

How to Money?s Finance Podcaster Uses Credit Card Points to Save Thousands on Family Vacations

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ATLANTA, GA?Matt Altmix, co-host of the popular personal financing podcast, How To Money, is excited to share the savvy financial moves he made to enjoy luxurious vacation spots while only spending a fraction of what typical vacation-goers shell out. The finance aficionado managed to save over $2000 on his trip while enjoying top-tier accommodations, a feat that every budget-conscious traveler can learn from.

?The first step in saving on a vacation is to go where the deal is; most people don?t think of Texas beaches when they think of a tropical vacay, but South Padre Island is a hidden gem,? said Altmix. ?We also booked our trip in February, so we were able to choose nicer accommodations at a lower price point and avoid the throng of spring breakers that wouldn?t arrive for another month.?

Taking advantage of a locale?s off-season, when prices are often drastically reduced to attract more clientele during less busy times of the year, is not the only way Altmix was able to cash in big on his getaway. The relatable financial guru also uses each credit card swipe to his advantage, making everyday purchases with

travel credit cards with the best offers, which are featured on the How To Money website.

Southwest?s Rapid Rewards points played a crucial role in making this dream vacation a reality on a budget. Altmix leveraged welcome offers from Southwest?s credit cards to quickly accrue the necessary points. Combining the points earned from everyday spending, Altmix was able to secure the flights for his party of six, almost for free.

The Southwest Companion Pass, which is highlighted in several articles on How To Money, is an exceptional perk for frequent flyers. It allows travelers to bring a designated companion on all their Southwest flights for just the cost of taxes and fees. This unlimited use pass is valid for the remainder of the current year plus the entire next calendar year, providing ample opportunity for significant travel savings. Altmix?s meticulous planning and early qualification for the companion pass allowed his family to enjoy this benefit to the fullest.

Altmix noted, ?Many people use credit cards sparingly or as a last resort to keep their debt manageable, and while we whole-heartedly advocate for using credit cards responsibly, you may be missing out on the benefits of swapping your debit card for the right credit card. If you play your cards right, you can essentially make money without increasing your debt. This trip is a perfect example of how strategic use of credit card rewards and thoughtful planning can provide significant savings without sacrificing quality, giving you the best of both worlds.?

To maximize their savings, Altmix and his family chose to rent a condo equipped with a kitchen, allowing them to prepare their own meals instead of dining out to keep their food expenses low. One common perk of some of the most popular credit card brands is cash back or points on certain purchases, with grocery stores being one of the spending categories that appeal to nearly everyone. Using a credit card to buy food from a grocery store saved Altmix money during his vacation and helped him rake in more rewards to use on future adventures.

For those looking to replicate Altmix?s success, How To Money offers detailed guides on earning and maximizing credit card rewards points. The key is to start planning early and stay informed about the best deals and strategies.

?There?s this huge misconception that you have to bring in a substantial amount of income to be able to afford a vacation, but that?s not true with the right credit card in your wallet,? said Joel Larsgaard, Founder of How To Money and podcast co-host. ?How To Money is a great resource for finding the best credit card for how you spend and for the rewards that will benefit you the most. We?ve scoured the fine print of the most popular credit card offers and give the top credit cards an honest How To Money rating so you can choose the right card for you.?

For more information on how to save on travel and other personal finance tips, visit the How To Money website or download the podcast.

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How to Money

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