

The Daily Helping Episode 310:

Eli Facenda

Eli Facenda: [00:00:00] I think people should be traveling more, but I don't think they should be paying more for it. I think they should be getting it for free.

Dr. Richard Shuster: [00:00:10] Hello and welcome to The Daily Helping with Dr. Richard Shuster, food for the brain, knowledge from the experts, tools to win at life. I'm your host, Dr. Richard.

Whoever you are, wherever you're from, and whatever you do, this is the show that is going to help you become the best version of yourself. Each episode you will hear from some of the most amazing, talented and successful people on the planet who followed their passions and strive to help others. Join our movement to get a million people each day to commit acts of kindness for others. Together, we're going to make the world a better place. Are you ready? Because it's time for your daily helping.

Dr. Richard Shuster: [00:00:53] Thanks for tuning in to this episode of The Daily Helping podcast. I'm your host, Dr. Richard. And I'm really excited to share our guest with you today because what he's got to share is so unique and applicable to pretty much everybody listening to this.

His name is Eli, the Travel Guy, Facenda. And he is a travel loving entrepreneur with nerd like passion, love to explore that, for maximizing credit card points for world class travel experiences. He's visited 40 countries in the last five years and is able to leverage credit card points to get on the average of \$100,000 worth of luxury travel a year. And he's going to talk to us about how you can do that.

He's the founder of Freedom Travel Systems, where he and his team help travel loving business owners maximize luxury travel on points without the headaches or wasted time trying to figure it out. His favorite flight was flying in the \$15,000 first class seat on Emirates A380. And his favorite country to visit is Japan. I like that country, too, Eli. Welcome to The Daily Helping. It is awesome to have you with us today.

Eli Facenda: [00:02:01] Amazing. Dr. Richard, thank you so much for having me on. And yeah, excited to get super nerdy and dive in and talk travel, talk fun, and have a great time.

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Dr. Richard Shuster: [00:02:09] But these are all things we love here. But what's so exciting and so timely is that anybody who's tried to book a flight in the last year or so has noticed that flights are ridiculous and they're probably going to stay ridiculous. So I'm really excited to dive deep into what you do. But what I want to do first is I want to jump into that Eli Facenda Travel Guide Time Machine. Take us back to what puts you on the path you're on today. How did you start doing this stuff?

Eli Facenda: [00:02:36] It's a great question and there's kind of a longer story, But the short version is I never really traveled a ton growing up. We would go to the beach. I'm from Northern Virginia and like a lot of families, it was kind of like a normal vacation. We'd go to like Delaware and stuff like that, maybe down to Florida every now and then.

And when I was 16, I was a pretty good baseball player at the time in high school. And I got invited on a trip down to the Dominican Republic to play baseball and represent the US. And my actual my high school coach was invited to lead this team. He invited me to participate.

And it was actually this trip that really opened my eyes to the world and opened my eyes to travel. It gave me a whole different perspective on life that just lit me up with curiosity. And that was kind of the driving force that carried me through to then want to study abroad. In college, I studied in Barcelona and have this kind of insatiable thirst for seeing countries understanding cultures, trying all the foods. All the fun stuff that comes from travel.

And that actually is what led me to my career. And so I ended up, over the first seven years of my career right out of college, ended up helping to build this international sports tour company with my former high school coach where we take sports teams overseas.

So actually, still part own that and operate that. But through that business, I started to learn all about credit card points and how to maximize our spending and how to use these points for my own personal travel, because I wanted to travel, and we weren't necessarily generating a lot of money at the time. So this way of using credit card points was a ticket for me to be able to literally get the travel that I wanted.

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So that was the first kind of foray into this. And believe it or not, I actually heard this on a podcast. Back in like 2013, I heard someone talking about travel hacking. And I was like, that's cool. I've never heard about this before. And this was before podcasts had really blown up, so I kind of knew it was there. And then I came back to it a couple of years later.

And as soon as I had my first big, we call it like a travel win, I was absolutely hooked. And I just like went down this rabbit hole of nerding out about all this stuff. And eight years later, here we are running a business. We got a full team helping people do this. And it's a huge passion of mine as well.

Dr. Richard Shuster: [00:04:32] I love this. So what was that big travel win? And then I want to jump into the nerdiness.

