

ERIKA
Kullberg

Erika's Top Airlines "Fine Print" Hacks

From Episode 3 of the [Erika Taught Me podcast](#), featuring Secretary of Transportation Pete Buttigieg



Hello! I'm Erika Kullberg and I read the fine print so you don't have to



I'm an award-winning lawyer and entrepreneur, host of #1 business podcast [Erika Taught Me](#) and my goal is to help as many people as possible reach financial independence.

I'm also a content creator and one of the most followed lawyers on social media, with over 17 million followers across TikTok, Instagram, Facebook and YouTube.

I discovered my passion for personal finance after realizing I was drowning in over \$200,000 of student debt and needed to take action. I paid off my student loans in under 2 years, and started creating videos on social media to help others learn about personal finance.

Use this guide to help you make the most of all of my money saving tips and personal finance hacks!

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If your bag is
delayed, damaged
or lost...



"THE \$3,800 RULE"

If your bag is delayed, damaged or lost, you might be entitled to compensation up to \$3,800. ([Source: Department of Transportation](#)) The airlines CAN pay more than \$3,800 but aren't required to do so.

Limits on Baggage Liability

Domestic Baggage Liability

- For DOMESTIC flights, DOT regulation allows airlines to limit their liability for a lost, damaged, or delayed bag. Airlines are free to pay more than the limit, but are not required to do so.
- The maximum liability amount allowed by the regulation is \$3,800.

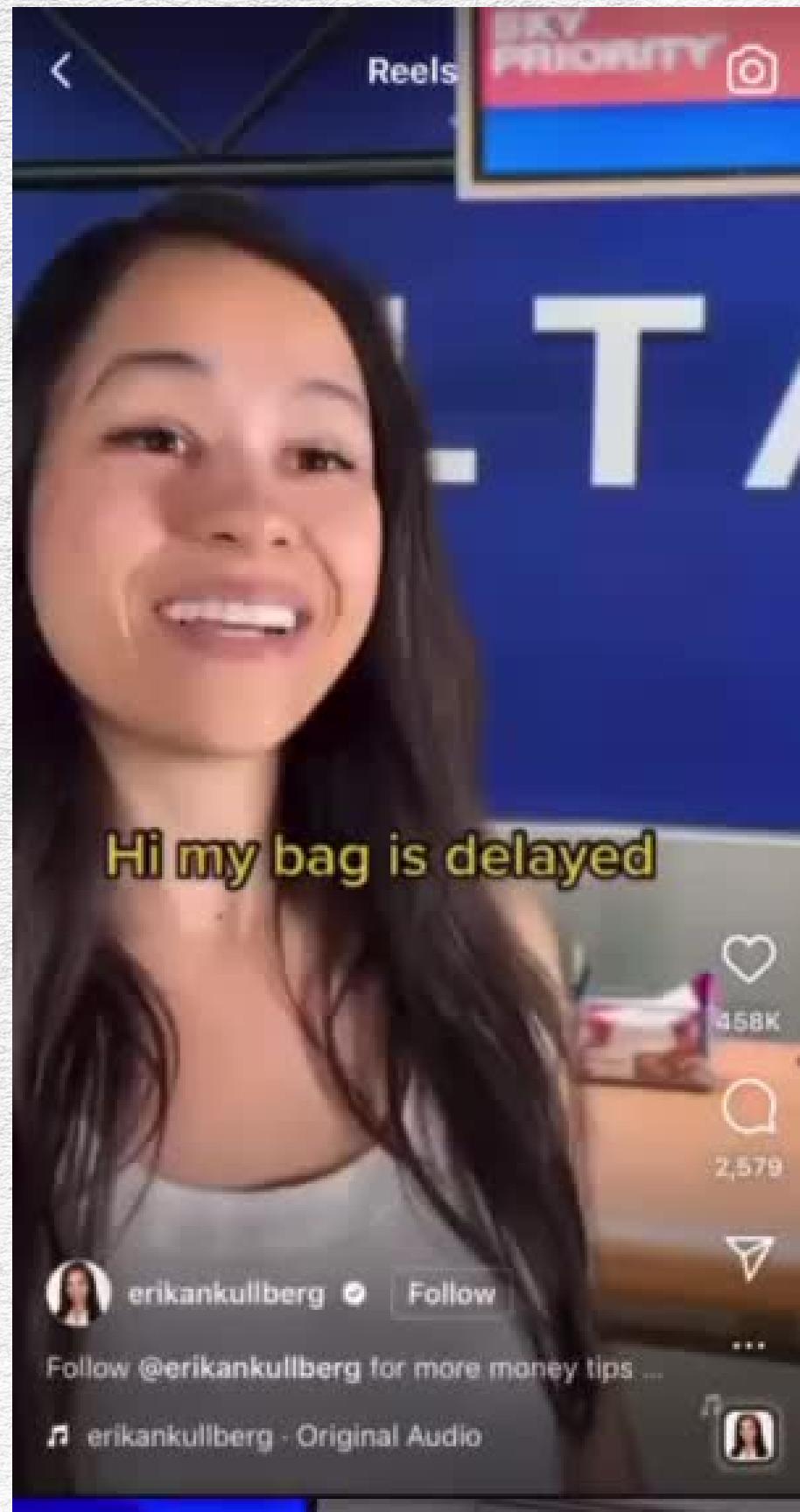
If your bag is delayed, the airline MUST compensate you for reasonable, verifiable and actual incidental expenses. ([Source: Department of Transportation](#))

