

# best credit cards for different categories

## The Quest for the Perfect Plastic: Best Credit Cards for Different Categories

**best credit cards for different categories** are not a one-size-fits-all proposition; rather, they are tailored tools designed to maximize rewards and benefits based on your spending habits and lifestyle. Whether you're a frequent flyer chasing airline miles, a foodie savoring restaurant experiences, a savvy shopper seeking cashback on everyday purchases, or a business owner managing expenses, the right credit card can significantly enhance your financial journey. This comprehensive guide will navigate you through the diverse landscape of credit card offerings, helping you identify the top contenders in various spending arenas. We'll explore cards that excel in travel, dining, groceries, gas, balance transfers, business expenses, and building credit, ensuring you can make an informed decision.

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### Finding the Best Credit Cards for Travel Rewards

For the globetrotters and frequent flyers, travel rewards credit cards offer a gateway to a world of complimentary flights, hotel stays, and exclusive travel perks. These cards typically earn a higher rate of rewards on travel-related purchases, such as airline tickets, hotel bookings, and sometimes even ride-sharing services. The value of these rewards can often significantly outweigh the annual fees associated with premium travel cards, especially if you strategically redeem them for aspirational trips.

## **Premium Travel Cards for Elite Perks**

Premium travel cards often come with substantial annual fees but deliver an exceptional suite of benefits. These can include airport lounge access, travel insurance coverage, Global Entry or TSA PreCheck credits, and annual travel credits that effectively offset the membership fee. The sign-up bonuses on these cards are frequently very generous, providing a large chunk of travel rewards right from the start.

## **Co-Branded Airline and Hotel Cards**

Co-branded cards are issued in partnership with specific airlines or hotel chains. These cards are ideal if you have a preferred loyalty program and frequently fly with a particular airline or stay at a specific hotel brand. They offer accelerated rewards on purchases made directly with the partner airline or hotel, along with benefits like free checked bags, priority boarding, or elite status perks.

## **Flexible Travel Rewards Cards**

These cards allow you to earn points or miles that can be redeemed across a wide network of airline and hotel partners. This flexibility is a major advantage, giving you the freedom to choose the best redemption options based on your travel plans and availability, rather than being tied to a single brand. Many of these cards also offer travel credits and other ancillary benefits.

## **Best Credit Cards for Everyday Spending and Cashback**

Cashback credit cards are a straightforward and highly accessible way to earn money back on your everyday purchases. Unlike points or miles, cashback is tangible and can be used for anything, offering ultimate flexibility. These cards are excellent for those who prefer simplicity and want to see a direct return on their spending without the complexities of travel redemption charts.

## **No-Annual-Fee Cashback All-Stars**

Many excellent cashback cards come with no annual fee, making them a fantastic choice for individuals who want to earn rewards without an upfront cost. These cards often offer a flat cashback rate on all purchases, or tiered rewards structures that provide higher percentages on specific spending categories. The simplicity of these cards makes them easy to manage and highly effective for general spending.

## **Rotating and Bonus Category Cashback Cards**

These cards offer higher cashback rates on specific spending categories that often rotate quarterly. This requires a bit more attention to track the current bonus categories, but can lead to significant savings if your spending aligns with the bonuses. Careful planning and strategic use can maximize the returns from these dynamic rewards programs.

## **Top Credit Cards for Dining and Entertainment**

For those who love to dine out, catch concerts, or enjoy other entertainment experiences, specific credit cards can significantly enhance your enjoyment and your wallet. These cards often provide bonus rewards on restaurant bills, bar tabs, streaming services, and ticket purchases, turning your leisure spending into valuable rewards.

### **Restaurant and Dining Focused Cards**

These credit cards are designed with the culinary enthusiast in mind, offering elevated cashback or points on restaurant purchases, from casual cafes to fine dining establishments. Some may even include benefits like dining credits or access to exclusive culinary events.

### **Entertainment and Lifestyle Perks**

Beyond just dining, some cards extend their bonus rewards to broader entertainment categories. This can include movie theaters, theme parks, live music venues, and even online streaming services. These cards are perfect for those who enjoy a vibrant social life and want to be rewarded for their entertainment spending.