Eli Facenda: [00:04:36] Sure. So I was actually going over to London for a personal development and entrepreneurship conference with one of my favorite mentors that I worked with. And I was, at the time, I was making probably like \$30 to \$35,000 a year, and I was able to book a first-class flight going over to the UK and it cost me like \$5.60 total out of pocket. And I used 60,000 points that I had gotten from a credit card bonus. Right.

And so I remember walking onto the airplane, and this was like one of my favorite memories because it's the first time how like if you go on an international plane, you walk on maybe kind of in the middle of the aircraft and you can turn right, you see all the economy seats. You can turn left, you see the business and first class section with all like the pods and the beds.

So the first time I turned left, right. And like they come over like, oh, sir, do you want champagne before takeoff? And I'm just like, sitting there. I'm like, I'm in heaven. I was like, this is amazing. And I look over, there's like people that seem like serious and professional and all these high-level people that are like CEOs or whatever they're doing. And I'm like, I do not belong here, but this is so cool that I just paid \$6, and I get to have this experience. So that was the first big win. I was like, okay, I got to have more of this. And that started the quest.

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Dr. Richard Shuster: [00:05:40] I love that. I appreciate the humility, too. So we all see the commercials, right? We all see the commercials with Samuel L and everybody talks about flyer miles and this and that. So let's presume nobody knows anything about travel hacks. All we know how to do is maybe use Priceline or Travelocity or Kayak or one of these sites and think we're getting the best deals. So give us like one on one. Let's start with how this stuff works.

Eli Facenda: [00:06:10] Sure. So the first thing to understand is that we're playing inside of this kind of game and ecosystem that exists because of the ways that banks and airlines and hotels all partner. And they have these incredible loyalty programs. Right. We've all seen it. You do this and this and this, and you start to get this status and these benefits. And you've heard about these things, and it seems kind of like mystical and far off and like you have to be traveling every day of the year to get that stuff. And that's actually not the case.

But these loyalty programs are such massive profit centers for these airline and hotel programs that with the right strategies, you can kind of gamify the whole thing. And that's why it's called travel hacking, kind of hack your way to the top of all these benefits with credit card points and airline miles and hotel points and start to get a ton of free travel. And this is going to be through how you actually do your travel. Like the airlines you fly, the way you book all that stuff.

But most importantly, that's kind of a secondary piece. The most important piece, the easiest piece is just by using the right credit cards. And every time you spend a dollar, what you want to be thinking about is there's an opportunity to earn points that can be used for free travel.

And so when you have this system down, essentially what you do is you've got the right set up of cards and you're able to earn a ton of these, again, frequent flyer miles or points and use them really optimally to pretty much unlock any sort of dream travel experience you could want, regardless of how much you spend, regardless of how much you travel, you can really do it in any situation.

So that's kind of the first awareness that you need to have. And then you can kind of piece together how the game actually works. But you first need to understand like this

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larger ecosystem of, okay, there's loyalty programs, there's credit card spending that earns points and there's a way to kind of gamify it in a way that can allow you to win. Just like maybe coupon clipping back in the day, people would go to grocery stores and stack all these things and make their \$250 grocery bill down to like \$4. It's like that, but for travel.

Dr. Richard Shuster: [00:07:53] Okay. So there's a couple of things that you said that I want to jump in on you. So you mentioned understanding the loyalty programs and then you said the right credit cards. So if there's a right credit card, then that must mean that there's a wrong credit card. So talk to us about right or wrongs in terms of what kind of cards we should be using.

Eli Facenda: [00:08:14] Phenomenal question to point to because this is the first big mistake that most individuals make and specifically business owners. And the reason I mention that is because if you're a business owner, generally, your expenses are higher than the average consumer.

And when that's the case, that means that you're spending more, which means there's more opportunity for you to leave money on the table. And a one or two percent difference in terms of the return you get on your spending can start to mean a lot more money. If you spend \$2 million a year in a business, getting a three percent difference can be \$60,000 worth of difference. Pretty significant, right? So you don't even have to have necessarily like a profitable business, just something that spends a lot will help you.

