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7 Step Guide



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7 STEPS TO FLY FREE IN COLLEGE

Today you are going to learn how to create the ultimate Southwest student discount, which is one of the best kept secrets in the travel industry.

When my Midwest-raised daughter wanted to pursue her passion and attend film school in California, we needed to reduce every cost possible to make it work. I started racking my brain on how to minimize the airline fares since we live many states away.

After researching many different options, I concluded Southwest Airlines was by far the best option to achieve our goal of creating the best student discounts in the industry. With Southwest Airlines' deal being so good, with a little teamwork and the right strategic plan in place, we could achieve free airfare during her college years.

INTRODUCING THE "FLY FREE IN COLLEGE" SYSTEM

What I discovered is so amazing I had to give the system a name, so I'm calling it the "Fly Free In College" system. A team effort is needed in order to achieve the student discount fares. There must be three team members to maximize the "Fly Free In College" system. You need two family members or close friends with pretty good credit scores and a willingness to give the future/current college student some of their earned Southwest Airlines points. And of course, you must have a current or future college student who needs to travel for school (or for fun... that works too).

This guide focuses on two parents who have one child needing to fly to and from college. But the bonus section "Fly Free Forever" addresses how you can slightly modify this system to accommodate two or more children needing to fly to and from college. The bonus section also tells you how to modify the system to system to accommodate single parents. If these scenarios describes your situation, please keep reading and get familiar with the system and how to receive the bonus section.



HOW THE "FLY FREE IN College" system works

The cornerstone of this system is earning the Southwest Airlines Companion Pass by accumulating 125,000 Southwest Airlines points in one calendar year. I know this sounds like a lot, but it is actually easier than you think. The Southwest Airlines Companion Pass allows anyone who receives this award to travel with any companion of their choice for free. For example, if Mom and Dad want to fly with their child to drop them off at school before the year starts, Mom would be the owner of the Southwest Airlines Companion Pass and fly for free using her airline points, Dad would fly for free as her companion, and their child would fly for free using Mom's airline points.

The Southwest Airlines Companion Pass can benefit a college student in many ways.

1) The parent who acquires the Companion Pass may designate their college student as their companion and fly with the student to or from their out-of-state college destination, with the student flying free as the companion.

2) If both parents wanted to fly with their college student to their out-of-state campus, the parent who acquires the Companion Pass can designate their spouse as their companion, which would allow more earned points to be allocated towards the college student's flight.

FLY FREE IN COLLEGE-3

3) The process of acquiring the Companion Pass will allow one or both of the parents to accumulate many Southwest Airlines Rapid Reward points, which can be allocated to your college student's flights if they are flying solo.

The Southwest Airlines Companion Pass can be acquired by applying for a couple of Southwest Airlines credit cards at the right time in the correct order.

THE "FLY FREE IN COLLEGE" System timeline

Before getting into the details of this college costsaving system, please review the below infographic on the next page to get familiar with the system milestones. The timeline below will maximize the "Fly Free In College" system. But like most systems, the results can vary. So you could partially implement this cost saving system and still reap significant benefits if you don't follow the laid out timeline exactly.



Southwest Student Discount Timeline

Step #1

October (2nd week)

Parent #1 signs up for the Southwest Rapid Rewards Performance Business Card

Step #3

December

Save your big purchases until the end of the year in order to meet the minimum spending purchases on each card

Step #5

January - February Continue purchasing with the credit cards and other

Southwest programs until you receive your Companion pass

Step #7

College Student signs up for the <u>Bank of America® Travel</u> <u>Rewards Credit Card</u> for

April

Students

Step #2

November (wait 30 days after 1st sign up) Parent #1 signs up for the Southwest Rapid Rewards Priority Consumer Card

Step #4

January (first week)

Complete the spending minimum on each credit card. Do not complete the spending minimums before January!!!

Step #6

March

Parent #1 Signs up for the Chase Sapphire Preferred Card

Congrats!