## **Navigating the Best Credit Cards for Gas and Groceries**

Gas and grocery expenses are among the largest recurring costs for many households. Credit cards that offer bonus rewards in these categories can provide substantial savings over time. These cards are essential for maximizing value on everyday necessities and ensuring your essential spending is as rewarding as possible.

### **Cards with High Gas Rewards**

These cards are specifically designed to give you more back on every gallon of fuel. They are a must-have for commuters, road-trippers, or anyone who relies heavily on their vehicle for daily transportation. The savings can add up quickly, especially with fluctuating gas prices.

## **Grocery-Centric Cashback and Points**

Earning bonus rewards on your grocery bill can significantly reduce your overall food budget. Many cards offer generous percentages back on supermarket purchases, making your weekly shopping trips more rewarding. Some also extend these benefits to related categories like superstores or warehouse clubs.

## **Securing Your Finances: Best Credit Cards for Balance Transfers**

For individuals looking to consolidate debt and save on interest charges, balance transfer credit cards are an invaluable tool. These cards typically offer a 0% introductory Annual Percentage Rate (APR) on balance transfers for a specified period, allowing you to pay down your existing debt without accruing interest. This can be a critical step in achieving financial freedom.

### **0% Intro APR Balance Transfer Cards**

The key feature of these cards is the introductory 0% APR period. It's crucial to understand the length of this period and any balance transfer fees that may apply. A well-chosen balance transfer card can save you hundreds or even thousands of dollars in interest, making it a smart financial move.

### **Longer 0% Intro APR Periods**

When dealing with significant debt, a longer 0% introductory APR period can provide more breathing room to tackle your balance. Cards offering 15, 18, or even 21 months of 0% interest on transferred balances are highly sought after and can be a game-changer for debt reduction.

## **Empowering Your Business: Best Credit Cards for Business Owners**

Business credit cards are designed to help entrepreneurs and small business owners manage their company expenses, track spending, and earn rewards tailored to business needs. They often offer higher credit limits, robust reporting tools, and bonus rewards on business-related purchases like office supplies, shipping, and advertising.

### **Cashback Business Cards for Small Businesses**

These cards provide a simple yet effective way for businesses to earn cashback on their operational expenses. They can help reduce overhead costs and provide immediate savings that can be reinvested back into the business.

## **Travel Rewards Business Cards**

For businesses with employees who travel frequently, travel rewards business cards can be a significant perk. They can fund business trips with earned points or miles and often come with travel insurance and other benefits that enhance the travel experience for employees.

## **Building Your Financial Future: Best Credit Cards for Building Credit**

For individuals with no credit history or those looking to repair damaged credit, secured credit cards and credit-builder loans are essential tools. These cards require a security deposit, which typically equals the credit limit, mitigating risk for the lender and allowing you to establish a positive credit history through responsible use.

### **Secured Credit Cards with Low Deposits**

Secured credit cards are the most common entry point for those with no credit. The security deposit acts as collateral, making them easier to qualify for. By making on-time payments, you can demonstrate creditworthiness and gradually build your credit score.

### **Unsecured Cards for Credit Building**

Once you've established some credit history with a secured card, you may qualify for unsecured cards designed for credit building. These cards often have lower credit limits and may have higher APRs, but they offer a path to more traditional credit products as your score improves.

## **FAQ**

### **Q: How do I choose the best credit card for my spending habits?**

A: To choose the best credit card for your spending habits, analyze your monthly expenses. Identify where you spend the most money - is it on groceries, gas, travel, dining, or online shopping? Look for credit cards that offer bonus rewards or cashback in those specific categories. Also, consider your financial goals, such as earning travel miles, getting cashback, or transferring a balance.

### **Q: Are travel rewards credit cards worth the annual fee?**

A: Travel rewards credit cards with annual fees can be worth it if you can utilize their benefits and rewards effectively. Many premium travel cards

offer substantial sign-up bonuses, airport lounge access, travel credits, and insurance that can easily offset the annual fee. If you travel frequently and can leverage these perks, the value proposition is often very strong.

**Q: What is the difference between a cashback credit card and a points credit card?**

A: Cashback credit cards offer a direct monetary reward, usually a percentage of your spending returned to you as cash or a statement credit. Points credit cards earn rewards in the form of points, which can be redeemed for various options like travel, gift cards, merchandise, or sometimes even cashback. The value of points can fluctuate and depends on how you redeem them.

