

Brian Kelly: Everyone has points, and no one really knows how to use them, but it's not that difficult. And once we get people over that tiny little hump, it's amazing, right? People take more trips, people have better relationships with their kids because they get to go on these trips that they didn't think they could afford. The success stories are endless.

Bob Glazer: I'm Bob Glazer, host of Outperform, a podcast about people and companies who are outperforming in business and in life. What they're doing, challenges they've faced, and what they've learned along the way. I talk to industry leaders, company founders, entrepreneurs, experts, and big thinkers about what it takes to perform at a high level and build capacity in life, business, and marketing partnerships.

Bob Glazer: Hans Christian Andersen once said, "To travel is to live." And no one embodies this more than our guest, Brian Kelly, aka The Points Guy. The man travels for a living, and helps millions of others get more out of their travel experience. If you've ever gone online to try to figure out how to apply points and rewards to airfare and travel, chances are you've landed at The Points Guy website, or you're one of the millions of people worldwide who get the TPG Daily Digest. Brian Kelly is the guy behind The Points Guy site. He and his team know all there is to know about earning and applying points to significantly cut down on travel expense, and get treated like royalty in the process.

Bob Glazer: I've long admired Brian. Not only does he have a fascinating story about how he got started and built his company and brand, but he also generally likes helping people. So, Brian, welcome to Outperform.

Brian Kelly: Thanks for having me.

Bob Glazer: So let's start from the beginning. What was it that inspired you to start The Point Guy?

Brian Kelly: Well to be honest, I was working on Wall Street during the recession, and you know, corporate road warrior, traveling a ton, and I was in HR, so the bonuses stopped during the recession, and I was hustling. And frankly, I just kept thinking, "How do I make some extra money living in New York City, being in my 20s, working in HR?" And I was just always the points guy with my friends, and they finally, people were like, "How are you traveling on your personal time in first class?" And my friends were like, "Dude, you've got to share these tips in a blog." So I started the blog for fun, never realizing it would become what it became.

Bob Glazer: That's a very familiar story for a lot of successful businesses. So as you said, TPG was just a blog initially, where you'd post points advice each night after work. What was the eureka moment to start monetizing it?

Brian Kelly: Well, you know, the original way that I monetized the site was I basically had a travel booking agency for points. So, The Points Guy wasn't even a blog at first, it was a shell website where you could submit what points you had on this form, and I would write back and say, "Yeah, you know what, I can help you book this trip, and it'll be \$50 per ticket." Right? So, basically my years of knowledge of the ins and outs of the points system, I would monetize by helping people book trips. So I wasn't an actual travel agency, but I would do all the research and say, "Call this airline. There's availability on these flights, this is the first class that you can get." So it's kind of like advising people on their points. But my dad once said to me, he's like, "Brian, how are you going to scale this? You can't clone yourself, you're not going to be able to create a call center in India with this deep knowledge. You've got to learn how to make money in your sleep, and it's got to be through advertising."

Bob Glazer: You talked about ... you know, you did this nights and weekends, so what was the point ... because you know, there's a lot of people sitting at home wondering if their night and weekend job can be become their day job. What really was the point of sort of no return and try to make this full time?

Brian Kelly: Well, so I started June of 2010, and I said, "I'm going to blog every single day." So there were other points bloggers out there, but they ... you know, two or three times a week blogging. And I think my first eureka moment was sometime that fall, I was at a cocktail party in New York, and a fellow ... actually the person was a lawyer, and he goes, "Oh my gosh, you're the Points Guy, me and all of my first year associates, we read your stuff like it's the Bible." And I just remember when he ... I was like, "Wow, I'm the Points Guy," right? Like it had gone from just this domain into a personality, right? And that's kind of when I knew that there was a brand there that people really connected with.

Brian Kelly: But I was only monetizing through Google ad sets. So I was making a couple hundred bucks a month, plus a thousand or two in these side gigs consulting, but I was working around the clock, because I still had my 8:00 to 7:00 p.m. normal job. So it was starting to become a little stressful, but the big break came in February of the following year. In February of '11, a friend from college who had worked for LinkShare which is now Rakuten, and he had messaged me a couple of times, he was like, "Brian, you are the stupidest person I know. You're writing about credit cards and direct linking to AmericanExpress.com. Did you know

they'll pay you a ton of money to do exactly what you're doing now?" And I was like, "American Express knows who The Points Guy is?" It was like so surreal. You know, I think I had about 30,000 monthly uniques at that point. But it was growing pretty quickly each and every month, so apparently I had been on their radar and luckily through a friend from college, who I hadn't even really connected with in the city, I met him and he got me in to LinkShare.

