

# credit card rewards points comparison

Understanding Credit Card Rewards Points Comparison: Maximizing Your Value

**credit card rewards points comparison** is an essential strategy for anyone looking to get the most out of their spending. With a myriad of credit card options available, each offering distinct reward structures, understanding how to compare them effectively can lead to significant savings and benefits. This comprehensive guide will delve into the intricacies of comparing rewards points, exploring different reward categories, redemption options, and strategies to optimize your earnings. We will equip you with the knowledge to navigate the complex landscape of credit card rewards, from deciphering earning rates to understanding transfer partners and maximizing point valuations.

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## Understanding Different Reward Structures

Credit card rewards programs are designed to incentivize cardholder spending by offering points, miles, or cashback. The fundamental difference lies in how these rewards are accumulated and redeemed. Some cards offer flat-rate rewards on all purchases, while others provide accelerated earnings in specific categories like groceries, dining, or travel. Understanding these nuances is the first step in any effective credit card rewards points comparison.

Flat-rate rewards, often expressed as a percentage of spending (e.g., 1.5% or 2% back on all purchases), provide simplicity and predictability. They are ideal for individuals who do not have a concentrated spending pattern in a few select categories. Conversely, bonus category cards cater to those who spend heavily in specific areas, offering significantly higher earning rates (e.g., 3x or 5x points per dollar) within those defined categories. These can be incredibly lucrative if your spending aligns with the card's bonus structure.

## Points vs. Miles vs. Cashback

While often used interchangeably, there are subtle distinctions between

points, miles, and cashback. Cashback is the most straightforward, offering a direct monetary return on your spending, typically redeemed as statement credits or direct deposits. Points are a more versatile currency, often redeemable for travel, gift cards, merchandise, or can be converted into airline miles or hotel points. Miles are generally associated with airline loyalty programs and are best suited for booking flights, although many credit card issuers allow conversion of their points into airline miles.

The perceived value of each reward type can vary significantly. Cashback offers immediate tangible value, while points and miles can often be redeemed for much higher perceived value, especially when strategically used for premium travel redemptions. A thorough credit card rewards points comparison should consider your personal preference for how you want to receive your rewards.

## **Comparing Earning Rates Across Categories**

The core of any credit card rewards points comparison lies in evaluating the earning rates across different spending categories. This requires a detailed look at the card's terms and conditions, which will specify how many points or miles you earn per dollar spent in various categories.

For example, a card might offer 2 points per dollar on dining, 3 points per dollar on groceries, and 1 point per dollar on all other purchases. To effectively compare, you need to estimate your monthly or annual spending in each of these categories. This personal spending profile will help you determine which card will yield the most rewards for your lifestyle.

## **Understanding Bonus Categories**

Bonus categories are where credit card rewards programs offer the greatest potential for accelerated earnings. These categories can range from everyday spending like supermarkets and gas stations to more niche areas like streaming services or select online retailers. It's crucial to understand the definitions of these categories, as they can sometimes be ambiguous. For instance, "groceries" might exclude warehouse clubs or superstores that also sell groceries.

Some cards feature rotating bonus categories that change quarterly, requiring you to activate the bonus each period. This adds another layer of complexity to the comparison, as it demands more active management but can offer higher earning potentials if you stay on top of the changes. Planning your spending around these rotating categories can significantly boost your rewards accumulation.

## **Calculating Potential Annual Rewards**

To make an informed credit card rewards points comparison, you must calculate the potential annual rewards you could earn with each card. This involves

multiplying your estimated annual spending in each category by the card's respective earning rate for that category. Summing these figures will give you a total number of points or miles earned annually.

For instance, if you spend \$12,000 annually on groceries and a card offers 3x points on groceries, you would earn 36,000 points from that category alone. Add to this your spending in other categories, and you can project your total annual reward output. This quantitative approach provides a clear picture of which card offers superior earning potential based on your spending habits.

## **Redemption Options: Where Your Points Take You**

The value of your accumulated rewards is ultimately determined by how you redeem them. A robust credit card rewards points comparison must consider the variety and flexibility of redemption options available.

Redemption options typically fall into several broad categories: travel redemptions (flights, hotels, car rentals), statement credits, gift cards, merchandise, and charitable donations. The perceived value of points can fluctuate dramatically depending on the redemption method. Redeeming points for travel, especially for premium cabin flights or luxury hotel stays, often yields the highest value per point. Statement credits offer a straightforward cash-back equivalent, while gift cards and merchandise may offer a lower redemption value.