What are airlines' responsibilities when your bag is delayed?

- Airlines are required to compensate passengers for reasonable, verifiable, and actual incidental expenses that they may incur while their bags are delayed - subject to the maximum liability limits.
- Airlines are not allowed to set an arbitrary daily amount for interim expenses. For example, an airline cannot have a policy that they will reimburse a passenger up to only \$50 for each day that a passenger's bag is delayed.



DELAYED BAGGAGE (Delta Example).



What airlines don't want you to know about delayed bags!

If your bag is delayed, you might be entitled to compensation up to \$3,800. This specific example applies to Delta, but it works for other US-based airlines as well.

Terms: To read them yourself, go to [Delta's contract of carriage](#) and this can be found under Rule 17: Baggage

"Under no circumstances shall the liability for loss, damage, or delay in the delivery of baggage exceed \$3,800 per fare-paying passenger."

You must present notice of a claim to a Delta office within 24 hours after the alleged occurrence of the events causing the claim (this means that you have to let them know as soon as your bag is delayed).

"Any notification received within 24 hours that informs Delta of the nature of the claim will suffice, and Delta may deny any claim not presented within 24 hours of the alleged occurrence. Written notification of loss must be received by Delta's system baggage within 21 days after the alleged occurrence, and Delta may deny any claim for failure to provide written notice within 21 Days."

You have to save your receipts for each item you purchase because your bag is delayed, and then submit those receipts for reimbursement.

For example, if your bag is delayed, you need to go out and buy skincare from Sephora, clothes from Nordstrom, and shoes from Nike so you have something to wear and your toiletries, you'll save each receipt and then submit them for reimbursement.

DELAYED BAGGAGE

Success Stories



litptnp Great tip - This really works! Especially work travel, only thing in my carry on is a laptop. I need suit, shoes, undergarments, makeup -up, hair products, personal care, flat iron, & work out fit. Delta gives you a little bag with toiletries & a white tee, sorry won't cut it while I'm waiting on my bag that went to the wrong city.



thecharlestonmove Saved me \$179 on my JetBlue trip by mentioning the Contract of Carriage. Thanks lady!!

4d 9 likes Reply





If the airline asks
for volunteers to
give up their
seats...

VOLUNTEERING ON AN OVERBOOKED FLIGHT

If the airline overbooks the flight, they may ask for volunteers who want to go on the next available flight in exchange for compensation. There's no limit to what can be offered as "compensation", so don't be afraid to ask and negotiate!
[\(Source: Department of Transportation\)](#)

Voluntarily Giving Up Your Seat

When a flight has more passengers who are ready to fly than there are seats available, airlines must first ask passengers to give up their seats voluntarily, in exchange for compensation, before bumping anyone involuntarily. Airlines may offer passengers incentives, such as money or vouchers, to volunteer. There is no limit to the amount of money or vouchers that the airline may offer, and passengers are free to negotiate with the airline.

Note: this is different from Involuntary Denied Boarding, which is when you don't have a choice and the airline tells you that you will be bumped to the next available flight (even though you had a ticket for this original flight).



VOLUNTEERING ON AN OVERBOOKED FLIGHT (UNITED EXAMPLE).

