

## "The Points Guy," Brian Kelly, Is Selling "A First Class Dream On An Economy Budget" While The Credit Card Industry Funds His Lavish Lifestyle

**Summary:** Brian Kelly, "The Points Guy (TPG)," is an influencer who [launched](#) his platform in 2010 as a blog where he wrote about credit card reward programs and frequent flyer miles as part of his travel goals, since growing the site to a team of over 40 employees supporting TPG's website and accompanying app, [with](#) a monthly readership of over 8 million people. Unsurprisingly, TPG has a cozy relationship with the credit and hospitality industry, putting much of TPG's recommendations in a new light.

Brian Kelly is [described](#) as someone who shows his followers "how [to] travel first class on an economy budget." However, Brian Kelly's coziness with big credit card issuers and Fortune 500 hospitality companies may prevent him from being able to offer unbiased advice, as they [namecheck](#) him in earnings calls and [invite](#) him as their Oscars date. While Brian Kelly advertises to average Americans, he started [accruing](#) his own points through extravagant purchases, including \$30,000 recruiting dinners charged to his personal credit card as a recruiter for Morgan Stanley, putting into question the feasibility of others following his success in using credit card points.

In 2012, The Points Guy was [purchased](#) by Bankrate, a consumer finance company, for \$20 million. In 2017, Bankrate itself was [acquired](#) by portfolio company Red Ventures—a private equity-backed portfolio of service companies [specializing](#) in "intent-based media," or directing people who are interested in spending money to their partners, including sites such as Lonely Planet, CNET, Healthline, and BestColleges. Former employees [described](#) Red Ventures—boasting an average of 751 million visits a month and a valuation of over \$11 billion—as "all about profit maximization," with Points Guy journalists "required to attend regular business meetings detailing how much money the site makes from credit card sales, which some take as a tacit suggestion to put their thumbs on the scale."

According to TPG's website and app, the credit card offers that appear on its platforms are affiliate links organized by compensation. TPG's advertising policy page [provides](#) a list of companies that pay to have specific products featured on TPG's website, including American Express, Capital One, Chase, Citibank, and other credit card companies that received favorable recommendations. The Points Guy [began](#) joining affiliate marketing programs in 2011 and it quickly became one of TPG's primary income streams, [leading](#) to more than \$50 million in revenue in just 2019.

Since 2018, TPG has [hosted](#) an annual awards ceremony called the TPG Awards to recognize industry leaders "for their commitment to innovation across five industries, credit cards, airlines, hotels, cruises, and general travel" and has given the highest honors to leaders with previous business relationships, such as Chase, Capital One, and American Express. The TPG Awards have consistently awarded long-term business partner Chase top honors, with its Sapphire Preferred Card [winning](#) Best Travel Rewards Card for six straight years since the inaugural award ceremony, held two years after TPG and Chase [partnered](#) together to market the rollout of the card in 2016. In 2023, TPG [awarded](#) American Express' Business Gold Card the Best Business Credit Card and Capital One's Venture X Rewards Credit Card the Best Premium Credit Card as both companies [sponsored](#) that year's award ceremony.

**Brian Kelly, Also Known As "The Points Guy (TPG)," Is A Travel Influencer Who Created A Burgeoning Website And App To Help People Compare Credit Card Rewards Programs And Learn How To Maximize Their Points To Redeem Travel Rewards.**

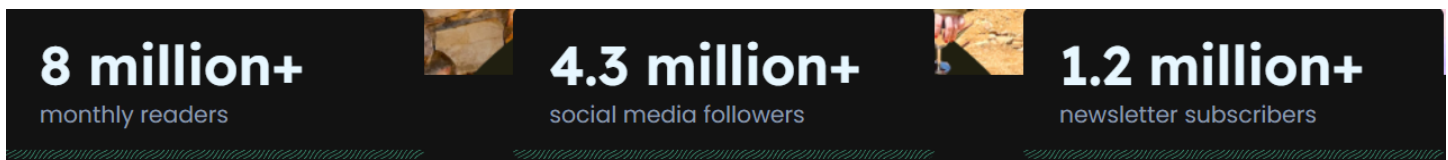
**Brian Kelly, "The Points Guy," Is An Influencer Who Launched His Platform In 2010 As A Blog Where He Wrote About Credit Card Reward Programs And Frequent Flyer Miles As Part Of His Travel Goals.**

