

SHOPPING GUIDES

Frequent Flyer Programs: What to Consider

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Being a part of an airline's frequent flyer program comes with perks including free airfare, convenience, and travel status upgrades. When deciding which program to join (or multiple programs), there are important pros and cons to consider in regards to each program.

All five of the airline reward programs we looked at are free to enroll, but each offers different restrictions and award accrual methods. Signing up for an airline's credit card may increase the number of reward miles you earn, but are there any drawbacks? It's important to know if reward miles expire and if you can use a combination of cash and reward miles to book travel. Whether you want to fly to a family reunion or book your dream European vacation, can earning miles allow you to book your ticket sooner or for free? With these points in mind, we'll take a look at what to consider in frequent flyer programs.

American Airlines AAdvantage

Pros

- Miles are earned through your travel with American Airlines and their partners, using an [AAdvantage credit card](#), spending with [featured participants](#), and [converting your points](#) from hotel loyalty programs.
- Your AAdvantage miles can be redeemed to upgrade your cabin status for up to three segments (upgrades are used per one-way). This means that if you happen to find a not-so-awesome flight that has two layovers on your way to Europe, you can still use your miles to fly First Class the entire way.
- For those who seldom fly, you can share your miles with another AAdvantage member—for a mileage transfer cost and \$20 processing fee. Accounts must be open for more than 14 days in order to be eligible for ShareMiles.

Cons

- If your account has no activity in an 18-month period, all of your miles will expire.
- In their [terms & conditions](#), American Airlines states that they reserve the right to modify the AAdvantage program rules, regulations, awards, and special offers at any time without notice. Keep this in mind if you want to book award travel and have a narrow availability window.
- American Airlines credit cards do charge an annual fee. After the first year, you'll pay \$95 per year with the base credit card.

Delta Airlines SkyMiles

Pros

- Delta Skymiles do not expire. You can use these puppies for years on end, regardless if you take a few years off from flying.
- As of January 1, 2015, miles are now awarded based on the amount that you paid for your ticket, not by the distance. This is good news for travelers who book a last minute flight and pay \$200 more out of pocket than you anticipated.
- You can now redeem miles for one-way award tickets and can use a combination of cash and miles to pay for a flight if you don't have enough miles or don't want to use all of your saved miles.
- When using your [Delta SkyMiles credit card](#), you earn two miles per dollar.

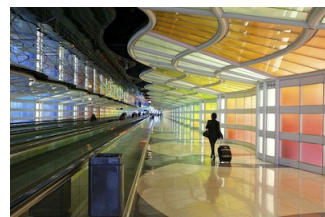
Cons

- Delta has a multi-tiered reward program so be careful not to confuse SkyMiles with their Medallion Qualification Miles (MQMs). MQMs can only be earned through distance flown and open up [additional travel benefits](#) to those who qualify.
- While Delta's base credit card is free for the first year, you'll shell out an annual \$95 fee to keep this card. Both of the other Delta premium credit cards charge annual fees as well.

United Airlines MileagePlus

Pros

- Earn thousands of reward miles through everyday activities, like opening [an investment fund](#), changing your [home energy provider](#) and obtaining a [United MileagePlus credit card](#).
- Now you can merge MileagePlus accounts if you have more than one active. To qualify, the first and last name on the accounts must be the same.



Cons

- Like American Airlines, United Airlines reserves the right to make changes at anytime to the MileagePlus program, including excluding certain flights, fares or tickets from earning MileagePlus award miles and/or qualifying credits.
- After the first year, United's base credit card carries an annual \$95 fee.

Virgin America Elevate

Pros

- There are no blackout dates or restrictions on when you can book Elevate reward travel.
- Overall, Elevate's restrictions are minimal and Virgin will never change their policy without informing you first.
- Reward flights may be redeemed for as low as 2,500 points plus a \$5.60 security fee per way (equivalent to a \$65 fare).
- Purchases made [with their partners](#) can double and triple your points instantly.
- The [Virgin America Visa Signature credit card](#) earns three miles per dollar on Virgin flights and one mile per dollar on all other purchases.

Cons

- Virgin America highlights that your Elevate points don't expire—but only if your account is active at least once every 18 months.
- If you opt to earn miles through the Virgin America Visa Signature credit card, the card comes with a \$49 annual fee.

Southwest Airlines Rapid Rewards

Pros

- There are also no blackout dates with Southwest.
- Flying Business Select rewards you with 12 points per dollar on the base fare, regular Anytime flights reward at 10 points per dollar, and with the Wanna Get Away option you're rewarded six points per dollar.
- You can earn four times the points when using National Car Rental Services.
- On every [Southwest Rapid Reward credit card anniversary](#), expect an extra 6,000 points to be added to your account.

Cons

- Rapid Reward points can only be earned when the purchaser is the person who is actually traveling. This means that you won't receive points when you purchase a ticket, rental, etc. for a friend—regardless of your Rapid Rewards account, simply because you are not physically the one traveling.
- The Southwest's base credit card charges a \$99 annual fee to cardholders.



Frequent flyer programs offer the opportunity to earn free travel while making your everyday purchases. It may be burdensome to enroll in multiple programs, but those who are strategic with earning reward miles and points can rack up rewards and travel the world for free. Obtaining an airline credit card brings an entirely new level of perks to evaluate, but most airline credit cards carry a fee. Plus it adds another credit card to your stack—which may not be an ideal choice for everyone. As you investigate airline rewards, be sure to read the fine print before agreeing to any sort of contract with an airline. While you optimize your reward earnings and fly for free, we'll help you pile on even more savings with [American Airlines](#), [Delta Air Lines](#), [United Airlines](#), [Virgin America](#), and [Southwest](#).

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