Brian Kelly: And funny enough, American Express actually turned me down at first, but he got me fast tracked into Chase, and taught me the ins and outs. You know, I had no idea what affiliate marketing was, so even when I got into this system, I remember my first blog post, I copied and pasted the actual HTML link into the blog post instead of hyperlinking it. And my friend called me up, he's like, "Are you trying to get me fired? What the heck are you doing?" And I was like, "I have no idea what I'm doing."

Brian Kelly: But, you know, luckily affiliate marketing's pretty simple, and I got the hang of it pretty quickly.

Bob Glazer: Yeah, you know, a lot people ... it's interesting you say that, approach me and they say, "Oh, I want to be an affiliate, what kind of blog should I start, or what kind of site should I start?" And I said, "Look, everyone I've seen be successful has a passion for something, and they get good at it, and then they figure out the monetization later." It's really hard to start something kind of with a monetization when you don't have the passion, because as you said, look at all the content that you needed to produce and everything you need to do without even getting paid a penny first.

Brian Kelly: Exactly. Yeah, and to build an authentic audience, you've got to have something there. So whether that's in fashion, starting a fashion blog with the sake monetizing day one is going to be extremely difficult. And it's the same pretty much everywhere else, right? You've got to provide a product that people want. I do think people could probably monetize a lot quicker and going into it with a mindset of how this will happen, you know, I just stumbled into it. I always joke that I was kind of blogging on a gold mine, considering credit card affiliates is one of the most lucrative out there, but it's also the most complex. And there's lots of landmines there in terms of compliance, and making sure you don't pole the behemoth, right, these credit card companies are massive organizations that are extremely conservative, so normal affiliate techniques and being a little bit scrappy doesn't exactly work with credit card companies who will shut you down in one second if there's any even sense of impropriety.

Bob Glazer: Yeah, there's a lot of compliance. You know, you shared that the first blog post that went viral after you became an affiliate made you \$30,000.00 in one day. Do you remember what it was about?

Brian Kelly: Yeah, so that was April of 2011, and it was kind of a perfect storm. At the same time as I got into affiliate ... So the first month I did affiliates, that March, I made \$5,000.00. I think it was mostly on a United mileage plus explorer credit card that Chase had, and you know, I just figured out how to detail all the perks, and people were sharing it. And then it was the perfect storm in ... Seth Kugel, The Frugal Traveler, had emailed me, and he was the New York Times, and I remember getting the email and being like, "Oh my gosh, I can't believe the New York Times now knows about me." And it had actually sat in my spam box for a month.

Brian Kelly: So I wrote back to him, and his whole thing was points and credit cards are not worth it for the budget traveler, because they should buy the cheapest ticket and pay in cash. And I was like, "Are you kidding me?" Budget travelers of anyone should be taking care of points. Points are money, right? And you don't need to pay a fortune, especially in 2011, when you could still buy cheap tickets and earn tons and tons of miles. So I met with him, changed his mind about miles and points, and the day that he wrote the article about this new cool site, The Points Guy, which he actually screen shot my homepage, and it got pushed out to New York Times digitally and went viral there, it was the same day that Chase had launched a 100,000 mile offer on their British Airways credit card.

Brian Kelly: And I think, at the time, I was getting paid \$130.00 per approval. And then all the sudden, the morning that the post went out, this crazy 100,000 point offer ... which is kind of funny, looking years later, a similar situation would happen. So basically the New York Times readers came to the site, it was this amazing offer, everyone was emailing it and sharing it on Twitter with their friends. And I just remember sitting there, I'd called off work, because I knew that this offer was going to come, and as the New York Times hits, all my link clicks just start increasing dramatically. Like I used to have 100 clicks in a day, and I think by noon I had 1,000. So I started going through in my head, you know, click to conversion, and I was like, "Wow, I think this is going to be huge." Right? And it did, it was over \$30,000.00 that one day, and well over \$100,000.00 that month in revenue, which was more than what I was making in my full time job.

Bob Glazer: That was probably the sign to quit the day job.

