



Best Credit Cards for Travel

Description

“And then there is the most dangerous risk of all — the risk of spending your life not doing what you want on the bet you can buy yourself the freedom to do it later.”

randy komisar

Disclosure: We are NOT affiliated with any of the credit cards presented on this page. We make no money when you click the links provided, nor do we track when the links are clicked. The goal of this article is to educate our readers on the travel cards available to them, and the ones we feel are good choices. Our credit cards have given us the opportunity to travel as we do, saving us tens of thousands of dollars over the last 5 years.

Anyone who follows our page learns quickly that we are budget-conscious travelers. We pay for all our travel with our funds, not from blog income, and have never received a complimentary or reduced-cost flight, hotel, or car rental because we have a travel blog. As a team, we split our costs down the middle. Since we travel on average three times a year internationally and locally more often, our costs must stay reasonable.

How do we make it happen, then? We do so by choosing credit cards geared toward travelers that provide excellent rewards and perks. With so many choices, picking the best credit card for travel in 2024 can be overwhelming. How do you figure out which one is right for you? Which one is best for your travel goals? Are the fees acceptable, and how does it benefit me? Which stretches your travel expenses the farthest?

Our list

To guide you to the correct card, we have compiled the best credit cards for travel in 2024. That said, every card on this will not fit everyone. That is because it depends on your travel style and goals. We prefer to spend reward points on hotels and flights, which is why we like the Chase Sapphire Reserve Card. We also have our travel brand travel cards (such as Hilton & United) for free companion fares, free checked luggage, room upgrades, ease of checking, elite status, and special offers.



First, to address common misconceptions

As a result of all our travels, we get frequent comments from our friends and readers that we want to address directly. This will clarify how we pay for travel and how our credit cards make that possible.

You must have won the lottery.

No, we did not win the lottery; you have to play it to win.

Your travel must be paid for by blog income.

Our travel blog's income pays for its running. At this point, zero of our revenue goes toward travel. Maybe one day.

You must have a high credit card balance to do all that travel.

This is not the case at all. We strongly believe it is essential to be financially responsible by building personal savings and having no interest payments except for a mortgage. Paying massive credit card interest rates only wastes your income, thus adding stress. We pay our credit cards in full monthly and never pay any interest. Our only costs are the annual fees associated with our cards, if there are any.

How can you afford to travel so much?

It is a two-fold answer. First, we prioritize our spending so that we have more money for travel. Second, we maximize the use of credit card reward points for travel. As a result, we can dramatically reduce our travel costs.

Our best example is our two-week Croatia adventure. We stayed in only 4 or 5-star hotels for 15 nights, and each place included complimentary breakfast. Our total cost for hotels was \$197. It was made possible using our Chase Sapphire Reserve reward points and Hilton Honors points. Even our rental car, due to our loyalty to a brand, resulted in a free car upgrade to a Mercedes-Benz. We wrote an article with many examples of some of our savings; check [it out here](#).

We estimate we have received over \$20,000 in free hotel stays in the last five years solely from reward points. That number doesn't include flights and business class upgrades we purchased with miles and all the upgraded perks we get for free. Global Entry and Clear Me are covered by our travel credit card, and the number keeps growing.

Do you have to be rich to get that many reward points?

No, you don't. Most of our points are garnered from our everyday purchases. We put everything on our card: gas, Costco, grocery, cable bills, medical bills, etc., as long as they do not charge us a fee for using our card. Then we pay it off at the end of the month. We have very few business expenses to put on a card, either. Of course, all our travel, dining out, and Amazon purchases go on our cards too.

***** Anyone can benefit from this just from their daily expenses. Though we cannot emphasize enough that this is of little benefit if you are paying substantial interest rates every month.*****

Credit cards don't just give stuff away for free. There has to be a catch.

That is correct; they don't. They do so because it makes business sense. Travel dollars are a huge part of what is charged to a credit card. Chase has reported one out of every four dollars charged goes toward travel.