**Brian Kelly, Also Known As "The Points Guy," Is A Travel Influencer Who Uses His Platform, Launched In 2010, To Evaluate And Promote Credit Card Rewards Programs.** "The Points Guy was launched in 2010 by Brian Kelly, who leveraged his passion for traveling with points and miles to leave his corporate recruiting job and build a brand that inspires millions of people to travel smarter. Since then, Brian and the TPG team have grown TPG to be a powerhouse travel media platform that reaches a global audience and helps consumers make their travel dreams a reality, one point at a time." [The Points Guy, accessed [02/16/24](#)]

**The Points Guy Has Since Grown To A Team Of Over 40 Employees Supporting TPG's Website And Accompanying App, With A Monthly Readership Of More Than 8 Million People.**

**The Point Guy's About Us Page Features 40 Staff Members.** "Our team has collectively flown millions of miles, visited dozens of countries, taken hundreds of cruises and stayed in thousands of hotels. We're passionate about using credit card rewards for travel and elevating our everyday experiences. With enough guidance, we believe anyone can change their lives with points and miles." [The Points Guy, accessed [02/16/24](#)]

**The Page Boasts Over 8 Million Monthly Readers, 4.3 Million Social Media Followers, And 1.2 Million Newsletter Subscribers:**



[The Points Guy, accessed [02/16/24](#)]

**The Points Guy And Its Parent Company Bankrate Are Owned By Red Ventures, A Private Equity Backed Portfolio Of Companies Specializing In "Intent-Based Media"—Directing People Who Are Interested In Spending Money To Their Partners.**

**In 2012, The Points Guy Was Purchased By Bankrate, A Consumer Finance Company.**

**The Points Guy Was Acquired By Bankrate For Over \$20 Million In 2012.** "In 2010, Kelly left his full-time job, and with a \$10,000 loan from his parents, he launched The Points Guy. Two years later, he sold the blog to

Bankrate for more than \$20 million, according to a source with knowledge of the deal." [Business Insider, [03/14/20](#)]

- **Bankrate Is A Personal Finance Company That Claims To Help "Consumers Navigate The Pivotal Steps Of Their Financial Journey."** "Founded in 1976, Bankrate is the trusted authority on personal finance and has an extensive track record of helping consumers navigate the pivotal steps of their financial journey. Bankrate offers product comparison tools, calculators, editorial content and more to help savers and spenders reach their goals." [LinkedIn, accessed [02/20/24](#)]

## **In 2017, Bankrate Itself Was Acquired By Portfolio Company Red Ventures—A Private Equity-Backed Portfolio Of Service Companies Specializing In "Intent-Based Media," Or Directing People Who Are Interested In Spending Money To Their Partners—That Has Been Described As "All About Profit Maximization."**

**In 2017, Bankrate Was Sold To Red Ventures For \$1.24 Billion.** "TPG is now owned by Red Ventures, which bought Bankrate for \$1.24 billion in 2017. TPG, which is based in Manhattan, also has a London office that opened in 2019." [Business Insider, [03/14/20](#)]

**Red Ventures Is A Portfolio Of Service Companies.** "In 2012, The Points Guy was purchased by Bankrate, a consumer-finance company, which in turn was acquired by Red Ventures — a portfolio of service-y sites, including Lonely Planet, CreditCards.com, Safety.com, Reviews.com and HigherEducation.com. Kelly stayed on through both acquisitions, retaining the title of chief executive and remaining the figurehead of the brand." [New York Times, [01/05/21](#)]

- **These Brands Include Lonely Planet, CNET, Healthline, And BestColleges.** "And now Red Ventures is the largest in a group of private equity-backed giants that have been snapping up trusted media brands once left for dead. North Equity bought Popular Science, Domino and Field & Stream, along with the men's site Mel. J2 Media, a public company, scooped up the old publisher Ziff Davis with its online brands Mashable and IGN. In addition to Lonely Planet, CNET, Healthline and The Points Guy, Red Ventures bought the education advice site BestColleges." [New York Times, [08/15/21](#)]

**Red Venture Owned Sites Specialize In "Intent-Based Media"— Directing People That Are Interested In Spending Money To Their Partners.** The company found itself in the publishing business almost by accident, and is now leading a shift in that industry toward what is sometimes called 'intent-based media' — a term for specialist sites that attract people who are already looking to spend money in a particular area (travel, tech, health) and guide them to their purchases, while taking a cut. It's a step away from the traditional advertising business toward directly selling you stuff. Red Ventures, for instance, plans to steer readers of Healthline to doctors or drugs found on another site it recently acquired, HealthGrades, which rates and refers doctors. Red Ventures will take a healthy commission on each referral." [New York Times, [08/15/21](#)]