Now, if you don't spend as much, there's still ways to optimize this, which we'll talk about. But the first thing you need to know about getting the right or wrong cards is that not all points are created equal. Okay. So you'll hear of all these different banks have different points and the hotels and the airlines, that can be kind of confusing, but they're just like currencies and that's how you want to think of them.

If you were given the opportunity, Dr. Richard here, like if I said, hey, do you want 100 Mexican pesos or 100 USD, you'd probably pick the US dollars because you know that one's not equal. Well, most people have no idea that these points or cashback opportunities are not equal. And so what they're doing is they're being like, well, it

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sounds the same. I guess I'll take the pesos, right? And so they don't understand that there's a difference in terms of how these points are worth.

So number one is if you're someone who either travels frequently and or you want to be traveling more or upgrade your travel, do not be getting cash back cards, just case closed. Like the way that points work, you can always get a better value out of having points earning card with the right strategy than cash back in every single situation. Okay. So that's number one.

Number two is there's really three different categories of points. And I'll break those down in simple terms here. There's loyalty points, so airline miles and hotel points that you can earn and you can use those for travel, which are great. Then there's bank points that are what we call not transferable. So that would be like Wells Fargo, PNC, US Bank, some of these more local regional banks.

And what will happen with those points is you earn them, and you can go right to the bank and redeem them through like their travel portal. You might see like Amex travel or something like that, right? You can do that and those have a fixed value on them. So they're not they're not that valuable.

But the most valuable points you can get are what we call transferable bank points. Now these are really four main banks, Chase City, Amex, and Capital One. The reason these are valuable is because when you're earning these points, you can use them for travel through what's called their travel portal, where you can basically book anything.

Or the kind of secret sauce, this whole thing where you get the crazy value, the stuff that blows me away still and gets our clients so much value is converting points from banks into different airline hotel loyalty programs when you actually need to in order to get maximum value. So that's kind of the high level is you need to understand the different points. They're not all equal. There's a priority of getting these bank points.

And then also you want to find cards that are going to get the highest possible return on your types of expenses, because not all cards are best for each category that you might be spending a lot of money on. So that's kind of a big picture idea around figuring out

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what the right cards are for you and how to think about some of that stuff, because it's a huge way that people are leaving money on the table.

Dr. Richard Shuster: [00:11:13] So I'm feeling everybody listening to this is running to their wallets to cut up their Discover cards because Eli says cash back cards are bad, right? But it makes sense because it's like anything else. I remember back in the day, I'm dating myself here, going in and trading in CDs, right, to those old CD stores when we used to have those things. You always got more value trading the CD for another CD instead of getting cash back. So it sounds like the same principle to me.

Eli Facenda: [00:11:43] Totally. Exactly it.

Speaker3: [00:11:44] Okay. And so of the cards, what are your favorite cards in general?

Eli Facenda: [00:11:52] Yeah. Well, so my favorite cards are I really think about it again what's going to get you the highest return. So I'll give you some numbers examples here. Now, the highest return of the best points, right? So I'm focused on those four major banks. And then I'm really specifically thinking about Chase and Amex.

Now, after I have a lot of these bank points, I might start getting specific airline and hotel points as well because I kind of have a nice stash of points there and I'm like, okay, now it makes sense to get some Marriott points or American Airlines Miles or what have you.

But my favorite cards are the ones that are going to earn me the most on the things I spend the most on. So groceries and dining tend to be really high category purchases for me. So a card like the Amex Gold is really good because it earns four points for every dollar spent in those categories, whereas most cards are going to only earn you one point.

So let me give you an example, tight? Let's say you spent 1000 bucks a month on groceries, right? Well, if you had a regular card, that means in a year you're going to get 12,000 points. Okay. So that's what you're getting.

If you have the Gold, you're getting 48,000 points. Now, that alone right there, if you use

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points at a decent value, is basically \$4 to \$5000 difference just from having one card difference just on groceries. And so to me, that's how I'm thinking about it. So the Amex Gold is a really good one.

The Chase Sapphire Reserve is another really good one for someone that's a frequent traveler and likes to spend a lot on dining and travel. Really great card. Each of these has different perks and benefits. The Sapphire Reserve tends to come with a lot of premium benefits like lounge access. You get global entry and TSA precheck. So you really want to map the card for your spending and also your lifestyle.