## **Travel Redemptions: Flights and Hotels**

Travel redemptions are often the most aspirational and potentially the most valuable way to use credit card rewards points. Many credit cards partner directly with airlines and hotels, allowing you to book flights or stays through their travel portals or transfer your points to these loyalty programs. Understanding the intricacies of airline award charts and hotel redemption scales is key to maximizing value here.

The value you get per point when booking travel can vary wildly. Redeeming 50,000 points for a \$1,000 flight might yield 2 cents per point, whereas redeeming the same 50,000 points for a \$200 flight might only be worth 0.4 cents per point. This is why understanding redemption value is as crucial as understanding earning rates in your credit card rewards points comparison.

## **Cashback and Statement Credits**

For those who prefer simplicity and immediate tangible value, cashback or statement credits are an excellent redemption option. Many cards offer a direct conversion of points to dollars, such as 100 points = \$1. This provides a predictable return on your spending, usually around 1% to 2% of your total expenditure.

While generally offering a lower per-point value compared to optimized travel

redemptions, cashback provides certainty and flexibility. It can be used to offset any purchase on your statement, effectively reducing your overall expenses without the complexities of award bookings or transfer partners. This makes it a strong contender for a simple and effective credit card rewards points comparison if cash savings are your primary goal.

## **Transfer Partners: Unlocking Greater Value**

One of the most sophisticated ways to maximize credit card rewards points is through transfer partners. Many travel rewards credit cards allow you to transfer your earned points to various airline and hotel loyalty programs. This can unlock redemption opportunities that are not directly available through the credit card issuer's own travel portal.

For example, a credit card might offer 1:1 transfer ratios to several airlines. If you have 50,000 points, you can transfer them to an airline partner and potentially book a flight that would cost significantly more in cash or through the card's portal. This requires research into the sweet spots of various airline and hotel award programs.

## **Strategic Transfer Strategies**

Strategic transfer strategies involve understanding the value proposition of different transfer partners for your specific travel goals. Some airline partners might offer better redemption rates for certain routes or cabin classes. Similarly, hotel transfer partners can be valuable for securing stays at premium properties.

It's important to note that transfer ratios can vary, and some transfers may incur fees. Always check the current transfer ratios and any associated costs before initiating a transfer. A detailed credit card rewards points comparison will highlight which cards offer the most valuable transfer partners relevant to your travel preferences.

## **Maximizing Point Value: Strategies for Savvy Spenders**

Beyond simply earning and redeeming, savvy spenders employ strategies to maximize the value of their credit card rewards points. This involves understanding redemption sweet spots, leveraging limited-time offers, and being aware of devaluation risks.

A key strategy is understanding the "cents per point" (CPP) value. By dividing the cash cost of a redemption by the number of points required, you can determine the CPP. Aiming for redemptions that yield 1.5 cents per point or higher is generally considered good value, with premium travel redemptions often achieving 2 cents per point or more.

## **Leveraging Welcome Bonuses**

Welcome bonuses offered by credit card issuers can be a significant boost to your rewards balance. These bonuses typically require you to meet a minimum spending threshold within the first few months of opening the card. When comparing cards, the value of the welcome bonus should be factored into the overall assessment, especially if it aligns with your planned spending.

A substantial welcome bonus, such as 50,000 or 100,000 points, can significantly accelerate your ability to redeem for aspirational travel or achieve other reward goals. Ensure you can meet the spending requirement organically without overspending or making unnecessary purchases just to earn the bonus.

## **Avoiding Point Devaluations**

Credit card companies and their partners reserve the right to devalue their rewards programs, meaning points may become worth less over time. This is an inherent risk in accumulating points. To mitigate this, it's often advised to redeem your points for aspirational redemptions when you can achieve high value, rather than letting them sit indefinitely.

Staying informed about program changes and being proactive with your redemptions is a crucial aspect of credit card rewards points comparison. Regularly review your rewards balances and identify opportunities for high-value redemptions before any potential devaluations occur.

## **Choosing the Right Card for Your Spending Habits**

The most critical aspect of a successful credit card rewards points comparison is aligning your card choice with your individual spending patterns. A card that offers excellent rewards for travel might be less beneficial for someone who primarily spends on groceries and gas.