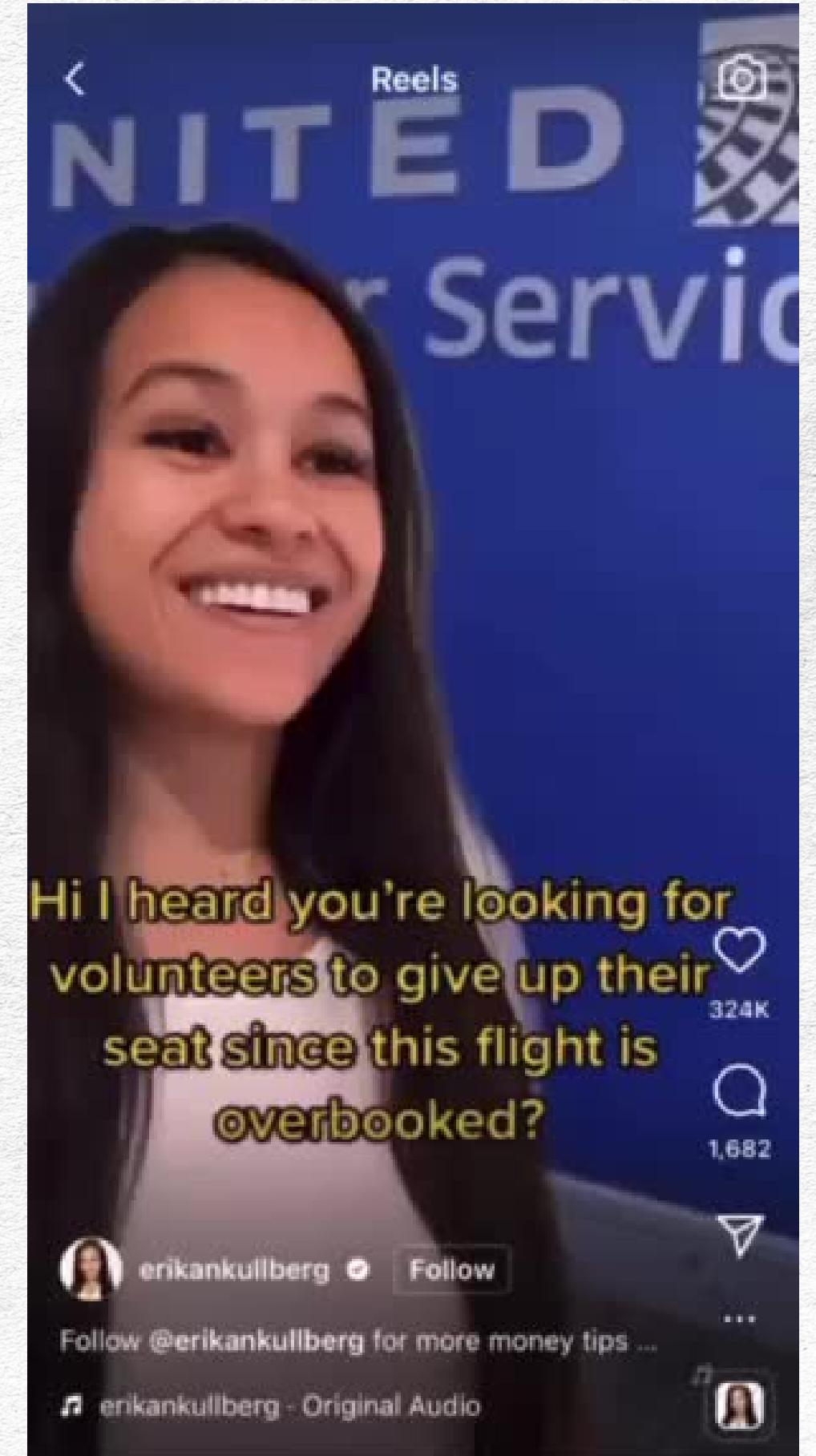
What airlines don't want you to know about giving up your seat.

If you're traveling and the airline asks for volunteers to give up their seat because they have overbooked the flight, this is a good one to know. The Department of Transportation specifies that there are no restrictions as to what the airline can offer volunteers. It could be cash or vouchers, or other forms of compensation. Push for cash, as it's more useful than vouchers.

What you end up getting in exchange will depend on many factors, including the airline, how badly they need volunteers, if others are willing to volunteer for less compensation, etc. But remember, it's all up for negotiation, and if you don't ask, you don't get. Safe travels!