Brian Kelly: That was the sign. However, I was dealing with an affiliate marketing company in Miami who I had never met. My parents ... and I think they were on like a net 90 pay schedule, so on paper, I was rich, right? I remember telling my parents like, "Hey mom and dad, I think I'm going to be rich." And my parents of course, you know, being the good parents that they are, skeptical, are like, "Brian, this can't be real. Are you actually going to see that money? It seems too good to be true, and you know what they say when it's too good to be true."

Brian Kelly: But I didn't end up getting a cent really until June of that year, from the big April payday.

Bob Glazer: Right.

Brian Kelly: And my parents had actually ... my parents kind of knew at that point, I was like, "Look, we're dealing with Chase bank here." Yes, there's an affiliate marketing company in Miami, but I had talked to other bloggers and they were like, "No, it's a legit company, you're going to get paid." So my parents loaned me 10,000, because I had quit my job. Then at that point the site just started blowing up, it was six figures every month from there on out. But I was still working at Morgan Stanley, because I had to pay my bills, but it was crazy. I was like at my desk blogging, trying to like do my day job as well, but ... And then it started to take off, and even everyone at Morgan Stanley, even my managing director, who knew it was blowing up, he was like, "Well, help my use my points before you leave," you know, so it was a stressful time, I probably should've just left right then and there, but I took a little bit of the conservative route and stayed on until June. Which was one year from the day of my first blog post is the day that I left Morgan Stanley to do this full time.

Bob Glazer: Yeah, you know, I often say that one of the few people I'm jealous of is professional golfers. Because if they win 10 million dollars, and win the tournament or whatever it is, they want to go out and do the same the next day. It seems like you were born to deal with points, and being paid for it is just a bonus, right?

Brian Kelly: You're totally right. I mean, I was helping people for years, and my points education, I started out in the 90s. When I was 12 my dad got a job for a start up in California. And were living outside of Philly, and I was just always a computer whiz, right, I taught myself MS-DOS in 1990 at age seven for fun. And my dad had all these points, so then I figured out in 1996 how to use his points to take our whole family, I'm one of four kids, to the Caribbean. And so year after year, so I was doing this in the 90s, right? It just wasn't until '07 when I got my own job, and all the sudden I was raking in my own points, that I took it to the next level.

Brian Kelly: So it gives my great satisfaction, even today. People come up to me, I was in the TSA line at Newark last week, and people were like, this guy looks at me, he registered who I was, he just walks up to me, shakes my hand and just said, "Thank you, you've saved me thousands and thousands of dollars." Everyone around me is like, "What the hell?" You know? And I just got it, I looked at him, and I said, "Thank you for reading." And he just walked away. So, to me, I get chills even thinking about it. I love it, right? So.

Bob Glazer: Yeah. I used to think I was good at this until I found your website. I think we had talked about this when we met, but in '98, this was back when MCI was just giving you 50,000 points, which was a lot 20 years ago, and you just had to stay on in three months. And everyone had a phone line, and then they had a second phone line for their dial up modem, and I realized, like I just get a third phone line, and I just had them rotating every six months, and it was 100,000 some points a year, and I never ... I hadn't paid for a vacation in a while, so I got hooked on that early. And again, my friends came to me but I realized I was way outclassed once I found your website, and what you were doing.

Brian Kelly: Yeah, there were lots of crazy ways. I remember my dad and I used to collect like Wendy's frosties, they would give you like 500 American miles, which is worth way more than the frosty. So yeah, there were lots of fun ways to maximize. But people think the game is over now, it's not, it's just evolved into the credit card game.

Bob Glazer: Yeah, I had a friend who, in our first job, I won't mention the program, but they had this relationship where they offered points for driving with a car service, and I don't think they really actually had any digital connection on how that happened, they were just hoping people didn't notice. So, they lost a lot of things, they kept faxing in the things, and they kept giving them credit, and they kept faxing in the same ones and they-

Brian Kelly: Oh yeah.

Bob Glazer: They kept giving them credit, they had no check and balance. So he had a nice little thing going for a while, but ... yeah, faxing, this is now I'm really dating myself. So we met at an affiliate summit where you were keynoting this past year. And I was curious, because you were really talking about yourself as an affiliate, you know, for the first time. What was the motivation behind that, and you know, the affiliate community doesn't seem to overlap with a lot of the mainstream publishers. Is that how ... have you referred to yourself as an affiliate when people ask what you do, or is this sort of the first time you're kind of going out there with that language?