To do this, meticulously track your monthly expenditures for a few months. Categorize your spending to identify your largest categories. Then, cross-reference this data with the reward structures of various credit cards to find the best match. For instance, if dining and travel constitute a significant portion of your spending, a card with elevated earning rates in these categories will likely be more beneficial than a flat-rate card.

## **Analyzing Your Monthly Expenditures**

A thorough analysis of your monthly expenditures is the cornerstone of a personalized credit card rewards points comparison. Identify where your money is going most consistently. This will involve reviewing bank statements and credit card bills from the past few months to get an accurate picture of your

spending habits.

Once you have a clear understanding of your spending breakdown, you can begin to identify which credit cards will offer the most rewards based on their bonus categories. For example, if you spend \$500 a month on groceries, a card offering 3x points on groceries will be significantly more rewarding than a card that offers only 1x point on all purchases.

## **Matching Cards to Lifestyle Needs**

Consider your lifestyle and how you prefer to redeem rewards. If you dream of international business class flights, you'll need cards that offer strong transfer partners to airlines known for premium cabin availability. If you're more interested in saving money on everyday expenses, a cashback card or a card with strong rewards on common spending categories might be more suitable.

The "right" card is highly subjective and depends entirely on your personal financial goals and lifestyle. A credit card rewards points comparison should always be framed by what you intend to achieve with your rewards. Don't be swayed by flashy rewards if they don't align with your practical needs.

## **The Importance of Annual Fees and Other Costs**

While focusing on rewards points is important, a comprehensive credit card rewards points comparison must also consider the associated costs, most notably the annual fee. Some of the most rewarding credit cards come with an annual fee, which can range from modest to substantial.

The key is to determine if the value of the rewards you expect to earn and the benefits you'll receive outweigh the cost of the annual fee. If a card has a \$95 annual fee but earns you an extra \$500 in rewards annually through its bonus categories and perks, it's likely a worthwhile investment. However, if the rewards don't compensate for the fee, a no-annual-fee alternative might be a better choice.

## **Assessing the Value Proposition of Annual Fees**

When evaluating a card with an annual fee, look beyond just the points earned. Many premium travel cards offer valuable perks that can offset the annual fee. These might include airport lounge access, Global Entry or TSA PreCheck credits, travel insurance, hotel elite status, or annual travel statement credits. A meticulous credit card rewards points comparison should quantify the value of these perks as well.

For example, if a card has a \$400 annual fee but offers a \$300 annual travel credit and free lounge access that you would otherwise pay for, the net cost of the card's rewards program is significantly reduced. It's essential to be realistic about which of these benefits you will actually use.

## **Understanding Foreign Transaction Fees and Other Charges**

For frequent international travelers, foreign transaction fees are a critical consideration. Many cards charge a percentage (typically 3%) on purchases made outside of your home country. If you travel abroad often, a card with no foreign transaction fees can save you a considerable amount of money. This is a crucial element in any credit card rewards points comparison for globetrotters.

Other potential costs include interest charges if you carry a balance, late payment fees, and cash advance fees. While rewards cards are generally best used by paying your balance in full each month to avoid interest, it's wise to be aware of all potential fees associated with a card. Ignoring these can quickly erode the value of any points you earn.

## **Credit Card Rewards Points Comparison: A Continuous Process**

The landscape of credit card rewards is constantly evolving. Earning rates change, new cards are introduced, and existing programs are updated. Therefore, a credit card rewards points comparison is not a one-time event but an ongoing process.

Regularly re-evaluating your credit card portfolio ensures you are always maximizing your rewards and benefits. What was the best card for you a year ago might not be the optimal choice today. Staying informed about industry trends and changes will empower you to make informed decisions and continuously refine your rewards strategy.

## **Staying Updated with Program Changes**

Card issuers frequently adjust their reward programs, including changes to earning rates, redemption values, and benefit structures. Staying informed about these modifications is crucial to ensure your current cards remain the best fit for your spending and travel goals. Subscribing to reputable financial blogs and news sources dedicated to credit card rewards can help you stay abreast of these changes.

A proactive approach to managing your credit card rewards means periodically revisiting your credit card rewards points comparison. This allows you to identify if your current cards are still performing optimally or if a new card might offer a more advantageous rewards structure or benefits aligned with your evolving needs.

