

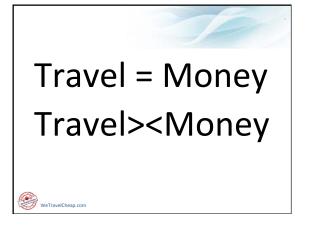




Barriers to Traveling

- Money
- Time
- Work
- Family (spouse, kids)
- Fear















Miles Myths

- You have to fly or travel a lot to get miles
- Signing up for a credit card is the only way to get points and miles
- It's too hard to use my miles and points
- · It's not worth the effort

Now the Facts



Over 1,000 Ways. . .

to earn miles and points on the ground w/o signing up for a credit card or flying

- Business Products and Services
- Car Rentals
- Charities
- Credit Cards
- Financial Services
- Home and Health
- Hotels
- · Retail and Dining

(AAdvantage Miles)



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How 'creditcations' work

- Banks buy miles from airlines and points from hotels.
- Bank entice you to sign up for credit cards and offer huge introductory offers.
- After you meet the terms and conditions of the promotion the points are yours.
- · These cards carry a high interest rate.
- Most cards have an annual fee (most are waived for the first year)









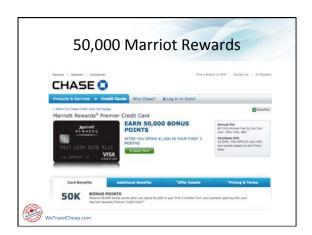
Where can 50,000 miles/pts get you? Southwest Airlines – 5 r/t tickets SLC to LAX American Airlines – 2 r/t tickets to Cancun Delta – Almost 1 r/t ticket to Europe Marriott – 4-5 nights hotel Priority Club - 4-5 nights hotel Chase Ultimate Rewards - \$624 of travel







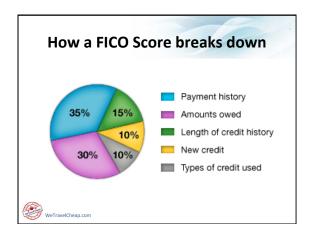






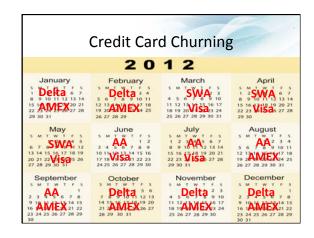




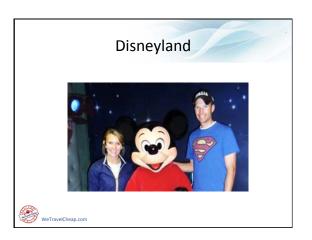


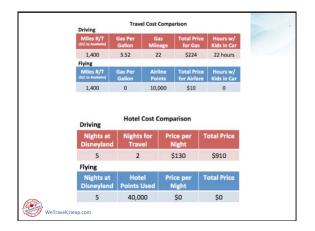


Credit Card Tips • Check your credit report • Pay your bills on time • Pay off your balance in full each month • Pay off debt rather than moving it around • Space out credit card applications (3-4 year) • Don't open credit cards if you're buying or refinancing a home soon





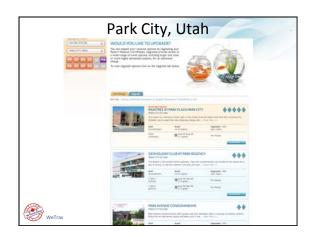


















- \$259 is for the entire week per unit, not per person!
- 7 nights at one of 6,000 resorts worldwide!
- You have 1 year to book and another year to travel.
- You can see availability up to 340 days in advance.
- You can <u>preview resorts here</u> before you buy the resort voucher.
- · NO presentation is required!
- · Leftover RCI Inventory

