Free Airfare for two years

At this point you will have more than enough points to cover two years worth of airfare. Then wait two years after your first credit card sign up and repeat the process for Parent #2

FOR MORE DETAILS, VISIT www.USAScholarships.com and subscribe to the email list After you accomplish the 7 steps in the infographic, you can use your Companion Pass for the year in which you earned it and the following year. For example, if you earn your Companion Pass in February of 2023, then you will be able to use the pass for the remainder of 2023 and the entire year of 2024. But you can start on meeting the minimum spend requirement for each card in 2022; you just can't complete the minimum spend requirements until 2023 if you want to maximize the amount of time you have to use the Southwest Airlines Companion Pass.



7 STEPS TO FLY FREE IN COLLEGE . IN DETAIL

There are a total of 7 steps needed to maximize the family's Southwest Airlines points. Let's look at each step in detail.

STEP 1: SIGN UP FOR THE SOUTHWEST AIRLINES RAPID REWARDS PERFORMANCE BUSINESS CREDIT CARD

The first step for Parent #1 (could also be a Grandparent or Family friend) is to sign up for the <u>Southwest Airlines Performance Business Card</u>. A lot people reading this will stop here and say to themselves " I don't have a business". But if you earn any income that isn't recorded on a W-2, then you have a business. Therefore, you may already have a business, but never really thought of it as a business. If this is the case, there is a chance you can still qualify for the <u>Southwest Airlines Performance</u> <u>Business Card</u>.

If you don't have any income that would qualify as business income, then you can still apply to the other credit cards and receive Southwest Airlines Rapid Reward points to help pay for your college student's airline fares.

At the time of writing this article, this card would earn you 80,000 points towards your Companion Pass. This particular credit card usually awards the most points compared to the others, but it can range anywhere from 40,000 to 80,000 depending on the promotion at the time. There are a wide range of perks you will receive with this card, which are as follows:

- Anniversary points for each year you hold the card.
- Up to \$100 in TSA Pre Check application fee credit
- 4 upgraded boardings per year.
- When purchasing various services, you will receive multiple points for every dollar spent.

The annual fee for this card is \$199 per year, and you must spend \$5,000 on the card in the first 3 months.

To qualify for this card, your credit score should be between 670 and 850.

In order to maximize the time you have with a Southwest Airlines Companion Pass, you would want to start the spending needed to meet the \$5,000 minimum spend towards the end of a calendar year, but then you would want to finish the spending requirement at the beginning of the next calendar year. DO NOT FINISH THE MINIMUM SPEND UNTIL THE NEW YEAR BEGINS! Since the points associated with the credit card sign up aren't awarded until you meet the minimum spend, you would be able to accumulate the points needed for the Companion Pass at the beginning of the year, which would give you almost two years to use the pass for your travels.



<u>Southwest Rapid Rewards</u> <u>Performance Business Card</u> <u>Sign Up Page</u>

<u>Step #1</u>

To get started with the "7 steps to Fly Free in College" system, sign up for the <u>Southwest Rapid Rewards</u> <u>Performance Business Card</u> by using our link. If you use our link lets us know after you have received your credit card in the mail by sending an email to **postmaster@usascholarship.com** and tell us which card you signed up for. Once we receive your email and verify you used our link, we will send you the bonus section on how to **"Fly Free Forever"**. Start flying free with our Southwest Airlines link:

Click here to get started with Step #1

Disclaimer: We do not receive any cash compensation when you use our referral link. When using our referral link we do receive rewards points on 5 sign ups each calendar year, but after 5 sign ups we don't receive any additional benefits for the calendar year. Since this is a referral link we are required to own each category of credit cards, which allows us to better understand how each card works.

<u>Here is a video to help you fill out the</u> <u>Business Card application</u>

(This video is not associated with USAScholarships.com)

STEP 2: SIGN UP FOR THE SOUTHWEST AIRLINES RAPID REWARDS PRIORITY CREDIT CARD

The second step for Parent # 1 is to sign up for the <u>Southwest Airlines Priority Consumer Card</u>. But you should wait at least 30 days after applying for the business card. Having two open applications at the same time for two different cards can cause some red flags. Therefore, you want to make sure the first application is completely processed before applying for a second card, even if the cards are two different types.