Because then there's cards like the Amex Platinum, which is really expensive in terms of the annual fee. It's like \$700 right now, but it has all these really high end perks. You get upgrades at certain places, you get credits here, you get benefits there, you get Uber credits, stuff like that. But if you're not using that stuff, then it's not worth it. So you need to map it a little bit to your specific situation.

And then on the business side, again, it depends a little bit on what you're spending on. But the Amex business Gold Card is great as well as the Chase Ink Preferred. So those are some of my top common recommendations.

But just like anything, it's kind of like a tax plan. You really want to look at your overall situation, where your expenses are and then figure out how do I optimize my game plan? Because the cards I mentioned might not be the best for you based on the kind of travel you're doing, the goals you have, the money you're spending, all that stuff.

Dr. Richard Shuster: [00:13:59] One thing I know that's challenging if you're on the early side of starting a business is getting a business credit card. A lot of times, you can't get one because you haven't had a business long enough or whatever it is. So what's your take on using personal credit cards for business expenses?

Eli Facenda: [00:14:21] Great question because this is probably the second biggest common mistake that I see. Maybe even more common than the first one, which is business owners starting up. They don't even really realize what business credit is. They don't realize the difference between personal credit cards and business credit cards. So we should first clarify that.

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And then the direct answer is it's a really bad idea because it's going to impact your credit score, whereas business credit cards in most cases don't. So I can draw the distinction there. So any personal credit card that you get is going to basically show up in your personal credit report. And one of the factors of your credit utilization, which is the second biggest factor, AKA, how much you're borrowing, right, your utilization percentage is going to start to get impacted by the business expenses that you're using, right?

So if you are running a business you need to grow, maybe you have to have a lot of purchases for a month or you need to carry some cash for a month or something like that. And that can actually wreck your credit score over time through impacting your personal credit because you're using personal cards. So I really don't recommend that. That's number one. Number two is the banks don't want you to do that. And then number three is a lot of times the rewards are going to map better for having business cards.

So what's the difference between personal cards and business cards? Well, business credit cards, again, they have different benefits, fees, and all that stuff, and the point side. But the biggest difference is that they don't show up in your personal credit report in most cases. Okay. Like 95 percent of business cards don't show up there.

So what does that mean? That means if you had a new business and this is a strategy that a lot of people will use called zero percent funding, where you could get a new card. And even if you have to max it out for a year, right, yes, you may pay interest unless it's a zero percent interest card, but it won't impact your personal credit score. Right.

So that's a huge benefit because as you're growing, sometimes unforeseen things happen or you need money to invest in something, or maybe you have the cash, but you want to keep it growing in the company. And if you have a zero percent interest card, you could put ten grand on there and let it sit for a year and pay it off after a year. And that allowed you to invest into something that would allow you to grow. This is a much better strategy than using personal cards which can wreck your credit score and put you at a much greater risk.

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So that's the big difference. But a lot of people don't know how to get approved for that, which we can talk about as well. But overall, you want to be thinking, how do I get approvals for business cards, get the highest credit limits with the best points, and then ideally get it at zero percent interest if I do have to carry a balance. Because the last thing you want to be doing is carrying a balance on a 25 percent APR card that's just going to crush your ability to grow and scale as a business owner. So those are a few of the factors you really to be thinking about.

Dr. Richard Shuster: [00:16:38] Oh, that's good stuff. And you mentioned credit scores. It sounds like when we're doing our travel hack optimally, we probably have multiple credit cards, right? Because you've got some for loyalty points, and some for bank points, and this, that, and the other. So how does having a ton of credit cards that you're using to kind of get all these points impact one's credit?

Eli Facenda: [00:17:04] That's a great question. You're talking to a guy who has right now, I think around 40, 42 credit cards. So most of those are business cards, right? So as I mentioned, those aren't showing up on my personal credit report, so they don't impact things like my utilization, they don't impact things like my payment history.

Or most importantly, my average age because that's the one that usually gets crushed as you're starting to get more cards, because basically these are these different factors of credit, right? You have payment history utilization, average age, credit mix which is like the different number of accounts and types of accounts you have. And the new credit, which is like the inquiries and they're weighted.

