is you know, when you're booking nonrefundable flights and hotels even if something bad happens, even if you're, you know, some airlines may let you out and have pity on you if someone gets sick but people come to me all the time, "I had a nonrefundable ticket, my grandma died, how dare the airline not refund me?"

My point to them is like, well, you agreed no matter what. You went into a contract and I talked about this in the book.

**[0:15:52.1]**

**FT:** Yeah.

**[0:15:52.7]**

**BK:** Understanding what you're agreeing to when you buy a ticket is first of all, that's how like, you need to understand how this industry works and you also can expect a small hotel to ensure you, meaning they take the full loss if something happens, right? This is like where I think it's important for people to protect themselves and not, you know, rely, and finally just like even when you're asking a travel provider for a refund if something bad happens because I do say it never hurts to ask.

But understand the difference of asking for a favor, which is most of the time what we're asking for versus what you're actually owed because I go through it in the book. Unfortunately, we don't have that many consumer rights here in the US. You know, this last COT put in some rules around cancelations, you're able to get your money back. Airlines used to be naughty and would give you a voucher that expires whenever they canceled a flight.

Now, they're mandated to refund you but you are not getting coverage for all the tours and cruises that you missed if the airlines cancels your flight, and that's what I want to educate people.

**[0:16:59.7]**

**FT:** Right.

**[0:17:01.2]**

**BK:** Because I think a lot of the mistakes people make is during the booking process and even booking through the wrong channels, you know, like booking through an online travel agency can really wreak havoc when the airline cancels your flight and you have to call your online travel agency, wait on hold when if you book directly with the airline, they'll put you on the next flight in two seconds.

So, did you really save enough money to bring on the heartburn if something goes wrong? Those are the risks that I want people to understand. I think today, so many people are just booking through like Google, they find you know, a Google ad that takes them to an online travel agency but they're not realizing they're not earning hotel points. They're going to get the worst room and if the hotel sold out, a lot of times those OTA bookings first to get kicked out.

So, most people don't even understand the risks of different channels and that's what I really, in the beginning of the book, highlight.

**[0:17:54.5]**

**FT:** Yeah.

**[0:17:54.8]**

**BK:** This is how it's all laid out and how you want to avoid making mistakes.

**[0:17:58.7]**

**FT:** When it comes to lodging and hotel bookings, I have a hunch that if you do book your room through a third-party site, you will get the worst room because you got it for less or you know, the hotel has to pay this third-party site, and so they're not going to be as accommodating or as loving when you get there versus you calling the hotel or going on the hotel site directly but when is it worth it?

Because you know, maybe it is worth it to save on the third-party sites for a room that doesn't have a view but whatever, you saved a hundred dollars a night. What's the best strategy for optimizing your hotel stay and lodging?

**[0:18:36.6]**

**BK:** So, here's the deal. I mean, most hotels, and I go over it in the book have best rate guarantees. So, if you find a cheap rate on an OTA, you call the hotel or you know, ask them to match that rate. Most of the time, they will because they'd rather give you that rate and not pay the 20% to the online travel agency, which is roughly what the OTAs get paid and you're totally right, hotel owners, you know Marriott and Hyatt, they generally don't own their hotels.

They're owned by independent operators, their goal in life is to get returns for their investors. So, when they have to boot a customer, you're going to boot the customers you're making the least amount of money from, which is the OTA clients because there is a 20% commission. Booking direct, you are much more valuable because they're making more money. They wouldn't do something to hurt themselves financially, right?

So, that's what I want people to understand where this all comes into play. I would say book through an OTA if you're getting extraordinary savings.

**[0:19:33.1]**

**FT:** Yeah.

**[0:19:33.7]**

**BK:** Because remember, you're not going to get loyalty points by booking through an OTA but if you're saving 50% and the hotel won't match it, sure. You know, just understand and make sure you book the room type you want, it's documented, and if they try to put you in something inferior, you can stand your ground but where I recommend booking through luxury travel advisors is on the luxury spectrum.

So, I don't recommend, you know, you want to go to the Four Seasons Maui, a lot of people will just go to FourSeasons.com. What you're forgoing by going through a luxury travel agent who books a lot with those properties, those travel advisors can get you hundreds or thousands of dollars in perks, upgrades like checkout that often those luxury hotels don't offer on their website, and booking through a luxury, so you can get the same price with tons of extra perks by going through a virtuoso agent and they also are an extra layer.