**Red Ventures Is Private Equity-Backed, Boasts An Average of 751 Million Visits A Month, And Has A Valuation Of More Than \$11 Billion.** "Red Ventures, which started as a digital marketing company, has attracted serious investments from private equity firms. Its location has helped obscure what is perhaps the biggest digital publisher in America, a 4,500-employee juggernaut that says it has roughly \$2 billion in annual revenues, a conservative valuation earlier this year of more than \$11 billion, and more readers, as measured by Comscore, than any media brand you've ever heard of — an average of 751 million visits a month." [New York Times, [08/15/21](#)]

**Former Employees Of The Points Guy Complained That Red Ventures Was "All About Profit Maximization" And That "Points Guy Journalists Were Required To Attend Regular Business Meetings**

**Detailing How Much Money The Site Makes From Credit Card Sales, Which Some Take As A Tacit Suggestion To Put Their Thumbs On The Scale.** "Red Ventures is 'all about profit maximization,' said JT Genter, who left the site more than a year ago. He and other Points Guy writers said they hadn't been pushed to publish stories they found dubious — indeed, the site has occasionally offered carefully critical coverage of Chase and American Express, its dominant business partners. But Points Guy journalists are required to attend regular business meetings detailing how much money the site makes from credit card sales, which some take as a tacit suggestion to put their thumbs on the scale." [New York Times, [08/15/21](#)]

**Brian Kelly Built "The Points Guy" Empire Partially Through Lucrative Affiliate Marketing Programs—Raking In As Much As \$50 Million In Just One Year.**

**According To TPG's Website And App, The Credit Card Offers That Appear On Its Platforms Are Affiliate Links Organized By Compensation.**

**The Points Guy Website's Advertising Disclosure Admits "Credit Card Offers That Appear On The Website Are From Credit Card Companies From Which ThePointsGuy.com Receives Compensation," Including "The Order In Which They Appear":**

**OUR COMMITMENT TO TRANSPARENCY**

The credit card offers that appear on the website are from credit card companies from which [ThePointsGuy.com](#) receives compensation. This compensation may impact how and where products appear on this site (including, for example, the order in which they appear). This site does not include all credit card companies or all available credit card offers. Please view our [advertising.policy.page](#) for more information.

Opinions expressed here are the author's alone, not those of any bank, credit card issuer, airline or hotel chain, and have not been reviewed, approved or otherwise endorsed by any of these entities.

[The Points Guy, accessed [02/20/24](#)]

**TPG's Advertising Policy Page Provides A List Of Companies That Pay To Have Specific Products Featured On TPG's Website, Including American Express, Capital One, Chase, CitiBank, And Other Credit Card Companies That Received Favorable Recommendations.**

**As Part Of An Affiliate Sales Network, The Points Guy Makes Money From Getting Readers To Sign Up For Specific Products From Specific Companies.** "ThePointsGuy.com is part of an affiliate sales network. This means that many of the credit card issuers whose products you see listed pay us referral fees for sending them new card members for certain products of theirs (which are selected by them)." [The Points Guy, accessed [02/16/24](#)]

**This List Includes American Express, Capital One, Chase, CitiBank, And Other Credit Card Companies That Received Favorable Recommendations.**

American Express  
Bancorp Bank  
Bank of America  
Barclays  
Brex  
Capital One  
Chase  
Citibank  
Founders Card  
Luxury Card  
MBNA Canada  
Paceline  
USAA  
US Bank  
Virgin America  
Wells Fargo

[The Points Guy, accessed [02/16/24](#)]

## **The Points Guy Began Joining Affiliate Marketing Programs In 2011 And It Quickly Became One Of TPG's Primary Income Streams, Leading To More Than \$50 Million In Revenue In Just 2019.**

**In 2011, The Points Guy Moved From A Fee-Based Advice System To Blogging And Affiliate Marketing.** "Originally, The Points Guy was a site where novices could submit their frequent flyer miles and credit card points on a form, along with their travel goals. Kelly would review it and for a \$50 fee, he'd help out. He quickly changed tack, realizing that to build a following, he needed to blog daily. [...] In December 2010, a friend told him about affiliate marketing program LinkShare. Soon, money from credit card companies began to trickle in. A 2011 piece in The New York Times' Frugal Traveler section cemented Kelly's expert status." [Forbes, [06/20/17](#)]