At the time of writing this article, this card would earn you 75,000 points towards your Companion Pass. This particular credit card usually awards points in the range of anywhere from 40,000 to 75,000 depending on the promotion at the time.

There are a wide range of perks you will receive with this card, which are as follows:

- Anniversary points for each year you hold the card
- Annual travel credit up to \$75 (nice extra discount)
- 4 upgraded boardings per year
- When purchasing various services, you will receive multiple points for every dollar spent.

The annual fee for this card is \$149 per year, and you must spend \$1,000 on the card in the first 3 months.

In order to maximize the time you have with a Southwest Airlines Companion Pass, you would want to start the spending needed to meet the \$1,000 minimum spend at the end of a calendar year, but then you would want to finish the spending requirement at the beginning of the next calendar year. DO NOT FINISH THE MINIMUM SPEND UNTIL THE NEW YEAR BEGINS! Since the points associated with the credit card sign up aren't awarded until you meet the minimum spend, you would be able to accumulate the points needed for the Companion Pass at the beginning of the year, which would give you almost two years to use the pass for your travels.

Keep in mind that you will need to combine your business card points with your consumer card points to get close to the 125,000 point goal of receiving a Southwest Airlines Companion Pass.



<u>Southwest Rapid Rewards</u> <u>Priority Consumer Card</u> <u>Sign Up Page</u>

<u>Step #2</u>

To get started with the "7 steps to Fly Free in College" system, sign up for the <u>Southwest Rapid Rewards</u> <u>Priority Consumer Card</u> by using our link. If you use our link lets us know after you have received your credit card in the mail by sending an email to **postmaster@usascholarship.com** and tell us which card you signed up for. Once we receive your email and verify you used our link, we will send you the bonus section on how to **"Fly Free Forever"**. Start flying free with our Southwest Airlines link:

Click here to get started with Step #2

Disclaimer: We do not receive any cash compensation when you use our referral link. When using our referral link we do receive rewards points on 5 sign ups each calendar year, but after 5 sign ups we don't receive any additional benefits for the calendar year. Since this is a referral link we are required to own each category of credit cards, which allows us to better understand how each card works.

STEP 3: USE BOTH CARDS TO BUY THE NECESSARY ITEMS.

In order to achieve the needed points for the Companion Pass, you will need to spend \$5,000 between Oct and Jan on the business card and then another \$1,000 between Nov – Feb on the consumer card. The good news is that most of us do most of our spending towards the end of the year.

If possible, delay any bigger purchases until the end of the year. Also, the holidays are upon us at the end of the year, which gives us plenty of opportunities to use the newly acquired Southwest Airlines cards on things we were going to purchase anyway.

When purchasing items, please be a responsible consumer. Don't purchase items you normally wouldn't purchase just to meet the minimum spend requirements to get the points. Also, don't carry a balance on your credit cards into the next month. Pay it off each month. Carrying a balance will cause interest to accumulate, which will eventually negate the benefits of these special discounts on travel. This system works only when paired with financial responsibility.



STEP 4: COMPLETE YOUR SPENDING ON BOTH CREDIT CARDS.

After the new calendar year begins, it is time to meet the minimum spending requirements on both Southwest Airlines credit cards. You also need to make sure you meet the spending requirements before the 3-month period ends on each card. You have a small window to complete the needed steps in order to maximize the benefits of the Companion Pass and to receive these exclusive discounts on airfare.

If you signed up for the business card first, then you will want to finish the spending requirements on that card before the consumer card so you don't risk going over the 3 month time limit. As soon as the business card requirements are met, then you can finish the spending requirements on the consumer card.

These spending amounts should be small, because in the previous calendar year you should have met at least 90% of the minimum spending requirements. After the spending requirements are met, you will receive your awarded points on the next billing cycle. Now you are really close to reaching 125,000 points and earning the Southwest Airlines Companion Pass!



STEP 5: EARN THE REMAINING POINTS REQUIRED TO REACH THE COMPANION PASS'S 125,000 POINT BALANCE.