Brian Kelly: Yeah, you know, I'm proud to be an affiliate. I think when I first started I think there was more of a negative connotation to sites that were affiliates, like they were just like grabbing for revenue, right? But as we've seen over the years now, I mean, the New York Times and Wirecutter are affiliates, and unapologetically, and there's nothing wrong with being an affiliate if you deliver a good service. And at the end of the day, our business model hasn't really changed. You know, 99% of our revenue still comes from our partnerships with credit card companies, and it's still an affiliate model. I only get paid, really, when people get approved for a credit card. Now with some differences, we're now doing video content, and other events and things like that, but for the most part. And there's nothing to be ashamed about it. In the beginning, I've always been very open with my readers that look, I'm going to give you free content that's going to change your life, and just use my links to get the same offer you would get at a bank. Would you rather ... if you had a \$100 bill to give in the coffers of a huge bank, or to give it to me so I could hire staff to give you more content, which would you choose, right? There's nothing wrong with that as long as you're open about it.

Brian Kelly: So yeah, at the affiliate summit, they asked me to do it, and I haven't really attended their conference, I've always seen it. And, you know, I thought this would be great. Plus I love Las Vegas and blackjack, so it was a win/win.

Bob Glazer: Yeah, I know, I think it's really helpful for brands such as The Points Guy, as you mentioned Wirecutter and BuzzFeed to really talk about it. I think a lot of the slimy lead gen stuff has given affiliate marketing a bad name, but we just really recently did a conference with some leaders of all the programs, and I wrote the book called Performance Partnerships, and one of the things I talked about, I'm curious on your take, is I've seen that managers in house are starting to really move to, or having more success, calling these partner programs, or referring to the folks that they work with as partners, like you would in business development, versus affiliates, which actually implies sort of a looser organization. I mean, I know you've talked about even launching credit cards with these companies, you're really a close partner of these business. So I'm curious what you think about the vernacular, and whether it would be helpful for it to change.

Brian Kelly: Well, we actually just launched last year our own partner program, so we launched with Life Hacker, so Life Hacker now writes and gets affiliate on credit cards, but it's through The Points Guy. So we leverage our direct relationships with the banks to get the best offers, and now we've got Business Insider, and a bunch of other big time publishers that are working with

The Points Guy to get their links, and content, and strategy in compliance, versus directly with affiliate companies. So it's kind of funny that in a way, we're now becoming an intermediary or affiliate company, but we don't call it the sub affiliate program, we call it the partner program-

Bob Glazer: Yeah.

Brian Kelly: Because that's what we're doing. We're giving out expertise with the affiliate companies and content, right, that's what we know best, and we're helping these publishers really bring in meaningful revenue without having to set up their own compliance teams internally, and all the things that we know really well at The Points Guy. So that's been a huge opportunity for us, and we're growing that substantially.

Bob Glazer: Yeah, I've had a lot of in house managers tell me when they start referring to people as partners in the partner program, you know, the affiliate marketing model, and the technology and methodology really makes it easy to scale partnerships, but when they start referring to it that way internally, everyone kind of looks at it from a different mindset, and I think it's something the industry is paying attention to.

Bob Glazer: You know, you said something else that I was just about to ask you, and touch on, which I think is really important. I hear a lot of companies complain, or publishers complain about the FTC disclosures, and sort of hey, if I have to declare myself an affiliate, it's really going to make it look weird, and it's going to ruin the content. But here's your site, incredibly successful, prominently displaying it everywhere, and it seems to have no bearing on your site. I mean, do you think that it's just a question of authenticity, whether there are the folks that are really saying, like you said, "Look, I provide you a service, here is how I get paid, you trust me," and others who want to hide behind that? Because every time I hear someone complain about it, I think about someone like you who has no problems and prominently displays it everywhere.

Brian Kelly: Yeah, you always think the worst, right? And consumers are used to getting marketed to. Come on, I mean ... and look, I agree, in the very beginning ... and our disclosures have evolved over time, but they've mostly been prominent at the very beginning. And even when I do Facebook Lives, I'll be like, "Just so you guys know, like this is how we ... see this office that I'm in in New York City, and I have 25 employees full time in New York City, that's not cheap, and we make our money through this way." And people totally get it. At the end of the day, as long as you're delivering content that they value, it's fine. And I think people are totally comfortable with it.