Then how do they make money if you pay no interest? Every time you use your card, the bank keeps 2-5% of every dollar spent. U.S. domestic travel in 2019 was 2.3 billion person trips, resulting in \$2.6 trillion in total travel-related output. As a result, travel supports 15.8 million American jobs, which translates to 1 in 10 non-farm jobs relying directly or indirectly on the travel industry.

The bank makes lots of money whether you pay interest or not. Interest is the icing on the cake.

Many will argue that it is unfair as it takes money from the business. Most businesses have that cost reflected in their prices, which is passed on to the consumer. We, the consumer, absorb the cost, for good and bad. Agree with it or not, that is how it works. We know people who avoid using credit cards for that reason, but traveling internationally will be an issue as we see more and more places becoming cashless.

Our approach

Gathering reward points via credit card use is the simplest method. We also stay loyal to travel brands that provide us with many perks we enjoy. ([Check out our article on Brand Loyalty.](#)) There are many other more elaborate ways to garner points for free travel. Websites like [10X Travelers](#) provide tools that will help you maximize points. As busy as we are, we don't have the time to dedicate to that, but it can save much more money.

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Which credit cards are best used for travel?

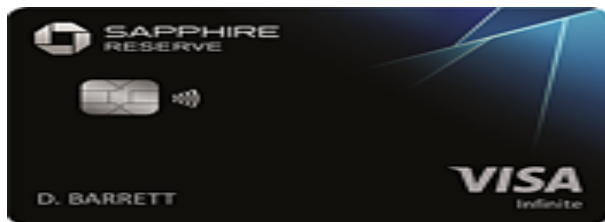
Below are the Best Credit Cards for Travel we suggest for people who dream of traveling and wish to make it more affordable. It is essential always to read the fine print because you need to understand what you are signing up for.

****Cards with two stars are our top recommended cards. These are the ones we use ourselves or have friends who**

Speak to their positive experiences.

Though we will try to keep the card offers updated, the most current offer will be available when you click the link to the card site.

****Chase Sapphire Reserve® Our Top Pick**



Chase Sapphire Reserve® is our favorite card, hands down. Joelle only had it initially, but Ryan also got his own. We love everything about it. For all practical purposes, it is the only card we use. There are so many perks, but the biggest seller is that when you use reward points through their travel portal, you get a 50% added value.

Simply put, if you have 100,000 reward points worth \$1000 and wish to use them for travel, they increase to \$1,500 when booking through the travel portal. That is huge! The annual fee seems large, but after your \$300 annual credit for travel (which offsets the annual fee significantly), airport lounge access, and a 50% reward bonus toward travel, it pays for itself on your first trip. The annual fee is waived for the military, like Ryan, an Army reservist. The service with this card is exceptional. Military, even Reservists, have the annual fee waived. Terms apply.

Annual fee \$550

If you don't travel often, it may be best to step down (see the next card).

Below are some of the offers the card currently has:

- Earn 60,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening.
- Get 50% more value when you redeem your points for travel through Chase TravelSM. For example, 60,000 points are worth \$900 toward travel.
- \$300 Annual Travel Credit as reimbursement for travel purchases that have been charged to your card on the anniversary date of opening your card.
- Earn 5 times total points on flights and 10 times total points on hotels and car rentals when you purchase travel through Chase TravelSM immediately after spending the first \$300 annually on

travel purchases.

- Earn 3x points on other travel and dining and 1 point per \$1 spent on all other purchases.
- Access to 1,300+ airport lounges worldwide after an easy, one-time enrollment in Priority Pass™
- Up to \$100 application fee credit every four years for either Global Entry, NEXUS, or TSA PreCheck®.
- Count on trip Cancellation/Interruption Insurance, Auto Rental Collision Damage Waiver, Lost Luggage Insurance, and more.
- When you activate by December 31, 2027, you will receive complimentary access to DashPass, with \$0 delivery fees and lower service fees for a minimum of one year.
- There are no foreign transaction fees.

