

The Best Credit Cards to get for travel



I know this subject has been covered by specific sites such as

The Points Guy and Nerd Wallet but I wanted to throw my hat in the ring and give an opinion, as sometimes those sites are a bit biased due to their sponsorships and advertisements.

I have at one point or another owned almost every credit card related to rewards travel, but the picture above shows what's currently in my wallet. I'll let you know why I have each one in there and give you some secrets.

Citi Prestige – This one is currently one of my FAVORITE. The reason why? They offer 4th night free!!. You heard that right, everytime you book a hotel through their concierge service they give you the 4th night free. Recently when I stayed at the Rosewood London and also the Ritz-Carlton Reserve in Puerto Rico I was able to save close to \$700 on my stays because of this card. I HIGHLY recommend it, the yearly fee pays for itself, especially if you combine it with the travel credit

Barclays Black Card – This one i'm going to get rid of soon. I originally got this purely for the novelty factor and to see how it compared to the Amex Centurion which I also carry. Unfortunately the rewards system is terrible on this card, and the high yearly fee is not offset by any great benefits

Citi Aadvantage – This is also one of my favorites, it offers free checked bags and because I mostly fly American when I buy tickets I usually use this card to amass more American Airlines points. Their points systems are one of the best when redeeming

Amex SPG (Not Pictured) – I currently use this card the most due to its rewards points system, which can be used with SPG hotels OR transferred over to American Airlines

Ritz-Carlton Rewards – The signup bonus on this card is great, with 3 free nights upon sign-up and Ritz gold status first year for free!

Chase Sapphire Preferred – I am going to switch this one over to the Chase Sapphire Reserve in about a month, but you cannot go wrong with either of these cards (Preferred or Reserve).

They offer some of the best signup bonuses and the rewards redemption process is very simple and the points are often worth a LOT! If you have ONE card in your wallet I highly recommend this one.

Amex Centurion – This one gets asked about the most, because of its iconic status. It is a charge card, and not technically a credit card (meaning you have to pay off your entire balance in full every month). It is incredibly hard to get in terms of spending requirements, but I highly recommend it if you get the chance to get one. The platinum status you acquire on Delta pays off on its own, as I am almost always upgraded to first class or economy Plus even after buying a regular discount economy class ticket. The other benefits are also SPG Gold and Hilton Honors Diamond status, all of which give you free room upgrades for when you stay at participating hotels. Are these worth the \$7500 initiation fee and \$2500 yearly fee? I would say they are if you travel often, as room and airfare upgrades are significantly expensive and add up quickly.

Chase Palladium – This is another card which I sometimes use for travel as I can combine the points with my other Chase card, but its high annual fee really makes me think twice about keeping it. The United lounge access is great but I also tend to fly American so it doesn't help me much in that regard. The only really great thing about this card is its hidden credit line, which means that your FICO score isn't impacted (it doesn't show utilization ratios).