## **Periodic Portfolio Review**

Schedule regular reviews of your credit card collection, perhaps annually or semi-annually. During these reviews, reassess your spending habits and compare them against your current cards' reward structures. Look for opportunities to consolidate, upgrade, or switch cards to optimize your earnings and benefits. This consistent review process is fundamental to a successful credit card rewards points comparison.

Consider whether you are still meeting the spending requirements for welcome bonuses, if new cards offer superior earning rates in your most frequent spending categories, or if the benefits of your current cards are still valuable to you. This diligence ensures your rewards strategy remains effective and continues to provide maximum value.

### **FAQ Section**

#### **Q: What is the most important factor in a credit card rewards points comparison?**

A: The most important factor in a credit card rewards points comparison is aligning the card's rewards structure with your personal spending habits and redemption goals. A card that offers high rewards on categories you rarely spend in is less valuable than a card that rewards your most frequent purchases.

#### **Q: How do I calculate the value of my credit card points?**

A: You can calculate the value of your credit card points by dividing the cash value of a redemption by the number of points required for that redemption. For example, if a flight costs \$500 and requires 25,000 points, the value is  $\$500 / 25,000 = 2$  cents per point.

#### **Q: Are travel rewards cards always better than cashback cards?**

A: Not necessarily. Travel rewards cards can offer higher per-point value when redeemed strategically for travel, but they often come with higher annual fees and require more effort to maximize. Cashback cards offer simplicity and a guaranteed monetary return, which can be more beneficial for individuals who don't travel frequently or prefer straightforward savings.

#### **Q: What are "transfer partners" in the context of credit card rewards?**

A: Transfer partners are loyalty programs of airlines and hotels that you can



transfer your credit card rewards points to. Many credit cards allow you to move your points to these partners, which can often unlock more valuable redemption opportunities than booking through the credit card issuer's own travel portal.

### **Q: Should I focus on earning the most points or the highest value per point?**

A: Both are important, but maximizing the value per point is generally more crucial. Earning a large number of points that are only worth a fraction of a cent each might not be as beneficial as earning fewer points that can be redeemed for a high value (e.g., 2 cents per point or more).

### **Q: How often should I compare my credit card rewards strategy?**

A: It's recommended to review your credit card rewards strategy at least annually, or whenever you hear about significant changes to your current cards' programs or the introduction of new, competitive cards. Your spending habits and travel goals may also change, necessitating a re-evaluation.

### **Q: What is a welcome bonus, and how should I factor it into my comparison?**

A: A welcome bonus is a large number of points or miles offered to new cardholders after meeting a minimum spending requirement within a specified period. You should factor the value of the welcome bonus into your overall assessment of a card, but only if you can realistically meet the spending requirement without overspending.

### **Q: Are there any hidden costs associated with credit card rewards points?**

A: Yes, besides potential annual fees, other costs can include interest charges if you carry a balance, foreign transaction fees on international purchases, late payment fees, and sometimes fees for transferring points or for specific redemption types. It's crucial to be aware of all potential costs.

### **Q: How do rotating bonus categories work, and how do they affect a comparison?**

A: Rotating bonus categories are specific spending categories (e.g., gas, groceries, Amazon) that offer accelerated earning rates for a limited time,

usually a quarter. You often need to "activate" these bonuses each period. They can make a card very rewarding if your spending aligns with the current bonus category, but they require more active management and planning in your comparison.

## Q: Is it possible to redeem credit card points for gift cards, and is it a good value?

A: Yes, many credit card rewards programs allow you to redeem points for gift cards. However, the value per point for gift card redemptions is often lower than for travel redemptions. It's generally considered a less optimal use of points unless there's a specific redemption that offers good value or meets an immediate need.

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**credit card rewards points comparison: Credit Card Mistakes You're Making and Should Stop Immediately** Genalin Jimenez, Are your credit card habits costing you more than you realize? In

Credit Card Mistakes You're Making and Should Stop Immediately, we dive into the most common, yet often overlooked, credit card pitfalls that could be draining your finances. From costly cash advances to the hidden dangers of ignoring fees, this guide reveals the critical mistakes many consumers make—and offers practical advice on how to correct them. Whether you're new to credit or a seasoned user, this eBook provides clear, actionable strategies to help you avoid financial missteps, improve your credit score, and maximize the benefits of responsible credit card use. Stop losing money to preventable mistakes and take control of your financial future today!