So the new credit is actually the least important. And a lot of people don't realize that. They think getting a new card is going to hurt them because of the inquiry and stuff like that. Whereas you may see like a dock of three to five points for maybe a couple of months, but generally over time it's actually going to build back better because you're going to be adding to your payment history, which is going to help you.

So overall, the biggest challenge, though, is solving for the average age issue, because as you get a bunch of new cards, the average age of your accounts gets younger. So how do you fix that? Well, there's something called the authorized user strategy. This is

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a really cool hack for anyone that wants to boost their credit score quickly.

And what you'll do is there's going to be someone in your life, friend, family member, whoever it may be, that can add you to their credit card that's much older. And when they do that, the history from that card, not their entire credit report, but that specific card will now show up on your credit report.

So my example, right. My dad added me to a card a couple years back that was 30 years old. I was only 27 at the time, so the card was three years older than me, but it was now on my credit report. And instead of having an average age of like three years because I had some newer cards, my average age went to like nine years. Right?

So my credit history for the payment history section was way better. The average age was way better. So my credit score boosted. So even if you are getting new cards, you can kind of balance things out by getting a couple new personal cards, letting them age, keeping them open so that they build good credit history. Getting some business cards so those don't impact your personal credit. And then get an authorized user card on there that can kind of help balance out longer history. You don't want to get a bunch of those, but that is a good way to do it.

Now, the downside of that is if they mess up, if they have a late payment, it will show up on your credit report, right, but nothing that you do can impact them. So it's a one-way street. It's not like my dad adds me. And then if I have a collection on my credit report, he's impacted. It doesn't work like that. But if he has something wrong with that card, it would impact me.

But those are some strategies around making sure your credit stays clean, because as we do this, you want your credit to build, right? Most of our clients are going from low 700s when they start with us to high 700s or 800 when we're getting them more cards right, because we're teaching them how to maximize their score in the process.

Dr. Richard Shuster: [00:19:39] Love this. This is such good stuff. Okay. So now we've got a little bit of knowledge. We know what kind of cards are good and bad. You mentioned this ecosystem and understanding this ecosystem, gaming this ecosystem. Talk to us about that, Eli.

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Eli Facenda: [00:19:57] So yeah. So really, basically, I don't know the entire inner workings of how these are all financed, but essentially these banks and airlines are partnering or partnering up, right? They're financing projects. Delta wants to buy a bunch of new Boeing aircrafts. They strike a deal with Amex. Amex has a deal where they're going to issue points through their credit cards for Delta and all this stuff.

So you're dealing with this kind of, again, this intangible currency in a sense. And that is one thing to be aware of is like they can change the rules when they want. Now they don't typically just like pull the rug from under you because that would break trust in their loyalty program and would prevent it from really succeeding. But over time, these points will get devalued.

So you're better to earn points and then start to use them. Unless you have a big trip in mind, then it makes sense to save them. But like you don't want to be planning for ten years down the road for this, you're better off saying, hey, what do I have the next year to two to three years and plan for that? Okay. So it's different from like a cash savings account or retirement account in that sense.

But basically because of these partnerships, what's really, really cool is you can start to find deals that are going to be anywhere from like five to ten percent of what the normal points cost would be. So I'll give you an example here, right?

So that Emirates one I mentioned to you or that you shared in the bio when you introduced me, I'll break that down for you. I was flying from JFK to Dubai. Okay. I was going first class. Retail for this ticket was \$14,500. Okay, an insane amount. I would never pay that, but the experience is unbelievable.

They've got a bar on board. They've got Dom Perignon, they've got caviar. They have like truffle mac and cheese with lobster. They've got a shower on the plane. So you're showering mid-flight. Espresso martinis. Like it's a crazy experience, a whole suite to yourself with a bed. So the experience is very lavish, but very expensive.

Now, if I were to pay cash, I'm paying basically almost 15 grand. If I were to go to Amex Travel or use these non-transferable bank points and go to the travel portal, like I

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mentioned, what they do is they actually charge you in points in a direct correlation to the cash cost of the ticket. Okay.

