

2025 Values

-----Values (\$ per point)-----

Loyalty Program	TPG	Nerd Wallet		BankRate		Average
		Baseline	Transfer	Baseline	Transfer	
<u>Credit Cards</u>						
AMEX Membership Rewards	\$0.0200	\$0.0100	\$0.0120	\$0.0100	\$0.0220	\$0.018
Bank Of America Travel Rewards		\$0.0100	\$0.0100	\$0.0100	\$0.0100	\$0.010
Barclays Card Travel Points		\$0.0100	\$0.0100			\$0.010
BILT	\$0.0205	\$0.0125	\$0.0200		\$0.0200	\$0.020
CapitalOne	\$0.0185	\$0.0100	\$0.0120	\$0.0100	\$0.0180	\$0.016
Chase Ultimate Rewards (Saphire Reserve)	\$0.0205	\$0.0150	\$0.0210	\$0.0150	\$0.0200	\$0.021
Citi Thank You Rewards (Citi Premier)	\$0.0180	\$0.0125	\$0.0130	\$0.0100	\$0.0160	\$0.016
Discover Miles		\$0.0100	\$0.0100			\$0.010
US Bank Flex Points		\$0.0150	\$0.0150			\$0.015
Wells Fargo Go For Rewards	\$0.0160	\$0.0150	\$0.0150	\$0.0100	\$0.0150	\$0.015
<u>Airline Miles</u>						
Air Canada Aeroplan	\$0.0140		\$0.0110		\$0.0150	\$0.013
Alaska Airlines Mileage Plan	\$0.0150		\$0.0130		\$0.0160	\$0.015
American Airlines AAdvantage	\$0.0150		\$0.0160		\$0.0140	\$0.015
Aero Mexico Club Premier					\$0.0080	\$0.008
All Nippon Airways Mileage Club	\$0.0140				\$0.0140	\$0.014
Avianca Life Miles	\$0.0140		0.016		\$0.0140	\$0.015
Avios (Average) <sup>1</sup>	\$0.0140		0.012		\$0.0125	\$0.013
Cathay Pacific	\$ 0.0130				\$ 0.0130	\$0.013
Delta Airlines Sky Miles	\$ 0.0125		\$ 0.0120		\$ 0.0120	\$0.012
Emirates Skyworks	\$ 0.0120				\$ 0.0110	\$0.012
Ethiad Airways Guest	\$ 0.0120				\$ 0.0140	\$0.013
Flyig Blue (average) <sup>2</sup>	\$ 0.0130		\$ 0.0080			\$0.011
Frontier Airline Miles	\$ 0.0110		\$ 0.0150		\$ 0.0110	\$0.012
Hawaiian Miles	\$ 0.0150		\$ 0.0100		\$ 0.0090	\$0.011
Jet Blue True Blue	\$ 0.0135		\$ 0.0150		\$ 0.0130	\$0.014
Korean Air Sky Pass	\$ 0.0170				\$ 0.0160	\$0.017
lufthansa Miles & More Miles					\$ 0.0130	\$0.013
Singapore Airlines Kris Flyer	\$ 0.0130				\$ 0.0135	\$0.013
Southwest Airlines Free Spirit	\$ 0.0130		\$ 0.0130		\$ 0.0130	\$0.013
TAP Portugal Miles & Go						
Turkish Airlines Miles & Smiles	\$ 0.0120		\$ 0.0070		\$ 0.0130	\$0.011
United Airlines Mileage Plus	\$ 0.0135		\$ 0.0120		\$ 0.0120	\$0.013
Virgin Atlantic Flying Club	\$ 0.0140		\$ 0.0140		\$ 0.0140	\$0.014
<u>Hotels</u>						
Accor Live Limitless	\$ 0.0200				\$ 0.0220	\$0.021
Best Western Awards	\$ 0.0060		\$ 0.0060		\$ 0.0060	\$0.006
Choice Privleges	\$ 0.0060		\$ 0.0080		\$ 0.0060	\$0.007
Hilton Honors	\$ 0.0050		\$ 0.0060		\$ 0.0050	\$0.005
IHG One Rewards	\$ 0.0050		\$ 0.0050		\$ 0.0050	\$0.005
Marriott Bonvoy	\$ 0.0070		\$ 0.0090		\$ 0.0070	\$0.008
Radison Rewards Americas					\$ 0.0025	\$0.003
World of Hyatt	\$ 0.0170		\$ 0.0220		\$ 0.0150	\$0.018
Wyndham Rewards	\$ 0.0110		\$ 0.0120		\$ 0.0090	\$0.011
Total Value						

Footnotes

1. Avios are used by British Airways, Aer Lingus, Qatar, and Iberian Airways BA has the lowest Value (\$0.007) and Aer Lingus the Highest (\$0.018).
2. Flying Blue is Used by KLM (\$0.011)and Air France (\$0.015).