**credit card rewards points comparison:** *Sure up Your Funds* Preston S. Walker, 2015-08-28 I HAVE more than 25 years of political, non-profit fund raising experience.. Preston Walker brings a riveting and innovative focus to the fundraising world. Prestons book captures the ideal fundraising enthusiast. Making fundraising fun and exciting. *Sure up your funds* is on the cutting edge of raising capital. Love it.. Jeffrey Walker, MBA/HCM Dir. of Quality & System Improvement, American Heart Association

**credit card rewards points comparison:** *Fairness and Groups* Margaret Ann Neale, Elizabeth A. Mannix, Elizabeth Mullen, 2010-06-10 Concerns about justice and fairness are ubiquitous within and between communities, social groups, organizations and states. This title introduces justice theorizing and research at the intersection of justice and groups. It is of interest to students and scholars in psychology, sociology, law and organizational behavior.

**credit card rewards points comparison:** *Empire of the Fund* William A. Birdthistle, 2016-06-01 *Empire of the Fund* is an exposé and examination of the way we save now. With the rise of the 401(k) and demise of the pension, the United States has embarked upon the richest and riskiest experiment in our financial history. Over the next twenty years, nearly eighty million baby boomers will retire at a pace of ten thousand per day. The hypothesis of our experiment is that millions of ordinary, untrained, busy citizens can successfully manage trillions of dollars in a financial system dominated by wealthy, skilled, and powerful financial institutions, many of which have a record of treating individual investors shabbily. The key tools in our 401(k) plans and individual retirement accounts are mutual funds, which have ballooned to hold more than \$16 trillion. But these funds pose dangers to our savings in three ways: through structural vulnerabilities that give money managers the incentive to focus on marketing over investing; through the very human challenges of managing our savings decades into the future; and through the peril of financial professionals behaving badly, to our economic harm. Though Americans often hear of the importance of low fees in fund investing, few are aware of the astonishing panoply of ways that some financial advisers have illegally diverted money out of mutual funds: from abetting hedge funds to trade after the legal deadline, to inflating the assets on which they are paid a percentage, to paying kickbacks for brokers to sell their funds. This book will forewarn and forearm Americans by illustrating the structural flaws, perverse incentives, and litany of scandals that have bedeviled mutual funds. And by setting forth a pair of policy solutions to improve Americans' financial literacy and bargaining power, it will also attempt to safeguard our individual financial destinies and our nation's fiscal strength.

**credit card rewards points comparison:** *The Credit Card Guidebook* Bill Hardekopf, John Oldshue, Lynn Oldshue, 2008-08-11 *The Credit Card Guidebook* simplifies all the facets of the credit card industry. Learn how to find the right card for you; how to decipher the confusing Terms and Conditions of a card; how to get started with no credit; and how you can make money off your credit cards. This book is written by Bill Hardekopf, John Oldshue & Lynn Oldshue, the owners of LowCards.com, the #1 rated Internet resource for credit card information. LowCards.com simplifies the confusion of shopping for credit cards. It is a free, independent website that helps consumers easily compare all the credit cards offered in the United States in a variety of categories such as lowest rates, rewards, rebates, balance transfers and lowest introductory rates. It also gives an unbiased ranking and review for each card.

**credit card rewards points comparison:** *The Complete Idiot's Guide to Paying for College* Ken Clark, CFP, 2010-10-05 A higher education without falling deep in debt. With the lack

of financial aid, grants, and scholarships available today due to the economic climate, parents and students need serious help in finding ways to pay for college. Savings plans and resources have disappeared. Loans seem impossible to pay off. That's where The Complete Idiot's Guide® to Paying for College steps in. It helps develop an action plan for people to budget and pay for college right now, and if necessary, strategize repayment after graduation. It also explains how to: • Find ways to lower the cost of tuition and room and board • Find honest-to-goodness free money • Discover more affordable options like college credit for military service, peer-to-peer lending, or attending nontraditional colleges and universities