**According To A 2020 Business Insider Article, Affiliate Marketing Relationships Have Allowed The Company To Remain Extremely Profitable, With TPG Receiving Between \$25 And \$700 Every Time Someone Signs Up For A Credit Card From Its Site.** "The company has been profitable every year it has existed, and its top-line revenue grew by more than 50% in 2018, Kelly told Digiday, an online trade magazine for online media, in October. Most of this revenue comes from commissions. Every time someone signs up for a credit card or rewards program via the site, the company collects anywhere from \$25 to \$700, the former editorial employee told Business Insider." [Business Insider, [03/14/20](#)]

- **The Points Guy Brought In \$50 Million In Affiliate Marketing Revenue In Just 2019.** "Last year, according to sources, the site generated more than \$50 million in profit. It rakes in affiliate fees by getting readers to sign up for credit cards or reward programs." [Business Insider, [03/14/20](#)]

**Since 2018, TPG Has Hosted An Annual Awards Ceremony Called The TPG Awards To Recognize Industry Leaders "For Their Commitment To Innovation Across Five Industries, Credit Cards, Airlines, Hotels, Cruises, And General Travel" And Has Given The Highest Honors To Leaders With Previous Business Relationships, Such As Chase, Capital One, And American Express.**

**Since 2018, TPG Has Hosted An Annual Awards Ceremony Called The TPG Awards To Recognize Industry Leaders For Their Commitment To Innovation Across Five Industries: Credit Cards, Airlines, Hotels, Cruises, And General Travel.**

Starting In 2018, TPG Has Hosted An Annual Awards Ceremony, The TPG Awards, To Celebrate Industry Leaders "For Their Commitment To Innovation Across Five Industries: Credit Cards, Airlines, Hotels, Cruises, And General Travel." "In a year marked by a robust return to travel, we're delighted to acknowledge excellence in travel credit cards and loyalty programs,' shared Brian Kelly, founder of The Points Guy. 'These companies and their exceptional services play a pivotal role in making travel experiences possible. Through the TPG Awards, we express our gratitude on behalf of consumers worldwide for transforming travel dreams into tangible, unforgettable adventures.' [...] Since 2018, The Points Guy has recognized the best in airlines, travel, credit cards and loyalty programs through the annual TPG Awards." [PR Newswire, [11/07/23](#)]

**The TPG Awards Have Consistently Awarded Long-Term Business Partner Chase Top Honors, With Its Sapphire Preferred Card Winning Best Travel Rewards Card For Six Straight Years Since The Inaugural Award Ceremony, Two Years After TPG And Chase Had Partnered Together To Market The Rollout Of The Card In 2016.**

In 2016, TPG Partnered With Chase To Market The Announcement Of Their Chase Sapphire Reserve Card, Earning Over \$1 Million For TPG. "His biggest social campaign to date has been the launch of Chase's Sapphire Reserve card in 2016; he and his team raked in seven figures promoting the new product. In the bank's official tweet announcing the card, they linked to The Points Guy. Kelly hosted a Facebook Live video, as well as promoting the card on every social channel." [Forbes, [06/20/17](#)]

In 2023, The Chase Sapphire Preferred Card Received The "Best Travel Rewards Credit Card" For The Sixth Year In A Row, Winning The Award Every Year Since The Inaugural TPG Awards. "The Chase Sapphire Preferred Card received the 'Best Travel Rewards Credit Card' award for the sixth year in a row." [PR Newswire, [11/07/23](#)]

- TPG Has Affiliate Links With Chase, Where Chase Pays TPG Referral Fees Per New Card Members For Their Products. [The Points Guy, accessed [02/16/24](#)]

**TPG Awarded Capital One's Venture X Rewards Credit Card The Best Premium Credit Card As Capital One Sponsored 2023's Award Ceremony.**

In 2023, Capital One's Venture X Rewards Credit Card Won Best Premium Credit Card At TPG Awards:

A full list of 2023 award winners can be found below:

- Credit Cards
  - Best Travel Rewards Credit Card: Chase Sapphire Preferred Card
  - Best Premium Credit Card: Capital One Venture X Rewards Credit Card
  - Best Business Credit Card: American Express Business Gold Card
  - Best No-Annual-Fee Credit Card: Bilt Mastercard
  - Best Airline Co-Branded Credit Card: Southwest Rapid Rewards Priority Credit Card
  - Best Hotel Co-Branded Credit Card: Hilton Honors American Express Aspire Card

[PR Newswire, [11/07/23](#)]

### Capital One Was A Sponsor For The 2023 TPG Awards:



[The Points Guy, accessed [02/16/24](#)]

### In 2022, Capital One's Venture X Rewards Credit Card Won Best Overall Credit Card At The TPG Awards:

- **2022 Editors' Choice Awards**

- Credit cards
  - Best Credit Card Perk
    - American Express Global Lounge Collection
  - Best Transferable Points Program
    - Chase Ultimate Rewards
  - Best New/Refreshed Credit Card
    - Marriott Bonvoy Brilliant® American Express® Card
  - Best All-Around Credit Card
    - Capital One Venture X Rewards Credit Card
  - Innovation Award: Credit Cards
    - Bilt Mastercard/Bilt Rewards

[PR Newswire, [12/09/22](#)]

**TPG Has Affiliate Links With Capital One, Where Capital One Pays TPG Referral Fees Per New Card Members For Their Products.** [The Points Guy, accessed [02/16/24](#)]

**In 2023, TPG Awarded American Express' Business Gold Card The Best Business Credit Card As American Express Sponsored That Year's Award Ceremony.**

**In 2023, American Express' Business Gold Card Won Best Business Credit Card At The TPG Awards:**

A full list of 2023 award winners can be found below:

- Credit Cards
  - Best Travel Rewards Credit Card: Chase Sapphire Preferred Card
  - Best Premium Credit Card: Capital One Venture X Rewards Credit Card
  - Best Business Credit Card: American Express Business Gold Card
  - Best No-Annual-Fee Credit Card: Bilt Mastercard
  - Best Airline Co-Branded Credit Card: Southwest Rapid Rewards Priority Credit Card
  - Best Hotel Co-Branded Credit Card: Hilton Honors American Express Aspire Card

[PR Newswire, [11/07/23](#)]

**American Express Was A Sponsor For The 2023 TPG Awards:**





[The Points Guy, accessed [02/16/24](#)]

**TPG Has Affiliate Links With American Express, Where American Express Pays TPG Referral Fees Per New Card Members For Their Products.** [The Points Guy, accessed [02/16/24](#)]

**As Brian Kelly Advertises A "First Class Dream On An Economy Budget," He Originally Funded His Own Lavish Lifestyle By Racking Up His Own Credit Card Points From \$30,000 Dinners And Off The Backs Of The Credit Card And Hospitality Industry, Staying At \$3,000-A-Night Five Star Resorts And Attending The Oscars As The Date Of C-Suite Level Executives.**

**Brian Kelly Is Described As Someone Who Shows His Followers "How [To] Travel First Class On An Economy Budget."**

On Kara Goldin's "The Kara Goldin Show," Brian Kelly Was Billed As Advertising A "First Class Dream On An Economy Budget." "How do you travel first class on an economy budget? Today's episode features our guest, Brian Kelly, Founder and CEO of The Points Guy. Known for generously sharing how to use points to unlock first class travel experiences, Brian shares how his passion for points accidentally turned into a business." [The Kara Goldin Show, accessed [02/16/24](#)]

**However, Brian Kelly's Coziness With Big Credit Card Issuers And Fortune 500 Hospitality Companies May Prevent Him From Being Able To Offer Unbiased Advice, As They Namecheck Him In Earnings Calls And Invite Him As Their Oscars Date.**

In 2016, TPG Partnered With Chase To Market The Announcement Of Their Chase Sapphire Reserve Card, Earning Over \$1 Million For TPG. "His biggest social campaign to date has been the launch of Chase's Sapphire Reserve card in 2016; he and his team raked in seven figures promoting the new product. In the bank's official tweet announcing the card, they linked to The Points Guy. Kelly hosted a Facebook Live video, as well as promoting the card on every social channel." [Forbes, [06/20/17](#)]

- **Kelly Bragged That JPMorgan Chase CEO Jamie Dimon Directly Recognized The Points Guy's Contribution To The Launch Of The Chase Sapphire Card.** "'We blew out every possible measure of success,' Kelly said. '[JP Morgan Chase CEO] Jamie Dimon talked about it in his earnings call. A lot of

times in the corporate suite, they don't understand how the real world works. Influencers, we're on the front lines." [Forbes, [06/20/17](#)]