For United:

<https://www.united.com/en/us/fly/contract-of-carriage.html#rule-25>



OVERBOOKED FLIGHT

Success Stories



simplytyria My husband and I offered up our seats and we both got a \$880 voucher each just to wait 2 hrs for next flight it was super cool . Ever since then we book our trips with extra time to allow for us to offer our seats up . But it never happened since .

2w 12 likes Reply



hillside.candles.and.creations I got all that and asked them to babysit my luggage for the night! Plus 1st class on way back!



6w 2 likes Reply



heatherb.makeup My boyfriend literally JUST did this a few min ago leaving Nashville on Southwest. In total they gave him \$1,061 and priority seating for his next flight for volunteering...I almost can't believe it

6w 2 likes Reply

I volunteered to be bumped from an overbooked flight. Was upgraded to 1st class 2 hours later and received a \$520 trip voucher. Best part is I was traveling for work and didn't pay for the original flight. 🏆



That's awesome! Which airline and how did you negotiate for that?

American Airlines

Zero negotiation. They made an announcement at the gate. They were going to bump a teenage kid traveling with his family bc he was the last to check in. So I was in no rush and volunteered



Did they offer the first class too without you prompting them?



Southwest Airlines

Her boyfriend got \$1061 in travel vouchers for volunteering to take the next flight!

He ended up vouchers (we over the summer ! cash) and priority seating on his next flight. I literally almost can't believe it worked. But they were more than happy to accommodate him as he negotiated.



yesss! I'm so excited for you both!

Have fun on that vacation next summer!



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If you get
"bumped" from
your flight...



INVOLUNTARY DENIED BOARDING

If the airline overbooks the flight, and they don't have success in getting people to volunteer to change flights, they will "bump" you from the flight (meaning you will be denied boarding and told that you'll be put on the next available flight).
[\(Source: Department of Transportation\)](#)

Involuntarily Giving Up Your Seat (Bumping)

Sometimes, when an airline asks for volunteers to give up their seats and fly on a different flight, there are not enough volunteers. When this occurs, the airline will select passengers to give up their seats. This is called "**involuntary denied boarding**" or "**bumping**."

Note: this is when you don't have a choice - and the airline simply tells you that you're being "bumped" off of your flight (different from when they ask for volunteers to give up seats).

Usually this "bumping" happens as a last resort - first the airlines will try to get people to volunteer to give up their seats, and only if that doesn't work (there aren't enough volunteers) would they involuntarily deny people boarding.



INVOLUNTARY DENIED BOARDING

How does compensation work? It's based off of the number of hours you are delayed as a result of getting bumped from your flight: [\(Source: Department of Transportation\)](#)

Domestic - Denied Boarding Compensation (DBC)

Length of Delay	Compensation
0 to 1 hour arrival delay	No compensation
1 to 2 hour arrival delay	200% of one-way fare (airlines may limit the compensation to \$775 if 200% of the one-way fare is higher than \$775)
Over 2 hour arrival delay	400% of one-way fare (airlines may limit the compensation to \$1,550 if 400% of the one-way fare is higher than \$1,550)



INVOLUNTARY DENIED BOARDING

What airlines don't want you to know about getting bumped from flights!

From the Department of Transportation:

Sometimes, when an airline asks for volunteers to give up their seats and fly on a different flight, there are not enough volunteers. When this occurs, the airline will select passengers to give up their seats. This is called "involuntary denied boarding" or "bumping."

There are certain situations where bumped passengers are not eligible for compensation (so please read those on the page), but if you are not bumped from a flight for one of the reasons listed there, "you qualify for involuntary denied boarding compensation if an airline requires you to give up your seat on an oversold flight and:

- You have a confirmed reservation,
- You checked-in to your flight on time,
- You arrived at the departure gate on time, and
- The airline cannot get you to your destination within one hour of your flight's original arrival time."