So, say you show up, they did give you something subpar, you don't have the room you thought you did. If you book direct, you have to go to the front desk and beg. If you book through a powerhouse travel adviser who sends tons and tons of business to that property, you don't even go to the front desk. You call up your travel adviser and say, "Hey, they're not living up," and you better believe they will ring down on that hotel.

And a travel adviser who sends thousands of dollars of business can say, "Hey, if you don't make this right, I'm not sending future clients."

**[0:20:58.5]**

**FT:** Yeah.

**[0:20:58.9]**

**BK:** To give leverage and that's another point where people have never thought about it that way. So, I just want people to be strategic where they book because it can make all the difference in your travels.

**[0:21:11.0]**

**FT:** Who are these liaisons? These you know, I assume you're not talking about like hotels.com, you're talking about individuals or agencies that work specifically with getting you lodging.

**[0:21:20.8]**

**BK:** Yep, yeah. So, these are called luxury travel advisers. Actually, Wendy Perrin, who is a celebrated travel journalist. She was a Condé Nast Traveler for many years, she has her own, WendyPerrin.com, and she has a wow list, and these are the top, top travel advisers, and most of the time by way, you don't have to pay anything to use these advisers.

**[0:21:41.4]**

**FT:** Right.

**[0:21:41.5]**

**BK:** You know, they get a commission from the hotel, so they're happy to book luxury. You know, they're not going to book your coach flights and cheap hotels, it's not worth their time but for that African Safari, you know there's a company, ROAR AFRICA. They are the top dog bookers throughout Africa. So, not only are you getting the protection, you're getting the know-how. You know, every safari camp is different.

You're never going to be – no person going on a safari for the first time is going to understand the nuance of all the different camps, locations, wildlife. So, sitting down with a travel adviser who you can download what your dreams are, they can save you time, money, and just make your trip that much easier, and then if anything goes wrong and you're in Nairobi and the flights canceled, you know, you have someone to lean on and they have full network.

So, sometimes these travel advisors do charge but in general, you can – and this is also called AMEX fine hotels and resorts is a virtuoso basically agent built in, where you get automatic early check-in if it's available, you know, breakfast, etcetera.

**[0:22:43.2]**

**FT:** I love that. Now, you have built obviously a career around travel since you were 12 years old, you were booking a flight for your dad. I was reading through Travelocity that's kind of when it all started, you even charged him for that, it's so cute. How is your approach, how has Brian Kelly's approach to travel changed over the years? And I mean, you're a dad now of two young boys and so I assume that also goes into some of your travel decisions and travel style.

**[0:23:12.1]**

**BK:** Yeah, so you know, I've been in many different phases when I was starting in the points game in the 2000s working in finance, single, you know those were the days with elite status where it didn't depend on how much you spent. You could fly a certain number of flights, this is when people with mileage run to get like crazy elite status, perks, free upgrades. I talk about it in the book, elite status has changed dramatically.

People are now paying for first-class seats, the airlines are no longer giving away the bank, so to speak. So, nowadays, I don't care about elite status, I care about convenience, flying the best plane type, which I talk about. This is another mistake people make, especially when you're flying business class, choosing a flight that leaves an hour later might have a gorgeous suite with closing doors, lie flatbed, or you could choose the wrong flight for even more money and have a recliner seat for eight hours, which people make these mistakes.



And this is like where just understanding a little bit about plane type and learning the differences between seats and stuff makes all the difference. So, nowadays, yeah, I'm just – I need to get where I need to go the most reliably. So, like, on-time performance, and that's why I will pay premium to fly Delta. They're the most on-time airline in the US but it also will not drive an extra two hours to JFK, which I hate.

So, sometimes, I'll say I'll go to United, you know? So, I know I'm taking the flights that are the most convenient and you know, have the best on-time, you know, percentages, not connecting what I don't have to. I mean, I do check a bag with two little kids, sometimes it's unavoidable but you know, when possible because you know, when you check a bag, you have a lot fewer options when something goes wrong. When you're untethered from the –

**[0:24:53.6]**

**FT:** Totally, yes.

**[0:24:54.6]**

**BK:** You can just pop the gate down and get on the next flight.

**[0:24:56.5]**

**FT:** Oh my God.

**[0:24:57.2]**

**BK:** But when you got the bag check, you got to beg, borrow, steal to get it back, you really are tied to that flight.