After receiving the Rapid Rewards points from the first two credit cards, you will most likely be a few points shy of the 125,000 needed to receive the Companion Pass. There are multiple ways to achieve these last remaining points. The easiest and most obvious way is to continue using the Southwest Airlines cards. For every dollar you spend, you will receive the equivalent number of points. And for certain categories of purchases, you could receive 2x or 3x the points for every dollar spent. Other ways to enhance your Rapid Rewards points accumulation when purchasing your favorite products is to use the following services:

- 1) Southwest Airlines Rapid Rewards Dining Program
- 2) The Rapid Rewards Shopping experience
- 3) Southwest Airlines travel portal
- 4) Promotional offers on Southwest Airlines' website

You can find more information on the above services in Part 2 of this guide.

STEP 6: ADD ADDITIONAL POINTS TO YOUR 125,000 TOTAL

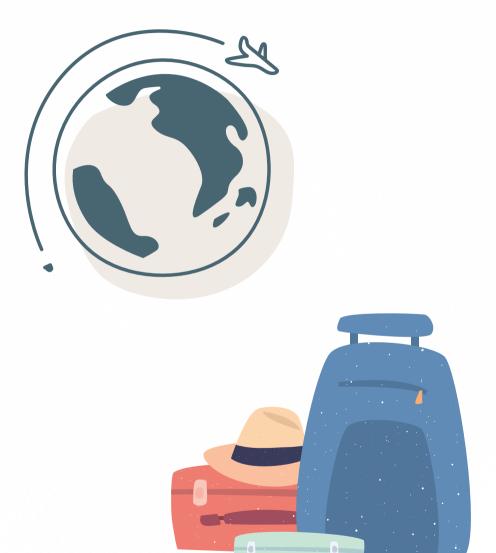
Congrats! You now have the Companion Pass, which is the best way possible to receive the ultimate travel discount. Now is the time to acquire additional points so you can visit your college student at any time. Another productive way to shop for your favorite products is to use the <u>Chase Sapphire Preferred Card</u>. This card is considered by many to be the best overall travel card, as it provides the holders a wide range of travel options and huge discounts.

At the time of writing this article, this card would earn you 60,000 points that you could transfer over to Southwest Airlines Rapid Rewards points. The initial sign up points may vary depending on the types of promotions available at the time.

There are a wide range of perks you will receive with this card, which are as follows:

- You will receive multiple points for every dollar spent when purchasing various services.
 - 5X points on travel when using the card (super deal).
 - 3X on dining
 - 2X on other various purchases.

The annual fee for this card is \$95 per year and you must spend \$4,000 on the card in the first 3 months. To qualify for this card, your credit score should be between 670 and 850. Also, keep in mind that you can transfer these earned points to other airlines and hotel partners. It doesn't have to be Southwest Airlines. This particular card provides a lot of flexibility.



Chase Sapphire Preferred Travel Card Sign Up Page Step #6

To continue with the "7 steps to Fly Free in College" system, sign up for the <u>Chase Sapphire Preferred Card</u> by using our link. If you use our link lets us know after you have received your credit card in the mail by sending an email to

postmaster@usascholarship.com and tell us which card you signed up for. Once we receive your email and verify you used our link, we will send you the bonus section on how to "Fly Free Forever". Continue flying free with our Chase Sapphire Preferred Card link:

Click here to get started with Step #6

Disclaimer: We do not receive any cash compensation when you use our referral link. When using our referral link we do receive rewards points on 5 sign ups each calendar year, but after 5 sign ups we don't receive any additional benefits for the calendar year. Since this is a referral link we are required to own this credit card, which allows us to better understand this card works.

STEP 7: IT'S TIME FOR YOU COLLEGE STUDENT TO GET SOME SKIN IN THE GAME.

If you have a college student who is disciplined and responsible, now may be a great time to help them build their credit. If your college student travels to and from school, the Bank of America® Travel Rewards Credit Card for students may be a good place to start.