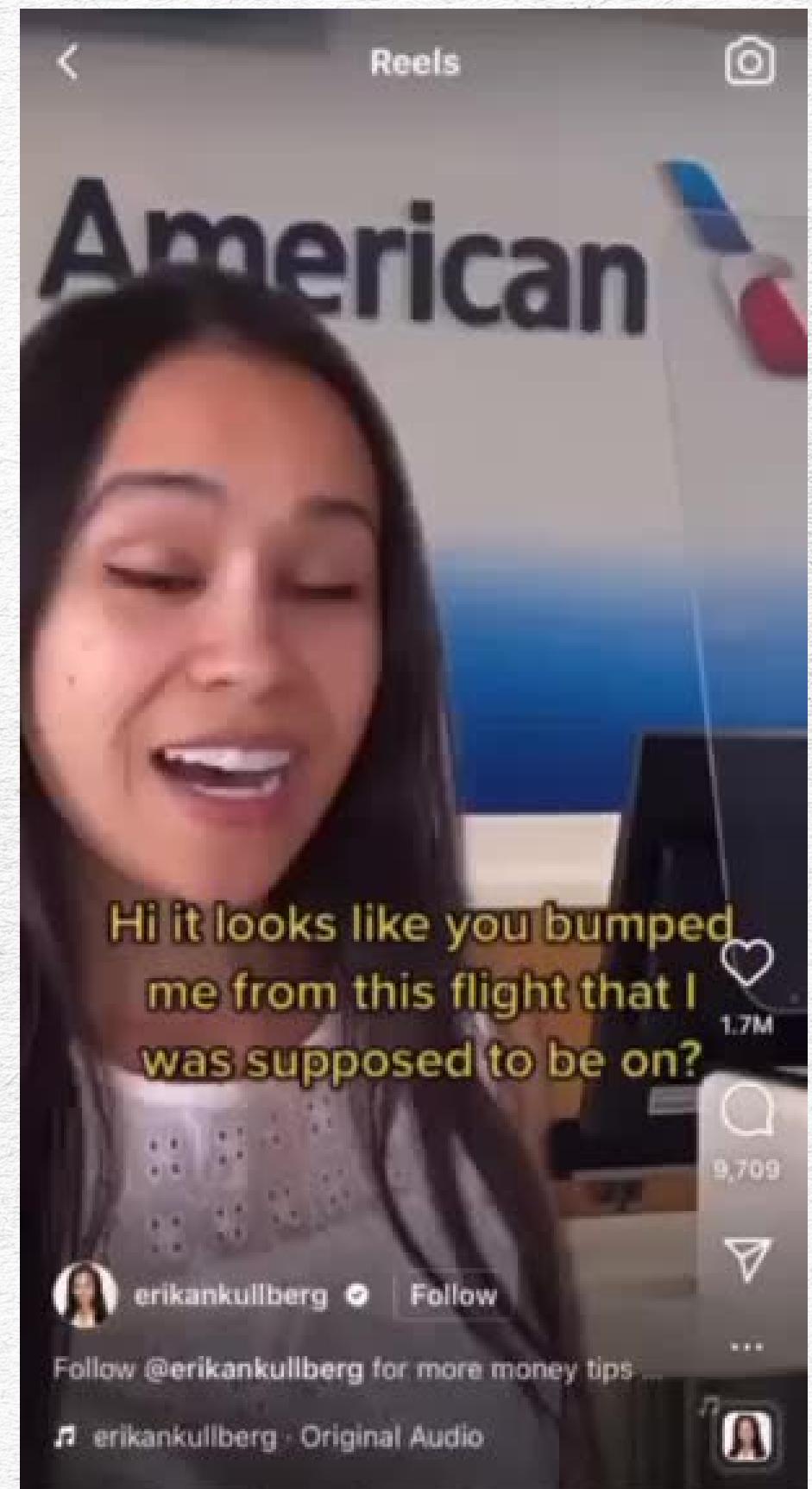
For domestic flights:

0 to 1 hour arrival delay - no compensation

1 to 2 hour arrival delay - 200% of one-way fare (airlines may limit the compensation to \$775 if 200% of the one-way fare is higher than \$775)

Over 2 hour arrival delay - 400% of one-way fare (airlines may limit the compensation to \$1,550 if 400% of the one-way fare is higher than \$1,550)

For more information here's the link to the Department of Transportation's website about Involuntarily Giving Up Your Seat (Bumping).



INVOLUNTARY DENIED BOARDING

Success Stories



devonnatoni @enikankullberg was bumped from my flight this am and used this to get compensated! Best tip EVER!! Thank you!



5w 8 likes Reply

— Hide replies



kagunexo @devonnatoni did it work?



3w Reply



devonnatoni @kagunexo ya! I got \$150 flight credit + 10,000 miles



3w Reply



_fitwjay My bf and I just got an \$850 voucher for flight credit because of this post from you!! 😍 Thanks for sharing!