**Q: How long does it take to build credit with a secured credit card?**

A: Building credit with a secured credit card typically takes several months to a year to see significant improvement. Consistent on-time payments and responsible credit utilization are key factors. Lenders generally look for a history of at least six months of responsible credit behavior before considering you for an unsecured card.

**Q: Is it always a good idea to transfer a balance to a 0% APR card?**

A: Transferring a balance to a 0% APR card can be a very effective debt reduction strategy, but it's important to be aware of balance transfer fees, which usually range from 3% to 5% of the transferred amount. You must also have a plan to pay off the debt before the introductory 0% APR period ends, as the regular APR can be quite high afterward.

**Q: What are the best credit cards for building credit for students?**

A: For students looking to build credit, options include secured credit cards, student credit cards (which are often unsecured and designed for those with limited credit history), and sometimes becoming an authorized user on a parent's or guardian's account. Student credit cards typically have lower credit limits and fewer rewards but are a good starting point.

**Q: How can business credit cards benefit a small business?**

A: Business credit cards can benefit small businesses by helping to separate personal and business finances, simplifying expense tracking for accounting purposes, providing access to higher credit limits than personal cards, and earning rewards on business-related spending that can offset operational costs. They also help in building business credit history.

## **Best Credit Cards For Different Categories**

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**best credit cards for different categories:** Mastering Credit: Strategies for Responsible Card Management Plyra Kalthen, 2025-02-26 The book offers invaluable tips and advice on how to responsibly manage credit cards, build a positive credit history, and improve financial health. With expert insights and practical strategies, this book equips readers with the knowledge and tools needed to navigate the world of credit cards with confidence. From understanding credit scores to maximizing rewards and benefits, Mastering Credit covers all aspects of credit card management in a clear and accessible manner. Readers will learn how to choose the right credit card for their needs, establish healthy spending habits, and avoid common mistakes that can lead to financial troubles. The book also delves into topics such as budgeting, debt repayment, and safeguarding against identity theft to help readers stay on top of their finances. With a focus on empowerment and education, Mastering Credit empowers readers to take control of their financial futures and make informed decisions about their credit. By following the expert advice and actionable steps outlined in the book, readers can set themselves up for long-term financial success and build a strong foundation for future financial goals. Whether you're a seasoned cardholder looking to improve your credit management skills or a newcomer to the world of credit cards, Mastering Credit provides the essential knowledge and guidance needed to navigate the complexities of credit card usage responsibly. With practical tips, real-world examples, and valuable insights, this book is a must-read for anyone looking to achieve financial stability and peace of mind in today's credit-driven world.

**best credit cards for different categories:** Fight Back Ellen Roseman, 2013-01-04 Money-saving advice from Canada's leading consumer advocate In this book Ellen Roseman distills the financial advice she gives in her columns and blogs into 81 quick tips that all Canadians can use to help them spend sensibly, save money, and avoid costly consumer traps. This book of personal finance greatest hits is filled with illustrative examples and cautionary advice from Roseman and stories from her faithful readers. Filled with a wealth of information, the book includes the low-down on dealing with banks and car dealers, cutting costs of communication services, improving your credit, buying and renovating a home, fighting online fraud, ensuring you have the right insurance, and more. Offers an easy-to-use guide for being smart with your money Includes how to advice on handling the most common financial pitfalls Contains the best advice from Ellen Roseman's columns and blogs Written by Canada's most popular and savvy consumer advocate Don't spend another dollar until you read Ellen Roseman's best-ever tips for saving money and making wise financial decisions.

**best credit cards for different categories:** Hacks to Maximize Credit Card Rewards and Benefits Genalin Jimenez, Hacks to Maximize Credit Card Rewards and Benefits is your ultimate guide to unlocking the full potential of credit card rewards programs. In today's world, leveraging the benefits of credit cards can mean the difference between just spending and savvy financial management. This comprehensive book demystifies the complexities of credit cards, arming readers with valuable strategies to maximize rewards, optimize spending, and fully utilize cardholder benefits. From understanding the nuances of earning and redeeming points to navigating travel benefits, extended warranties, and purchase protections, this guide covers it all. Each chapter dives deep into practical tips and tricks for everyday consumers, travel enthusiasts, and anyone looking to enhance their financial well-being through smart credit card usage. Inside, you'll discover: Expert Techniques: Learn how to strategically choose and use multiple cards to maximize your rewards