At the time of writing this article and according to the <u>Bank of America website</u>, this card would earn 25,000 travel points. With this particular card you can't transfer the points over to Southwest. But these points can be used with any airline. After you book a trip using this card on any site, the card will credit your flight value based on the number of points you have earned.

There are a few perks you will receive with this card, which are as follows:

- Will receive 1.5 points for every dollar spent.
- No annual fee

Must spend \$1,000 on the card in the first 3 months to receive the 25,000 point bonus.



CONGRATS! NOW IS THE PERFECT TIME TO FLY FREE.

One of the parents has received a Southwest Airlines Companion Pass and accumulated enough points to give you about two years' worth of free flying, assuming you use your points wisely. Not only does this system reduce cost barriers for going to school out-of-state, but it might also give parents more opportunities to visit their child at school.

CONTINUE THIS ASTONISHING DISCOUNT BY REPEATING THE PROCESS FOR PARENT # 2.

When your two years of astonishing discounts on airfare are coming to an end, you can repeat the same process for Parent # 2 and receive two more years of Southwest student discounts. You can even continue this process after your college years by implementing just a couple of additional simple steps, which is discussed in detail in the bonus section "Fly Free Forever".

This system creates your own student discount and is most likely better than many military discounts, corporate discounts, responder discounts, teacher discounts, or government discounts you would receive from Southwest Airlines. This is a great system for college students and their families who need to travel.



WAYS TO EARN POINTS

Whether you need extra points to get you to closer to the Companion Pass or if you just need more points to help you pay for your next flight, there are a handful of ways to achieve this goal.

Rapid Rewards Dining

One way to gain additional points in addition to using your credits cards is to use the <u>Rapid Rewards Dining</u> <u>Program</u>. First thing you have to do is create an account and register one or more of your Southwest credit cards. Then you can eat at any of the listed restaurants in your area and receive 4 point for every dollar spent. You will receive 1 point because you are using the Southwest credit card and 3 points because the restaurant you choose is part of the Rapid Rewards Dining program. Another way to add up points quickly is to buy a gift card for a restaurant where you would be spending the money there anyway. In addition to earning points from dining at participating restaurants, the program also offers many bonuses. For example, you can earn New Member bonus points, First Step bonus points, Thank You bonus points and you can even earn points to fill out surveys. Also take note that not all bonus offers will count towards the Companion Pass. But all the points will definitely count towards your next flight.

Rapid Rewards Shopping

When using the <u>Rapid Rewards Shopping site</u> you can purchase all different kinds of products from your favorite stores and earn many more points for each dollar spent. You can use your Southwest Airlines log in credentials when using the site. After each purchase you make on the site, you will receive an email telling you how many Rapid Reward points you have earned. Also take note that not all the seasonal or holiday bonus offers will count towards the Companion Pass. But all the points will definitely count towards your next flight.

Another nice feature is to install the Rapid Rewards Shopping Button to your web browser. The button will notify you when you are on a site that gives you an opportunity to earn points associated with Rapid Rewards Shopping program. You can download the shopping button <u>here</u>.



Southwest Travel Portal

The <u>Southwest Travel Portal</u> allows you to earn points when booking hotels, flights, car rentals or vacations using the portal. When booking travel accommodations through the portal you can earn anywhere from 1000 to 30,000 points per booking. And when you use your Southwest credit card to do it you will earn additional points on top of the booking points.

Other Special Offers

Some companies have set up special offers with Southwest. To view these deals you can review the <u>Shop & Dine</u>, <u>Home & Lifestyle</u> and the <u>Specialty</u> sections of the Southwest website. For example, 1-800-Flowers typically will offer 1000 points per order. This could be a great win-win situation by making someone's day with flowers and you would get that much closer to your next trip.





HOW TO USE POINTS

Lets assume you have implemented the entire "7 steps to Fly Free in College" system. At this point you will have about 200,000 promotional points to use over the next 2 years...this number will vary depending on the available promotions. Plus any additional points you have gained by using your credit cards, receiving anniversary bonuses and any other shopping bonuses you have accumulated.

Now let run through some hypothetical situations on how you could use these points with your college student.