6w 35 likes Reply



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If your flight is
delayed or
cancelled...



DELAYED or CANCELLED FLIGHTS

What if your flight is delayed or cancelled (due to reasons within the airlines' control, like staffing issues or mechanical issues). Go to the [Airline Customer Service Dashboard](#)

(Source: Department of Transportation)

Carrier

Commitments for Controllable Cancellations

	Alaska	Allegiant	American	Delta	Frontier	Hawaiian	JetBlue	Southwe..	Spirit	United
Rebook passenger on same airline at no additional cost	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rebook on partner airline or another airline with which it has an agreement at no additional cost	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓
Meal or meal cash/voucher when cancellation results in passenger waiting for 3 hours or more for new flight	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Complimentary hotel accommodations for any passenger affected by an overnight cancellation	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Complimentary ground transportation to and from hotel for any passenger affected by an overnight cancellation	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓

Commitments for Controllable Delays

	Alaska	Allegiant	American	Delta	Frontier	Hawaiian	JetBlue	Southwe..	Spirit	United
Rebook passenger on same airline at no additional cost for significant delays	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rebook on partner airline or another airline with which it has an agreement at no additional cost for significant delays	✓	✗	✓	✓	✗	✗	✓	✗	✗	✓
Meal or meal cash/voucher when flight delay results in passenger waiting 3 hours or more	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Complimentary hotel accommodations for any passenger affected by an overnight delay	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Complimentary ground transportation to and from hotel for any passenger affected by an overnight delay	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓

DELAYED FLIGHT

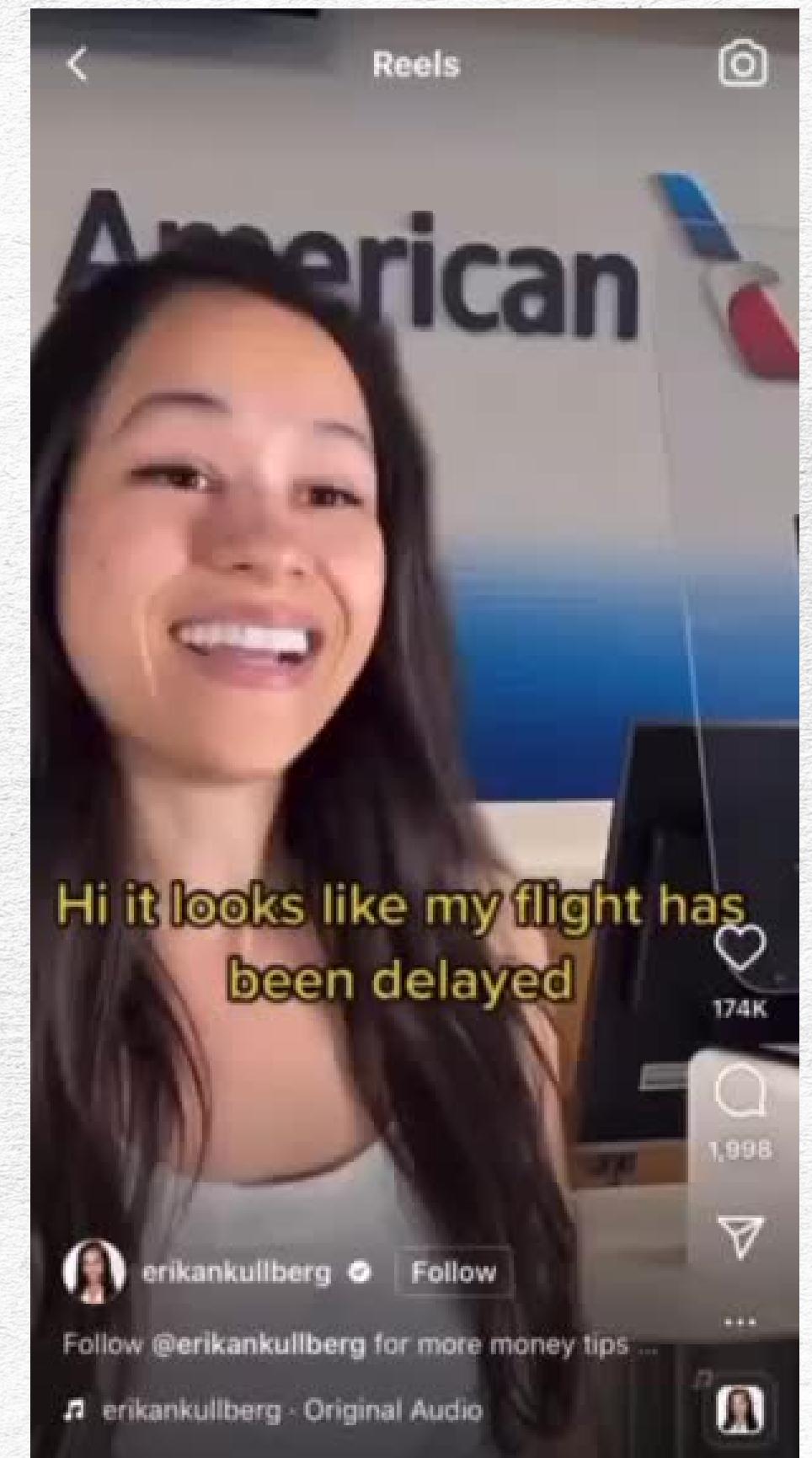
What American Airlines doesn't want you to know about delays!