Brian Kelly: Now that being said, I think sometimes people even go too far above, I know there are certain other bloggers in my sphere that would do like a two paragraph like, "Just so you guys know, my integrity's not at stake," like dude, it's okay, right? Like it's okay-

Bob Glazer: Your integrity's through content, right? I mean your ... when you start talking about integrity, it heightens people, I think, to integrity, right?

Brian Kelly: Yeah. And why don't you just deliver on your product, which is your content, and focus on creating killer content that will change your readers' lives, right? Maybe not change their lives, but just make them a little bit better. If you make your readers smarter, or you make them laugh, or you make them hate read even, there's a value there. So just focus on the actual product instead of worrying that ... consumers are smart, right? So yeah, instead of wasting your time and-

Bob Glazer: Yeah, and energy on ... well, let's talk about that. So when have you been approached with something that was very lucrative, yet you decided not to do, because of your integrity?

Brian Kelly: Well look, I think our biggest thing is with travel, right, so our travel reviews, our flight reviews, hotel reviews, that's our bread and butter. And you know, in the beginning, I actually did take one comped trip, it was actually the trip the day I left Morgan Stanley, Delta ... it was right after the, in 2011, after the nuclear meltdown in Japan, and tourism had fallen off a cliff. So Delta had actually reached out to me and said, "Brian, we'd love for you to go ... " I'd never been to Asia, "We'll give you a free business class ticket to Japan." And Hyatt, I had known the head of Hyatt, and he goes, "Yeah, stay at the Park Hyatt Tokyo, we'll hook you up with a free room." And like you don't have to write positive stuff, but they kind of expected it. And I remember flying home in the Delta, it was an old 747, and it was a terrible experience, terrible food and flight attendant, and I was sitting there the whole time panicking, and I'm like, "Oh my god, I'm going to disappoint my friends at Delta, I'm going to get them in trouble, why did they send this blogger?" And I sat there the whole flight like panicked.

Brian Kelly: Meanwhile, I had six figures in my bank account, like I could've just paid for it, right? And that was the day when I realized like the actual ... and it's kind of funny, right, because some of our most popular content is on credit cards, and I have no problem taking money from credit card companies. I think the way I explain it is, so with all of our travel, we pay for that ourselves, because I feel like when you're reviewing a subjective experience like a hotel, or an airline, you need to be independent. In terms of the credit cards, we get paid on all of

them essentially, and we quantify everything, right? With credit cards and points we value them, they're a currency-

Bob Glazer: Right.

Brian Kelly: And we're very open about how we value the perks. They vary greatly, so yeah, I think travel companies reach out all the time to give us free flights, and to pay us. We of course say no, and really nowadays there's ton, you know, all the mattresses, all the top mattress companies want to partner with us now, and I see that that's lucrative, but to be honest, like we've got a good model, and maybe I'm turning down a lot of money, travel insurance, even travel booking itself, hotel bookings are very lucrative, and we have all these hotel reviews, but I'm kind of focused on what we've struck a really lucrative balance, where our readers trust us, and yes, we get paid for the credit cards, but all of the other content is not, so-

Bob Glazer: You're giving the factual information on the cards, and people could have a good or bad experience with a credit card company, but it's usually ... the factual information is consistent, with traveling and stuff it sounds like it just can be all over the place.

Brian Kelly: It can be all over the place, yeah. And I think with the credit cards, we're open, and it's like ... we will slam a credit card company for bad ... for something that's not good for consumers, right, and so our readers see that. I think we're open with ... So, I mean, I think could we be taking free flights and stuff, and our readers would still trust us, I think so, but if it ain't broke, don't fix it.

Bob Glazer: Wise words. All right, we'll be right back with Brian after a quick word from our sponsor.

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Bob Glazer: Welcome back everyone. So Brian, what advice do you have for other publishers who are just getting started?