**Brian Kelly's Industry Ties Came Into Focus When Marriott's Global Marketing Officer Took Him To The 2019 Oscars As Her Date.** "Much of this boiled over when Marriott's global marketing officer took Kelly as her date to the 2019 Oscars. Kelly defended himself in an Instagram post, saying he was invited to the Oscars as part of a small group of ambassadors for Marriott Bonvoy, the brand's loyalty program, which a Marriott spokesperson confirmed to Business Insider." [Business Insider, [03/14/20](#)]

**Digiday President Brian Morrissey Alluded To Concerns That "Kelly's Coziness With Credit-Card Issuers Prevents Him From Offering Unbiased Credit-Card Advice," Stating, "At The End Of The Day, People Won't Trust Your Recommendations For Credit Cards If They Think They're Being Driven By The Needs Of The Credit-Card Companies."** "While many insiders in the points and miles industry admire Kelly for bringing their niche to the mainstream, some believe Kelly's coziness with credit-card issuers prevents him from offering unbiased credit-card advice. 'It's a difficult balancing act because at the end of the day, people won't trust your recommendations for credit cards if they think they're being driven by the needs of the credit-card companies,' Digiday president Brian Morrissey said." [Business Insider, [03/14/20](#)]

- **Digiday Is A Media Company Covering Digital Media, Marketing, And Advertising.** "Digiday is a media company and community for digital media, marketing and advertising professionals. We cover the industry with an expertise, depth and tone you won't find anywhere else. The Digiday team strives to produce the highest quality publications, conferences and resources for our industry. Digiday is a Digiday Media brand." [LinkedIn, accessed [02/20/24](#)]
- **Brian Morrissey Was President & Editor-In-Chief Of Digiday From March 2011 to October 2022:**

<b>DIGIDAY</b>	<b>President &amp; Editor-in-Chief</b> Digiday Mar 2011 - Oct 2020 · 9 yrs 8 mos  Digiday Media is a vertical media company with three brands: Digiday (media and marketing), Glossy (fashion and beauty) and Modern Retail. I ran the audience side of the business, including editorial, memberships, product development, design, multimedia and events programming.
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[LinkedIn, accessed [02/20/24](#)]

**While Brian Kelly Advertises To Average Americans, He Started Accruing His Own Points Through Extravagant Purchases, Including \$30,000 Recruiting Dinners Charged To His Personal Credit Card As A Recruiter For Morgan Stanley.**

**While Working As A Recruiter For Morgan Stanley, Kelly Was Able To Accrue Thousands Of Dollars' Worth Of Points By Making Business Purchases On His Personal Card, Including \$30,000 Recruiting Dinners.** "A decade ago, Brian Kelly was leading something of a double life. He crisscrossed the country visiting college campuses as a recruiter for Morgan Stanley, trying to convince young engineers and computer scientists to join the financial services firm rather than, say, Google or Facebook. Glamorous, it wasn't. But all that travel and the attendant frequent flyer miles meant he was checking himself into first class, even sitting

next to Madonna on British Airways a few times. He started accumulating as many points as humanly possible, charging \$30,000 recruiting dinners at Harvard to his own card, ensuring he reaped the benefits." [Forbes, [06/20/17](#)]

**In An August 2022 Article, Motley Fool Writer Maurie Backman Warned That Reaching For Sign Up Bonuses May Encourage You To Spend Beyond Your Means.** "You could easily fall into that trap with a sign-up bonus. Let's say you normally spend \$600 a month on credit card purchases like gas and groceries, and you don't have any one-off purchases planned in the next three months. If you're required to spend \$2,500 in three months to snag a \$200 bonus, you might push yourself to buy more things to meet that threshold. But if you'd normally only spend \$1,800 in three months, not \$2,500, then your free \$200 will actually end up costing you \$700. So all told, you're down \$500." [Motley Fool, [08/15/22](#)]

- **Maurie Backman Is A Personal Finance Writer For The Motley Fool.** "Maurie Backman is a personal finance writer who covers topics ranging from Social Security to credit cards to mortgages to REITs. She also has an editing background and has hosted live podcasts covering financial matters." [Motley Fool, accessed [02/20/24](#)]