<u>Move in week</u>

The first day of college is coming up soon and now it is time to fly your child to their college campus. The passengers will be Mom, Dad and the college student. Mom has a companion pass and Dad is the companion...so Dad is flying free. Mom will use 20,000 points on her round trip ticket and then the college student will use about 15,000 of Mom's point for a one way ticket. You will use a total of 35,000 points to fly your student to school to help move them in. Now you have about 165,000 points left.

Parent's weekend

Time for the parents to make a visit and enjoy the parent's weekend events. Mom will use about 20,000 points for her round trip and Dad is flying free with the Companion Pass. Now you have about 145,000 points left.

<u>Thanksgiving Week</u>

Time for your student to come home for Thanksgiving break. The college student will use about 20,000 of Mom's points to get home. Now you have 125,000 points left.



Winter Break

Time for your student to come home for Winter break. So you student will use about 20,000 of Mom's points to get home. Now you have 105,000 points left. But since you are a planner and you applied for your cards a year ago, you will receive your anniversary points around this time of about 15,000 points. Now you are back up to 120,000 points.

<u>Spring Break</u>

Your college student can either fly home for spring break or travel with friends to a vacation destination. Either way you will spend about 20,000 of Mom's points. Now you are down to 100,000 points.

Summer Break

The school year has ended and it is time to fly your student home. You will purchase a one way ticket for your student at about 15,000 points. Now you are down to about 85,000 points. But since you have been using your Southwest Credit Cards for other purchases and also purchased some products using Southwest promotions listed in Part 2, you have accumulated an additional 15,000 points over the last school year. Now you are back up to 100,000 points, which can be used for the next school year. You can basically do the exact same thing for another school year and not pay anything for airfare.





QUESTSION AND ANSWERS

What kind of credit score do I need to qualify for the travel cards mentioned in this guide? The parents will need a score of at least 670 to qualify for these cards. This may vary depending on Chase's policies, but you can use 670 as a general benchmark. But if your college student applies for the Bank of America Travel Student Card the required credit score will be lower.

Who can be your companion and use your companion pass?

You can pick anyone. You can also change your companion up to 3 times per calendar year.

How long does your companion pass last?

It will last until the end of the calendar year in which you received it plus the following year. The max length you can use a companion pass is 24 months.

Can I keep signing up for credit cards until I get the needed points?

No, Chase will not approve anyone who has opened more than 5 personal credit cards in the past 24 months. And Chase only allows an individual to hold one Southwest consumer credit card and only one business card.

Do I have to implement each step in the "Fly free in College" system in order to see value?

No, absolutely not. You can just sign up for one of the credits cards mentioned and receive limited free airfare for a limited number of flights. This system was created to allow a small group of people to fly free for a longer period of time. But any step successfully implemented will bring value.

Do you still earn points when using the companion pass?

Yes, but whoever is the designated companion will not earn any points.

Can you use the companion pass if one of the tickets was booked with points?

Yes, Both the person booking the ticket with points and the companion can fly free.

Can I combine my points with someone else's points?

No, the points you earn go to your account only. But you can spend your points on someone else's ticket.

Will opening multiple credit card affect my credit score?

Each new credit card you open will temporary reduce you credit score about 5 points or so. The temporary dip in credit score will last about 3 months assuming credit cards bills are paid on time and your overall spending doesn't dramatically increase more than normal.

Will the "Fly free in College" system work for parents with multiple college student who need to fly to college?

Yes, making slight modifications to the system will allow parents with multiple children to fly free in college. This topic is address in the bonus section "Fly Free Forever". To receive the bonus section, sign up for one of the credit cards using our link and then shoot us an email at postmaster@usascholarships.com a let us know. We will then send you the bonus section.

Will the "Fly free in College" system work for a single parent with one college student who needs to fly to college?

Yes, making slight modifications to the system will allow a single parent with one child to fly free in college. This topic is address in the bonus section "Fly Free Forever". To receive the bonus section, sign up for one of the credit cards using our link and then shoot us an email at postmaster@usascholarships.com a let us know. We will then send you the bonus section.