Brian Kelly: I think the biggest advice I would have is create personal relationships with the people that you're dealing with at the affiliate company, and at the actual advertiser. I think ... you know, I'm a relationships person, and I would go into the office of the affiliate marketing company in Florida. I know when I hit my first million, I brought in a case of champagne, and shared with them in the success. I also understand that it's a two way road, right? I always try to think of, for all my clients, whether they're at the affiliate company, or the people that I work with at the credit card companies, the better relationship you have with them, the better business is going to be for you. If they like working with you, and not only that, if you see what they're trying to accomplish and help them accomplish that, I've seen my business relationships and in turn the scoops that we get, we now get exclusive offers from the credit card companies. I've built these trust based relationships, and people know my word, if I say I'm going to deliver on something, I will. I charge for my speaking gigs, but sometimes if a credit card company wants me to come in to speak to their credit card division or senior leadership, I'll rearrange my schedule and do that free of charge, and help the people that set that up.

Brian Kelly: So I think looking at it as a long game, but it's a relationships business. And cultivating those relationships can pay off huge in the long term.

Bob Glazer: Yeah, I'm really glad you said that, because one of the things we're always talking about to clients, partners, and staff is that I think the affiliate marketing industry is 50% technology and 50% relationships. And people skew too far one way or the other. It's really based on relationships and trust, using technology to do things in a different way, so thank you for highlighting that.

Bob Glazer: And you made the decision to actually sell the TPG website to Bankrate in 2012. What led to that decision?

Brian Kelly: Well it was such a wild ride. So it was June of 2011, I left Morgan Stanley, I hired a couple part time people, that was when I was going through the phase of I can't do this all myself. But, you know, we were making a couple hundred thousand dollars a month, my expenses were pretty low, it was a pretty good time, right?

Brian Kelly: But I also ... it was a wild time. It was the wild wild west in credit card affiliate marketing. I mean, new sites were popping up every day, I mean anyone could get credit card links, and I knew that it wasn't going to be sustainable. So my take was either this

is going to implode, and the credit card companies are going to finally say, "Okay, this unmanageable and everyone's out." My thesis was if I hire someone in compliance, if I am the best citizen that I can be, a lot of people were poking the tiger's eye, bloggers were writing about how to game the credit card companies while using credit card affiliate links, and I'm ... you know, coming from Wall Street, I'm like, "These people are insane," right? Like it's only a matter of time before legal, compliance ... you know, people are going to want to cover their asses. But I thought there was a very good chance that even the Consumer Protection Financial Bureau coming in and saying, "Okay, this whole credit card gold rush has to stop," right?

Brian Kelly:

So, a friend of mine in April of 2012 said, "You've got to meet Tom Evans, he is a great guy, is the CEO of Bankrate," and my friend had run Yahoo Finance, and they had done a big deal with Bankrate, and he's like, "He wants to meet you." So I went into his office in April, and we just chatted, he was a great guy. He emails me, I think the next day, it said, "Have you thought about selling?" And I didn't have ... I really only had a year of sales at that point, and they were pretty good, but I said, "I haven't really thought about it, but ... " And he kind of sold me, he said, "Look, we're a publicly traded company. All the stuff that you hate, the HR, the payroll, the office, all that ... we're going to do it for you, you're going to have a team of lawyers behind you, you have nothing to worry about, take away the stress of ... and I'm going to change your life in terms of the deal," right? So I was 27, I think, at the time and I got offered an eight figure deal to sell my site to a reputable, publicly traded company, and every entrepreneur that I talked to was like, "Take it."

Brian Kelly:

Like your first sale, it was an amazing offer, and it was not just a one time thing, I had to stay on for, I think, three and a half years to earn it out. But it was totally fair, it was beyond my wildest expectations that it would happen. And it would take away the stress what if all this ends tomorrow, right? I hadn't made enough money to just retire. I definitely didn't want to go back to corporate America, so. And I have never once, for one second, regretted it. Yes, based on what we do today, would I have made a lot more money? Yes, but who knows what would've happened, or if I would've even grown at the rate I did without teaming up. So, Bankrate was amazing partners. I ended up signing another three year deal after that one ended, but before I could even do that out, last year we were acquired by Red Ventures, which has upped the ante in an amazing way.

Bob Glazer:

Yeah, and I think continuing to combine that data and relationships, as we talked about before, is really a reason for that growth.

Bob Glazer: So what is it about helping people maximize their travel that you enjoy most?

Brian Kelly: Well, what I love about miles and points is it's a currency, right? It should be looked at as personal finance, yet we're not really taught how to manage our budgets, and I was stupid with credit cards when I was in college, got in credit card debt. I think the same is out there for miles and points. Like I always chuckle because I'll meet like neurosurgeons, who are like, "I have no idea. This is too complicated." And I'm like, "A Harvard educated ... " you know? So it's like everyone has points and no one really knows how to use them. But it's not that difficult. And once we get people over that tiny little hump, it's amazing, right? People take more trips, people have better relationships with their kids because they get to go on these trips that they didn't think they could afford. The success stories are endless. People get engaged because they were dating long distance and points and elite status helped them see their spouses more.