Direct from American Airlines: To find this, go to [American Airlines Contract of Carriage](#). This is under the section called “Delays, cancellations and diversions”

“Delays caused by us: If the disruption is our fault or you're diverted to another city, and we don't board before 11:59 p.m. local time on your scheduled arrival day, we'll arrange an overnight stay or cover the cost of an approved hotel, if available. We don't guarantee reimbursement for hotel expenses if you book directly without written authorization from American Airlines.”

Please note: this only applies for delays caused by American Airlines. That means that delays caused by weather, for example, wouldn't fall under this policy.

In many of the success stories I've received, people have been compensated for delays by just asking (even though technically there's nothing in the terms that entitled them to the compensation). Simple email template: "I'm reaching out because my flight [flight details] was delayed for [time delay]. I understand that there may be a way to receive compensation for this delay--is this something you could help me with?"



DELAYED FLIGHT

Success Stories

payment on future travel.

- Trip Credit can be redeemed on aa.com or by calling Reservations.
- When calling Reservations, tell the agent you have a Trip Credit and you want to use it to book your travel.
- Keep this message until your Trip Credit has been used. For your security, Reservations cannot access your Trip Credit number and provide it to you.
- For more information on how to redeem, visit aa.com to learn more.

Trip Credit number: [REDACTED]

Issued to: [REDACTED]

Amount: 200.00 USD

Issued on: Jan 11, 2022

Terms and conditions:

- Trip Credit is redeemable toward the purchase of air travel on flights wholly operated by American Airlines and American Eagle® carriers or on any codeshare flights designated in flights

Ended up with a \$200 credit because I follow you! Thanks!

So glad to hear!

His American Airlines flight was delayed 2 hours due to weather. He got a \$200 voucher

W S D E C U I K J

Hey! What could you imagine saving these slides in a highlight? It'll be super helpful for the future!

Oh that's smart! Let me do that.

Hey! About two weeks ago, Alaska airlines...

American Airlines

\$520 voucher + first class flight for volunteering to be bumped

I volunteered to be bumped from an overbooked flight. Was upgraded to 1st class 2 hours later and received a \$520 trip voucher. Best part is I was traveling for work and didn't pay for the original flight. 🏆

That's awesome! Which airline and how did you negotiate for that?

American Airlines

Zero negotiation. They made an announcement at the gate. They were going to bump a teenage kid traveling with his family bc he was the last to check in. So I was in no rush and volunteered

Did they offer the first class too without you prompting them?

Yes

This was for American Airlines

12:19 AM

She got a \$200 travel credit for a delayed flight

Once on American Airlines with us. Based on your comments, it is clear that we let customers a safe, timely, and pleasant experience each time they travel with us. We will work with our teams to make improvements.

If faced, please accept our gift of a \$200 Trip Credit. The Trip Credit will arrive in date of issue, unless otherwise stated and can be used to purchase travel on another. We hope you will receive our gesture as encouragement to give us another tip goes smoothly. We look forward to welcoming you aboard another American

ar overall experience in this quick one minute survey. Click [here](#) for the survey.

Thank you!!! Got \$200 for my flights delayed take off!! 😍

Even though my videos act out speaking to a customer service rep, remember that it could just take a simple email

YESSS!! 🙌

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Did any of these hacks work for you too?
I'd love to know your story!



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