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**best credit cards for different categories: STRATEGIES FOR ACCUMULATING MILES**  
DUKE SOUZA, This book is a comprehensive and up-to-date guide to turning airline miles into a true strategic asset. It explores how smart use of credit cards, purchases with partner stores, bonus point transfers, and mileage clubs can significantly increase point balances without raising expenses. In addition to everyday accumulation strategies, it teaches efficient redemption techniques, travel planning to save money, and even how to monetize miles as an extra source of income. With an accessible and practical approach, the content takes the reader from basic knowledge to advanced strategies, including lesser-known tips capable of generating real savings and financial opportunities through loyalty programs.

**best credit cards for different categories: Work Your Money, Not Your Life** Roger Ma, Jennifer Ma, 2020-03-30 Your all-in-one guide to getting your career and finances in order — for greater clarity, happiness, and peace of mind. Studies show that if you're like the majority of young professionals, you feel dissatisfied with your job, your finances, or your overall station in life. It can seem impossible to disentangle the work stuff, the money stuff, and the personal stuff, because they're all inextricably linked. But the good news is, you don't have to go at it alone: *Work Your Money, Not Your Life* is your all-in-one guide to achieving both your career and financial goals so that you can get where you want to be. In his debut book, Roger Ma, an award-winning financial planner and a publisher strategist at Google, offers secrets on how you can craft a meaningful career, gain financial comfort, and achieve a greater sense of purpose. And the premise behind it all is this: money affects every part of our lives. Simply by sorting out your personal finances (and it isn't as bad as it sounds!), you can build a foundation from which you'll be able to find the right career path, visualize your desired lifestyle, and turn your dreams into a reality. You'll learn how to: Relieve yourself of the work, money, and personal stressors that keep you up at night Dispel the job myths that are preventing you from a more rewarding career Apply the fundamentals of personal finance to your unique situation, without all the confusing jargon Prioritize and balance your career and money needs through exercises and easy-to-use templates, launching yourself on the path to the life satisfaction you desire When the life you're living and the life you want to live don't match up, everything feels off balance. Where do you begin trying to connect the dots? Start with this book. Through accessible, practical advice, you'll learn the career and financial strategies you need to live the life you deserve.

**best credit cards for different categories: Maximizing Rewards: A Guide to Cashback Bonuses** Lynara Syrinx, 2025-02-26 From understanding the basics of cashback bonuses to navigating the nuances of rewards programs, this book provides a comprehensive guide for maximizing savings and earning potential. Discover valuable tips and strategies for leveraging cashback offers across various spending categories, including groceries, travel, shopping, and more. Explore the intricacies of rewards programs, such as point systems, loyalty cards, and exclusive member benefits, to ensure that every purchase contributes to your bottom line. Readers will also learn about the importance of budgeting and financial responsibility when utilizing cashback and rewards programs, as well as how to avoid common pitfalls and scams that could compromise their savings. With expert advice on setting financial goals, tracking rewards earnings, and maximizing

redemption options, Maximizing Rewards empowers readers to take control of their financial future and make informed decisions about their spending habits. Whether you're a seasoned rewards program enthusiast or a newbie to the world of cashback bonuses, this book offers valuable insights and practical tips for getting the most out of your rewards potential. .

**best credit cards for different categories:** *Greener Purchasing* Trevor Russel, 2017-09-20  
Every organization, public and private, no matter what its size, purchases goods and services. Large organizations also have considerable influence over the practices of their suppliers. As greener purchasing practices have become more common in large organisations, the implications for companies in the supply chain have similarly increased. Yet greener purchasing policies remain the exception rather than the norm in large organizations. Why is this? And how can environmental purchasing practices that have produced tangible business benefits for a number of companies worldwide receive wider take-up? *Greener Purchasing: Opportunities and Innovations* has been published to facilitate the development and dissemination of best practice in environmental supply chain and procurement management worldwide. Divided into four sections, covering The Public Sector, The Private Sector, Innovations and Case Studies, this book brings together international expertise from four continents, including contributions from organisations such as the US EPA, Environment Canada, Procter & Gamble, Xerox and The Body Shop, as well as describing burgeoning new initiatives such as the Japanese and European Green Purchasing Networks. It provides a number of checklists and examples on how to establish and maintain successful greener purchasing and supply chain practices in order to bring not only environmental, but business value to organisations of all sizes. The book is essential reading for purchasing officers, environmental managers, CEOs, consultants, academics and students interested in the topic around the world.