**credit card rewards points comparison: Borrowing and Lending: A Guide to Wisely Managing Your Money** Pasquale De Marco, 2025-07-07 In a world where financial decisions impact our lives in profound ways, *Borrowing and Lending: A Guide to Wisely Managing Your Money* emerges as an invaluable resource for individuals seeking financial empowerment. This comprehensive guidebook unveils the intricacies of credit, debt, and wealth management, providing a roadmap to navigate these aspects of personal finance with confidence. Within these pages, you'll embark on a journey of financial literacy, gaining the knowledge and strategies to make informed decisions that shape your financial future. From setting financial goals and creating a budget to understanding the nuances of credit scores and loans, this book equips you with the tools to take control of your financial situation. Delve into the realm of credit cards and discover the art of using them responsibly, avoiding common pitfalls, and building a strong credit history. Learn how to apply for and negotiate favorable loan terms, whether it's for a mortgage, auto loan, or personal loan. Master the art of managing debt, exploring strategies for repayment, debt consolidation, and even bankruptcy, if necessary. Unlock the secrets of investing and embark on a path to building long-term wealth. Discover the various investment options available, from stocks and bonds to mutual funds and real estate, and learn how to choose the investments that align with your risk tolerance and financial goals. With its clear explanations, practical advice, and comprehensive coverage of personal finance topics, *Borrowing and Lending: A Guide to Wisely Managing Your Money* is your trusted companion on the journey to financial freedom. Embrace the principles of borrowing and lending wisely, and unlock the door to a secure and prosperous financial future. In this book, you'll discover: \* The fundamentals of money management, including budgeting, saving, and investing \* The different types of credit and how to use them wisely \* How to get out of debt and avoid common financial pitfalls \* The basics of investing, including how to choose the right investments for your goals \* How to plan for retirement and save for your future Whether you're just starting out on your financial journey or looking to optimize your current situation, this book provides the knowledge and strategies you need to achieve your financial aspirations. If you like this book, write a review on google books!

**credit card rewards points comparison: Cash, Credit and Credit Repair Information for Teens, 4th Ed.** James Chambers, 2021-07-01 Provides tips for a successful financial life including facts about earning money, paying taxes, budgeting, banking, shopping, using credit, and avoiding financial pitfalls.

**credit card rewards points comparison: Savings and Investment Information for Teens, Fourth Edition** James Chambers, 2022-08-01 Provides consumer finance information for teens about economic principles, wealth development, bank accounts, stocks, bonds, mutual funds, and other financial tools.

**credit card rewards points comparison: Who Pays for Your Rewards? Redistribution of the Credit Card Market** Sumit Agarwal, Andrea Presbitero, Mr. Andrea F Presbitero, Andre Silva, Carlo Wix, 2023-03-10 We study credit card rewards as an ideal laboratory to quantify redistribution between consumers in retail financial markets. Comparing cards with and without rewards, we find that, regardless of income, sophisticated individuals profit from reward credit cards at the expense of naive consumers. To probe the underlying mechanisms, we exploit bank-initiated account limit increases at the card level and show that reward cards induce more spending, leaving naive consumers with higher unpaid balances. Naive consumers also follow a sub-optimal

balance-matching heuristic when repaying their credit cards, incurring higher costs. Banks incentivize the use of reward cards by offering lower interest rates than on comparable cards without rewards. We estimate an aggregate annual redistribution of \$15 billion from less to more educated, poorer to richer, and high to low minority areas, widening existing disparities.

**credit card rewards points comparison:** *397 Ways To Save Money* Kerry K. Taylor, 2011-02-15 Want to save thousands without feeling like you're cutting corners? Find the hidden dollars in your daily routines? Live happily on a smaller budget? With tips, tricks and ideas that range from long-term savings to instant cash in your pocket, *397 Ways to Save Money* makes living within a budget easy—and even fun. Written by an average Canadian whose frugal ways have saved her thousands, this accessible guide offers saving savvy that you don't need to be a financial planner to understand. By looking in every corner of every room in your house, from the kitchen to the closet, and by considering the needs of every member of your family, from your toddler to your dog, *397 Ways to Save Money* will help you find thousands of dollars in savings without changing your lifestyle.

**credit card rewards points comparison:** *Don't Break the Bank: College Version* Peterson's, 2013-12-20 Peterson's *Don't Break the Bank: College Edition* is the must-have guide for college students who want--or need--to learn how to manage their money. Inside you'll find real-life advice from students as well as expert money-saving tips from financial experts. This guide will help you become financially savvy by explaining important aspects related to earning money, tips for stretching it and sticking to a budget, the pros and cons of credit, advice for saving for your future, and much more. Fun graphics along with the informative, easy-to-read chapters make this the perfect guide for the teen on the go who wants to gain some financial dollars and sense!

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