**[0:25:02.9]**

**FT:** Totally. Traveling light – sorry, go ahead, keep going.

**[0:25:06.3]**

**BK:** Oh, and I just have to add with the tip and I'd scream it from the rooftops, always put an Airtag in all of your luggage, not even just your check bags but Airtags now. If the airline loses your bag, and you don't have an Airtag in it, shame on you because they're so easy, cheap, and it will give you real-time almost location of your bag wherever it is in the world, and the airlines now actually integrate with Apple where you can share your Airtag location, and that will get you your bag back so much faster.

**[0:25:33.6]**

**FT:** Oh, but like they tag it, and can't they – like, why isn't that enough?

**[0:25:38.9]**

**BK:** Yeah, you would think. I mean, some airlines are decent.

**[0:25:41.5]**

**FT:** It's up to code, you know, they can track, yeah, yeah. I guess it's not – it's not electronic.

**[0:25:45.6]**

**BK:** I know it's sad that we have to pay USD 20 to have our own bag trackers. I don't make the rules here, kids. You know, the airlines continue to mess it up or tag the wrong airport, those agents are often over worked. So, I always recommend when you check your bag, take a photo, and make sure the bag tag is to the right location.

**[0:25:59.3]**

**FT:** Yeah.

**[0:26:01.2]**

**BK:** And take a photo of your luggage so if it does go missing, you can easily just share it with them.

**[0:26:06.5]**

**FT:** And another pro tip for new parents, overpacked diapers, bring two extra changes of clothes, you just never know when your child is going to have a vomit attack or you know, some other –

**[0:26:18.1]**

**BK:** Ziploc bag.

**[0:26:19.3]**

**FT:** Yeah, Ziploc bag.

**[0:26:20.4]**

**BK:** Ziploc bag and sometimes be ready to just throw out clothes too. You know, the blowout will at least happen, yeah.

**[0:26:23.8]**

**FT:** Oh, I've done that. Ask the flight attendant, "Please, do you have a hefty bag?"

**[0:26:28.2]**

**BK:** And not only an extra change of clothes for your kids, but also you.

**[0:26:31.7]**

**FT:** Yeah.

**[0:26:32.0]**

**BK:** Bring that extra T-shirt, the comfy, stretchy.

**[0:26:34.9]**

**FT:** Oh, I got stories, and lastly, before we go, Brian, tell us your biggest win in travel. To bring it back to your book, *How to Win at Travel*, what's been Brian Kelly's most recent or historical best win where you just like, you know, this is the story that you're going to be telling your grandkids?

**[0:26:54.7]**

**BK:** For me, it's just traveling intergenerationally. So, my parents instilled so many values in me, we've had so many great trips, and now that my son, I mean, he's been to 16 countries in two years and I would just say our most recent trip in November, we went on Safari to – at this place called Cheetah Plains in South Africa and I was just – had a moment in this beautiful safari day, my parents, my son, and beautiful wilderness.

My son was like taking it all in and was spotting elephants that we couldn't even see and just – it was a moment of just complete, "I'm so fortunate to be able to explore the world and make these memories that I will forever take with me for the rest of my life." And being able to do it without breaking the bank, and my parents feel good traveling with me because they know I'm not shelling out USD 20,000 for their tickets. You know, I'm using points that I've saved, I think it just makes it all even more sweeter.

**[0:27:50.5]**

**FT:** That's such a sweet story, and you should be so proud and your parents, I can't even imagine what it's like for them to see through your eyes and now, their grandson's eyes, and thank you for sharing all of your advice continuously for us, and your latest book is called, *How to Win at Travel*. Brian Kelly, founder of the Points Guy, thanks for coming back on the show.

**[0:28:09.6]**

**BK:** Thank you so much for having me. Safe travels.

[END OF INTERVIEW]

**[0:28:14.6]**

**FT:** Thanks so much to Brian Kelly for joining us. His book is called, *How to Win at Travel*. Stay tuned for Wednesday's episode, a continuation of our look at how to save on travel, we have Matthew Kepnes, author of the updated book, *How to Travel the World on \$75 a Day*. Until then, I hope your day is So Money.

[END]