**best credit cards for different categories:** *Disruptive Analytics* Thomas W. Dinsmore, 2016-08-27  
Learn all you need to know about seven key innovations disrupting business analytics today. These innovations—the open source business model, cloud analytics, the Hadoop ecosystem, Spark and in-memory analytics, streaming analytics, Deep Learning, and self-service analytics—are radically changing how businesses use data for competitive advantage. Taken together, they are disrupting the business analytics value chain, creating new opportunities. Enterprises who seize the opportunity will thrive and prosper, while others struggle and decline: disrupt or be disrupted. *Disruptive Business Analytics* provides strategies to profit from disruption. It shows you how to organize for insight, build and provision an open source stack, how to practice lean data warehousing, and how to assimilate disruptive innovations into an organization. Through a short history of business analytics and a detailed survey of products and services, analytics authority Thomas W. Dinsmore provides a practical explanation of the most compelling innovations available today. What You'll Learn Discover how the open source business model works and how to make it work for you See how cloud computing completely changes the economics of analytics Harness the power of Hadoop and its ecosystem Find out why Apache Spark is everywhere Discover the potential of streaming and real-time analytics Learn what Deep Learning can do and why it matters See how self-service analytics can change the way organizations do business Who This Book Is For Corporate actors at all levels of responsibility for analytics: analysts, CIOs, CTOs, strategic decision makers, managers, systems architects, technical marketers, product developers, IT personnel, and consultants.

**best credit cards for different categories:** *Decoding Branding* Royce Yuen, 2021-05-31  
*Decoding Branding* explains the evolution of branding and how the disrupting factors like digital revolution, technological advancement, changing consumer behavior, and the COVID-19 pandemic have reshaped the marketing landscape. Fundamental principles of fostering strong brands are distilled with illustrations of case studies from various industries. A structured and holistic framework to building and revamping brands is clearly presented for corporations to remain competitive in this constantly changing operating environment. Interviews with branding experts and corporate leaders are featured at the end of each chapter to allow readers to obtain a complete appreciation of brand development from different perspectives.

**best credit cards for different categories:** *Money Mentor* Anna Brading, 2024-10-10

Welcome to money made simple. This is your invitation to transform your finance and create the life you really want. If you're feeling broke, stressed and fed up of living pay cheque to pay cheque then you're in the right place. Anna Brading was in your position once too, but now she's changed her life, and her finances. She is here to help you do the same. Let Anna walk you through the 10 Steps to mastering your money as you learn how to piece together your own financial plan, step by step, and track your progress as you go. (Spoiler alert: it's really not that hard – we were just never taught this stuff in school!) Money Mentor is the must-read, non-judgemental guide for anyone who feels they should be doing more with their money but doesn't know where to start. Treat yourself to learning the tools you need to make your money grow – you deserve this.

**best credit cards for different categories:** *Kochie's 11-Step Money Plan For a Better Life*

David Koch, 2019-03-26 David Koch, online entrepreneur, finance journalist and trusted Australian media personality knows a thing or two about the family finances. Father of four kids, sole breadwinner, and a man not afraid to admit to his own odd money mistake, David has also spent hour after hour in the Sunrise studio tuning in to the way the average Australian thinks about money. He knows the extent to which we all: \* spend too much on silly stuff \* avoid keeping track of our expenses \* get overwhelmed by the cost of raising a family \* settle for less in terms of salary \* do without the things that would bring a bit of pleasure to our lives \* pay the banks too much in fees and interest. David is here to help. In 11 easy steps he shows us everything we need to do to: \* pay less on the mortgage \* put up to \$14,000 extra back in the average family budget \* get those finances sorted in 15 minutes a month \* develop a side hustle or get a salary increase (or why not both?) \* learn a little about investing for the future \* tackle debt once and for all. Friendly, clear and easy to use, this is the guide you need to reset your money habits so you can learn more, worry less, breathe easier and enjoy of the fruits of your labour. This book is just the first step towards getting on top of your finances. Kochie's weekly '11 Steps' email newsletter is going to keep you on track well beyond the last page with timely tips, news and opportunities for you to keep growing your wealth. Just head to [www.ymyl.com.au/11steps](http://www.ymyl.com.au/11steps) to get on the list.