Brian Kelly: And so it's amazing. And the more you educate yourself, the more valuable that currency becomes. And not only that, banks will give you a ton of currency to start off, so unlike Bitcoin that varies widely day to day-

Bob Glazer: Yeah.

Brian Kelly: On things you can't control, this is a currency that you can mine, like the more intelligence you put into it, the more valuable it becomes. And I think in general, everyone in the world needs to be traveling more, and I think people become better people when they get out and travel. So if I can help millions of people travel a little bit more, and have a little bit of a bigger mindset of what's out there, then I think that's pretty cool.

Bob Glazer: Yeah, you've done a lot of charity too, and it was actually your trip to Puerto Rico reading about ... I read about a few months ago that inspired me to go with my family a few weeks, and do a similar trip in Puerto Rico. So can you talk for a minute about that, in terms of what you do to give back, and how I think you really believe that travel kind of breaks down walls and barriers?

Brian Kelly: Yeah, so, I mean look, I've been super fortunate, and miles and points can be amazing for trips to the Maldives, but I also realized that like, you know, a lot of charities, travel's a huge expense. And administrative costs are not looked upon nicely by groups that rate charities, and a lot of times charities won't do trips that are pretty necessary because they don't have the funds, or don't want to be dinged for it. So we started Points For Peace, which is an initiative, it's not an organization, but we

donate millions of our own points, and then we help raise awareness for charities, and our readers donate millions of points. So our biggest charity is called Peace Jam, and it's 14 of the world's best Nobel Peace Prize winners, so Dalai Lama, Desmond Tutu, Leymah Gbowee from Liberia, and it's their platform, so they're all the board, I'm their global ambassador, but we actually use frequent flyer miles to fly them around the world globally to do these peace conferences kids. So it's the platform of the world's best Nobel Peace Prize winners to teach kids about how to be nonviolent leaders, how to solve issues in their communities, start small, and small acts lead to big. So it's incredibly rewarding. I actually get to travel with the laureates and we bring them to places like Ghana, Guatemala, India, East Timor, and it's been amazing to see that grow.

Brian Kelly: We also, with Puerto Rico, we realized it's not just money and miles, but we have a platform now that reaches 40 million uniques a year. We're just about ready to cross into the six million monthly unique visitor. So in addition to miles and point, we've realized we have a platform with our social media, so we went to Puerto Rico the first weekend of this year to kind of show that. I was shocked that San Juan was pretty much up and running and ready for business. And the way that Puerto Rico's going to rebuild is through tourism. So we work with the tourism board, and a ton of our readers have since gone to Puerto Rico to help out with their rebuilding, but also have fun, right? Even just going to the casinos and supporting the local small businesses, that act in itself is helping Puerto Rico rebuild.

Brian Kelly: So we're now using our platform to help shine a light on causes, and show that tourism can actually be an act of giving in itself.

Bob Glazer: Yeah, and we heard the same thing. When we were planning to go and looking for volunteer opportunities, people said, "Look, just coming, and staying here, and telling people you're coming here, and spending money is actually a huge part of what we need." So we'll make sure to include some links to where people can learn more about donating points, if they're interested in those initiatives in the show notes.

Bob Glazer: So I have a few rapid fire questions for you. These will be hard, you'll have to choose. So favorite place to travel. Either city, or hotel.

Brian Kelly: Well, I'm going to say country, because South Africa is-

Bob Glazer: Country's fine, okay.

Brian Kelly: Country's fine, South Africa, I mean you've got Capetown's an amazingly beautiful beach city. The wine country right outside of Capetown's out of this world, and then safari, that is my time to kind of reconnect with mother earth and kind of nurture my soul, so I highly recommend South Africa. And it's really affordable once you get there.

Bob Glazer: All right, you and I are having dinner tonight, you decide generously to pay for dinner. What's your go to credit card?

Brian Kelly: Chase Sapphire Reserve, 3X in dining and all travel, so even the Uber ride home will get you 3X.

Bob Glazer: Would that answer differ if I asked you about different situations?