So they give you a fixed value on your points. You get \$0.01 per point. So a \$14,500 ticket times \$0.01 per point would be 1.45 million points for that one way ticket in first class. It's a lot of points. But because the airlines and hotels charge in a different way, you can get it at a much cheaper cost. So what I did is I converted my American Express points into Emirates Miles, and I booked it for 136,000 points, and then I paid \$500 in taxes and fees.

So instead of paying basically \$15,000 in cash, didn't have to do that. I also didn't have to pay 1.45 million points. I only had to use 136,000 points. So basically, this is replicable for any airline or major hotel program. And there's some nuances and variations around when this works, and the airlines you'd want to search on and exactly how to map that out.

But the key thing to know is that the way that these airlines and hotels charge is different from the banks. So you're saving on the cash, you're saving on the total points you'd have to use, and then you're saving on, again, your opportunity costs of having to fly maybe a different route or something like that.

So this is where a lot of people will start to ask me, like, how am I doing so much travel? They assume I'm just spending a crazy amount, which isn't true. It's actually that I'm just getting better value out of the points that I have and using my points to sometimes get 5 or 10 times the amount of travel or 5 to 10 times the value out of the same point.

So that's really the difference maker. It's not just how you earn points like we talked about with the right cards, but most importantly, how do you use them effectively. And this is again, the most valuable but also sometimes the most complicated piece of the equation.

Dr. Richard Shuster: [00:23:19] All right. So I'm slightly lost with how you did that. All right. So I understood you say that the cash value of the points, like converting points to cash would have been like one point something, 1.6 or 1.3 million points, which is stupid. Did you do this by taking the points from a bank card, then rolling over to

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Emirates and just converting that into their currency. And they were only charging 136,000 points. Is that -- that's how you did this, right?

Eli Facenda: [00:23:54] Exactly. Yeah. So basically, again, the airlines and hotels have what's called an award chart. So each of them is different. That's why again, it varies and there's nuances. But Emirates will say, hey, for a first class ticket from the East Coast of the US to Dubai is going to cause this, right. This is how much it costs.

Now, the question is, can you find it available or not? You can always find a cash seat available basically if it's available on the plane. But when you're booking with Miles, it's different because the airline would rather receive a cash payment from someone and charge 136,000 for this flight. Whereas if I were to go to Amex travel, they're going to charge me in correlation to whatever the cash cost of the route is, which is again almost \$15,000.

So that's the difference. That's where this arbitrage exists. It's like the price of the ticket may go up. But if you're using airline miles and there's an award chart where it's not correlated to the price, it's correlated to the region you're flying or the distance or what they call zones like East Coast to Middle East, for example. That's how you find these gaps where you can get tons of value.

Dr. Richard Shuster: [00:24:50] So, Eli, this is awesome stuff. There's one more piece I want to ask you about. Talk to us about status, right? Like, should we go get the crazy one, the top super platinum emerald magical ones or like there's a million of these and they're very confusing. So talk us through that.

Eli Facenda: [00:25:06] Yeah. So status, it can be very elusive. And oftentimes, I find the wrong people are trying to chase status and then the people that should be getting status aren't paying attention to it.

So how do you decipher who's who here? So if you are either a really high spender or someone who travels a lot, it makes sense to go for status. If you're not, then don't. Right. So if you're traveling and by a frequent traveler, I mean at least once a month, ideally more, probably twice a month on an airplane and I'd say like 50 plus nights in a hotel. If that's you, you should definitely be playing the status game.

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Now, the reason that I say that is because otherwise what you're going to probably get is what we call like a low or mid-tier status. So this would be something like getting Marriott gold status, which is so easy to get. You can get it from having the Amex Platinum Card, but you barely see any benefits from it. You walk into the hotel, maybe you get a free water and like you might get some early check in or late checkout, which are probably benefits they would give to you anyways as a normal guest. So you really don't see that much of a benefit.

But if you're traveling 50, 60 nights a year and you're going to be spending a good amount, it makes sense to then align maybe a credit card with Marriott and your loyalty there so that you can get to Platinum or Titanium status, which is going to have all these other benefits where you're getting consistent sweet upgrades, you're getting free breakfast, you're getting much earlier, check in and check out. You get like a priority phone line for support. You earn a lot more points when you stay.