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Carioti, 2024-10 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance. Regardless of their financial background or career aspirations, students will walk away with a clear roadmap for setting and achieving their financial goals.

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Krantz, 2010-10-29 Get empowered and take control of your personal finances with Mint.com! Mint.com is a free Web-based personal financial management service that helps you set up your day-to-day finances and track bank, credit card, investment, and loan transactions through a single Web site that is accessible anytime, anywhere in the world that you can access through the Internet. This fun and friendly guide arms you with expert advice for managing your bills, following where your money is going, developing a budget, paying off loans, saving for a house or car, maximizing investments, managing retirement savings, and more. The straightforward and easy-to-understand Dummies writing style shows you how to use Mint.com to get your finances organized—and keep them that way. Introduces you to Mint.com, the free personal online finance management service that helps you set up and track your day-to-day finances Walks you through the steps for creating a budget based on your current spending habits or creating a budget with goals in mind (saving for a new home or car, paying off college loans early, having a comfortable retirement, etc.) Tells you everything you need to do to track bank, credit card, investments, loan transactions and manage your bills Shows you how to import and export tax information from Mint.com, including the tax software packages that make it the easiest Includes handy checklists, expert tips, invaluable advice, and helpful warnings throughout Mint.com For Dummies helps you get your daily finances in mint condition!

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**best credit cards for different categories: Get Your Travel On!** Taryn White, 2016-06-15 Time or money should never be considered a barrier to pursuing travel dreams. With a little effort and planning, there are countless ways to see the world. In her comprehensive travel book, seasoned traveler Taryn White shares five easy steps and a multitude of practical tips that will help American travelers develop a personal vacation plan, choose the right, budget-friendly destination, and enjoy peace of mind while visiting exciting sites around the world. White relies on her vast travel experiences to lead future vacationers on a step-by-step process that provides valuable tips on how to: select an ideal seasonal destination; develop a trip wish list; conduct research to find the best deal; pack the right items; compare travel insurance options; and prepare adequately for each trip. Get Your Travel On! is a complete guide that shares advice, tools, and tips that will make travel easier for anyone ready to take a break from day-to-day stress and satisfy their wanderlust.

**best credit cards for different categories: Search Engine Optimization All-in-One For Dummies** Bruce Clay, 2015-09-21 The most comprehensive coverage of search engine optimization In Search Engine Optimization All-in-One For Dummies, 3rd Edition, Bruce Clay—whose search engine consultancy predates Google—shares everything you need to know about SEO. In minibooks that cover the entire topic, you'll discover how search engines work, how to apply effective keyword strategies, ways to use SEO to position yourself competitively, the latest on international SEO practices, and more. If SEO makes your head spin, this no-nonsense guide makes it easier. You'll get the lowdown on how to use search engine optimization to improve the quality and volume of traffic on your website via search engine results. Cutting through technical jargon, it gets you up to speed quickly on how to use SEO to get your website in the top of the rankings, target different kinds of searches, and win more industry-specific vertical search engine results! Includes new and updated material, featuring the latest on Bing!, Google instant search, image search, and much more Covers SEO and optimizing servers for SEO Provides important information on SEO web design Shows you how to use SEO to stay above the fold If you're a website owner, developer, marketer, or SEO consultant, Search Engine Optimization All-in-One For Dummies, Third Edition is the only resource you need to beat the competition.

**best credit cards for different categories: Earn and Save Money Using Credit Cards** ARX

Reads, So, as your credit card issuer is making money off the interest and fees you have to pay, you're losing more and more of your hard-earned cash. But there's an intelligent way you can pay off your credit card debt: Make your credit card work for you. Sure, swiping your card everywhere you go won't get you rich quickly. But when you use your credit cards strategically, you can generate some cash for payments. Or, if you're debt-free, you can use the extra funds to pay for an upcoming trip or that flat-screen TV you've always wanted. In this book, discover creative ways you can make money with your credit cards.

**best credit cards for different categories: Marketing Information Guide** , 1971

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