Brian Kelly: Yes. Yeah, I mean there are so many different credit cards.

Bob Glazer: So you don't have a favorite, it's situational?

Brian Kelly: Well, for perks or for ... well, for points in general I spend most of my money on travel and dining I use Sapphire Reserve. But when buying airfare I use AMEX Platinum, which is 5X. So 5X AMEX points are worth more than three Chase points. So it's really a math game. But you should me maximizing every single dollar you spend.

Bob Glazer: That's fair. All right, favorite hotel loyalty program?

Brian Kelly: I am a Starwood Lifetime Platinum, so ... got to go SPG.

Bob Glazer: We talked about before, you guys have been covering extensively the merger of the Starwood and Marriott programs.

Brian Kelly: Yeah, I mean in general when I ... I go the scoop a couple weeks early, and I was ... look, there's going to be some winners, small time winners and losers, but in general they kept the best aspects of Starwood and best aspects of Marriott, with some minor tweaks, it's going to be a little bit harder for some Starwood people to retain status, but in general they could've gutted the program like we've seen airlines do over time. They still could do that, but I'm pretty confident that the new Marriott program is still going to be pretty awesome.

Bob Glazer: All right, and last but not least, what would your first choice airline for coach and/or business?

Brian Kelly: For coach, I mean JetBlue domestically is a no brainer. I'm six foot seven, I generally try not to fly coach long distances. But Jet

Blue, I think even with the free fast wifi on board, even domestically their business class mint is my favorite, row two or four, they actually have food that you want to eat. And then internationally, business class ... well, first class I would say Singapore Airlines. And then for business class, Cathay Pacific is pretty darn good.

Bob Glazer: Yeah, I've heard those themes before. All right, last question that we always like to throw out there. What's the biggest professional mistake that you've made that you've learned the most from?

Brian Kelly: I'm a creative at heart. I like ... and I'm a people person, but I'm not the best manager in the world. So for years I did not want to grow the company to where it should've been, right? I tried to have a small team. And in general, it's worked in that with the amount of revenue we do, even today with just 25 full-time employees is extremely impressive, but over the years I've hired ... you know, at one point I think I had a CMO, CIO, chief of staff. And trying to hire multiple roles in one and it's unrealistic. And so I know I've definitely burnt out employees in the past with unrealistic expectations, and especially with me being the CEO that travels all the time, it can definitely create pressure, and we still deal with that today, right? So I still am CEO and have full creative control over the company, Red Ventures kind of lets us and our secret sauce, they just want to enhance it, they don't want to come in and try to pretend like they know better than we do in the content space. But I think it's just growing the team to where it should be, and I think I've been way too conservative with hiring and you know, we're looking to change that now.

Brian Kelly: So I smile though, I look around the office, as we have people buzzing around, and I now embrace the fact that this is a big thing, and we've got to let it grow organically.

Bob Glazer: As you said, it's not showing any signs of slowing down.

Brian Kelly: Not now, so I mean, I still feel like we're on a ... we're right after takeoff, and we're cruising up, and we haven't even leveled out yet, so I'm excited for what's to come.

Bob Glazer: All right Brian, it's been so great having you on Outperform, I really admire what you've done with The Points Guy brand, and all you're doing to help make it easier and more fun for people to travel and get to see the world. So thanks so much for sharing your story and your journey with us.

Brian Kelly: Yeah, thanks for having me, and stay tuned, I think the biggest thing we have coming out is we're revamping our app. It should

be launching this fall, but it's going to allow you to track your points like never before, and giving a lot of tools and insight to help you get the most out of your travel experience. So I've got to tease that a little bit because it's going to be game changing.

Bob Glazer: All right, great, well we'll get links that that and if you don't sign up for the daily TPG email list you are really missing out. Once or twice a month you'll find something on there that really saves you a ton of money, or is perfectly timed, and that's been my experience.

Bob Glazer: So to our listeners out there, we'll include links to The Points Guy site where you can learn more about him, the company, and important tips for maximizing travel experiences while minimizing your spend. And speaking of maximizing experiences, if you enjoyed the experience of listening to our podcast today, please give us a rating or review on iTunes. And we also want to thank our sponsor BrandCycle. If you're interested in getting started as an influencer or affiliate, visit www.BrandCycle.com today to apply for your free account.

Bob Glazer: Until next time, keep outperforming.