

BUSINESS INSIDER

I used credit card points to stay at \$1,000-a-night luxury hotel for free. Here's exactly how I did it.

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The right rewards credit cards can help you book a relaxing stay at the Miraval Arizona Resort. [Miraval Arizona Resort & Spa \(Facebook\)](#)

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- **The Miraval Arizona Resort & Spa offers everything you could want in a high-priced yoga/meditation retreat, plus a ton of spa amenities.**

- **A vacation here is expensive: Each night could cost over \$1,000, or a whopping 65,000 Hyatt points.**

- **But this is not out of reach. You can amass the necessary points by signing up for cards like the [Chase Sapphire Preferred Card](#) and the [Ink Business Preferred Credit Card](#) and earning their welcome bonuses.**

I've been prone to burnout most of my adult life. I take in a lot of information, push myself hard, and am horrible at resting. Over the years, I've gotten better at managing stress and taking time off work to travel. But being away from home comes with its own kind of depletion for me. It's a vacation for my spirit, but more taxing for my nervous system than the stresses of normal, day-to-day life and work.

There are only two times in my life where I've really given my nervous system a break: when I went on a 10-day silent Vipassana meditation retreat, and last year, when I took a five-day vacation at the paradisaical Miraval Resort in Arizona.

The stay would have cost over \$4,000 if I paid with cash, but thanks to [rewards credit cards](#) I was able to relax and recharge for a lot less.

The experience

A stay at Miraval ranges from \$500 to more than \$3,000 per night for multi-room villas, but I think it's worth it. The entire resort offers complimentary food and alcohol, a free smoothie bar, snacks, dozens of free classes and workshops with a schedule and lineup that changes daily, group hiking excursions, and so much more. You also get a \$175 resort credit each day, which you can put toward spa treatments like massages and facials.

The free activities each day range from group hikes through the surrounding mountains, to guided meditation and yoga classes, to more hardcore fitness classes like HiiT cardio training, and even cooking classes.

I did everything from a shamanic drum workshop to a suspended meditation where I hung from the ceiling in a silk wrap while a practitioner soothed us with a sound bath. Miraval really draws from the surrounding community of healers and holistic practitioners who bring truly unique offerings to the table. In spite of being a Hyatt property, the Miraval is far from cookie-cutter or corporate.

The cash cost vs. the price in points

Many Hyatt rooms can be booked with 15,000 to 25,000 points per night, though I've been lucky to snag rooms for as low as 7,000. Miraval will set you back 45,000 for a solo occupancy, and 65,000 for a double every night. Note that you have to call Hyatt to book a Miraval stay on points; this functionality isn't available online.

For five nights in a double-occupancy room at Miraval in Arizona, I needed 325,000 points. The friend I stayed with has been [earning points](#) for even longer than I have, so we were easily able to split the total cost. Plus, his Hyatt elite status got us the fifth night free! Five nights only cost me 130,000 points. By comparison, this same trip solo would have been 225,000 points.

How did I get all those points?

A key aspect of the points and miles hobby is shifting your normal daily spending to brand-new credit cards that have spending bonuses. If you spend a certain amount within a specified time frame (usually three months or 90 days), you get rewarded with a massive stash of bonus points.

Thanks to sign-up bonuses and ongoing spending, over the course of the year I accrued more than 300,000 points between my Chase and Hyatt accounts.

Here are the best cards for earning points that can get you an award stay at a luxury Hyatt property like Miraval. You can transfer [Chase Ultimate Rewards points](#) to the World of Hyatt program, and there's a Hyatt cobranded credit card as well.

The World of Hyatt Credit Card

Spend \$3,000 on the card within the first three months and get 25,000 World of Hyatt Points. You can get up to 50,000 points if you spend a minimum of \$6,000 in the first six months. That's a minimum of 56,000 points when you factor in the points you'll earn for each dollar you spend. And for every dollar you spend with Hyatt, you'll earn a stunning 9 points per dollar — 4x through the [World of Hyatt Card](#), and 5 base points through the World of Hyatt loyalty program if you're a member.

Ink Business Preferred Card

Spend \$5,000 on this card in the first three months and get a whopping 80,000 Chase points. You can transfer these points over to your Hyatt account at a perfect 1:1 ratio — no loss of value. While this is a [business credit card](#), you could qualify if you have a side gig or if you do freelance work.

Chase Sapphire Preferred Card

Spend \$4,000 in the first three months to get an impressive 60,000 bonus Chase points. You walk away with a minimum of 64,000 points, but you can earn 2 points per dollar spent when you use this card for restaurants and dining out.

Chase Sapphire Reserve

Spend \$4,000 in the first three months and get 50,000 bonus points, or a minimum of 54,000 points if you don't take advantage of this card's 3 points per dollar spent on dining and travel.