So that kind of person, I definitely suggest going for status. Otherwise, I wouldn't really pay that much attention to it. And again, same thing with someone traveling with an airline. Each airline has a different way to earn status, whether it's through travel itself or through credit card spending. There's actually different ways to strategize around that.

But if you're not traveling super frequently, getting top status isn't really going to benefit you, because if you're going four times a year, you're better off just like what, as I mentioned, earning these bank points and redeeming them well for good travel rather than trying to get upgrades from spending your way into a status tier where you might get bumped into first class a couple times a year. So I wouldn't really suggest it for that person, but that's the overall status game.

The easiest hack, though, if you want a top tier status super fast, there's one card and this is the only card with any airline hotel program. They'll get you a top status off the bat. It's called the Hilton Aspire Card. So you get Hilton Diamond status. The highest status they have right away just from holding the card, which is very valuable.

Now, the benefits, again, free breakfast, suite upgrades, you earn a lot more points. You get free Wi-Fi, all these cool things. The downside is because it's so easy, more people

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have it. So you're competing with more people to get the benefits, like the upgrades and stuff. But overall, this is a quick one for anyone that doesn't spend a lot. I would look at that.

Otherwise, you want to think about maybe the airline that you're flying consistently. Like if you live near an airport that has a certain hub or the hotel brand that you really like and can benefit from. So that's a little overview on status. And again, it's a little bit nuanced, but that's going to give you a general idea of if you should go for it and how to think about it.

Dr. Richard Shuster: [00:27:46] Awesome. Eli, This has been so informative and interesting. As you know, I wrap up every episode by asking my guests this one question. That is what is your biggest help and the single most important piece of information you'd like somebody to walk away with after hearing our conversation today?

Eli Facenda: [00:28:03] So it's that travel really has the ability and the power, if done right, to be a massive tool for transformation in your life. Because what it will do if you really go in with the right perspective is it will remove you from your everyday activities, all of these environmental triggers where you kind of normally have the same feedback loop and routine. It's almost like you become sleeping awake if you live in the same routine for so long. It pulls you completely out of that, puts you into a new environment.

And what that does is it allows you to have a totally different perspective on your life, your business, your job, your family, your relationships, whatever it is. And you can come back with such a fresh energy and fresh outlook on life.

And so that's why I'm a huge proponent of just travel as a whole. And I think that if you want to travel for the benefits, you know, from those benefits or just the personal enjoyment, the vacation, the experience, there's a way that you can tap into this amazing credit card and banking system, specifically here in the US, to be able to do it in way better style, get way more of it and do it completely for free or at the most maybe five percent of what the retail cost would be.

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So I think people should be traveling more, but I don't think they should be paying more for it. I think they should be getting it for free.

Dr. Richard Shuster: [00:29:03] I love it. Eli, tell us where people can find out about everything you're doing online and learn more.

Eli Facenda: [00:29:09] Awesome. So the best place to find me is on Instagram. It's @EliTravelGuy. Now, there's a lot of impersonator accounts going on right now. So if you see one of those, and I'm asking about crypto, that's probably not me. Okay. I won't message you about crypto, but @EliTravelGuy is the best place there.

And then our website, Freedom Travel Systems, we've got all sorts of good stuff on there, free mini course content, free giveaways and stuff like that to help you unpack how this could work for you, give you some tools and ideas behind the scenes on how this all works. But yeah, that's the best place to check me out and happy to engage with anyone that's got any questions.

Dr. Richard Shuster: [00:29:40] Perfect. And we'll have everything Eli Facenda in the show notes at thedailyhelping.com. Well, Eli, thank you so much for joining us on the show today. This was so much fun. I loved it and learned a lot.

Eli Facenda: [00:29:51] Awesome. Dr. Richard, thank you so much and have a great one yourself.

Dr. Richard Shuster: [00:29:55] Thank you so much. And thank you as well to each and every one of you who took time out of your busy day to listen to this conversation. If you like what you heard, if you learned something, go give us a follow on Apple podcast and leave us a five-star review, because that is what helps other people find the show.

But most importantly, go out there today and do something nice for somebody else, even if you don't know who they are and post in your social media feeds using the hashtag #MyDailyHelping, because the happiest people are those that help others.