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****Chase Sapphire Preferred® Card: A great starting point with Chase**



Consider the Chase Sapphire Preferred® Card the “starter” version of the Chase Sapphire Reserve®. You don’t get as many perks, but if the high yearly fee of the above card scares you away, this card will be an excellent starting point. It’s great for those who travel less because it familiarizes you with Chase. This is the card Joelle started with, and it made the upgrade easy. On this card, your reward points increase by 25% when booking through the Chase portal. Military, even Reservists, have the annual fee waived. Terms Apply.

Annual fee \$95

Below are some of the offers the card currently has:

- Earn 60,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening.
- You get 25% more value when using points for travel. For example, 60,000 points are worth \$750 when you redeem them for airfare, hotels, cruises, experiences, and car rentals through Chase TravelSM.
- Enjoy benefits such as 5 times more points on travel purchased through Chase TravelSM, 3 times on dining, and 2 times on all other travel purchases, and \$50 annual Ultimate Rewards Hotel Credit, plus more.
- Count on trip Cancellation/Interruption Insurance, Auto Rental Collision Damage Waiver, Lost

Luggage Insurance, and more.

- When you activate by December 31, 2027, you will receive complimentary access to DashPass, with \$0 delivery fees and lower service fees for a minimum of one year.
- There are no Foreign Transaction Fees.

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The Platinum Card® from American Express



This is Chase Sapphire Reserves' top competition. The Platinum Card® from American Express is excellent, and people who have it rave about it. As a result, we felt we had to try it for ourselves, and Ryan got one. They pay your annual coverage for Clear. In our opinion, it does not live up to Chase Sapphire Reserve on two fronts: when using reward points for travel, your points are only worth .75. For example, you have \$1000 worth of points, which translates to \$750 toward travel. The fee is higher, and there is no annual travel credit. There have been airport lounges that take The Platinum Card® from American Express vs. CSR and vice versa, so we don't find that a factor. It may be worth keeping, but that is under discussion. Only active duty military get the fee waived. Terms apply.

Annual fee \$695

This card is geared only toward travelers, and this cost is not worth it otherwise.

Below are some of the offers the card currently has:

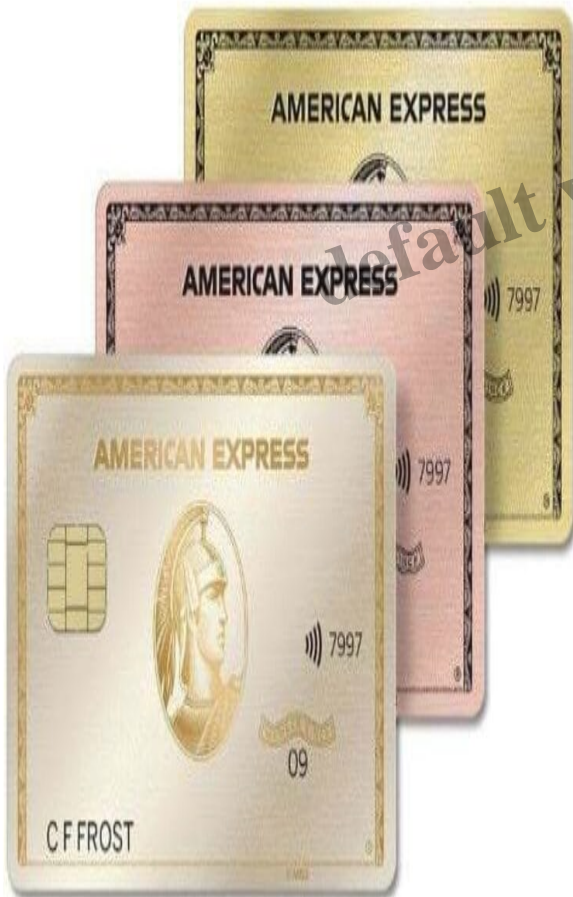
- You will earn 80,000 Membership Rewards points after spending \$8,000 on eligible purchases on your new card within the first six months of membership.
- Earn 5X Membership Rewards points for every \$1 spent on flights booked directly with airlines or through American Express Travel (up to \$500,000 spent on these purchases per calendar year); 5X points on prepaid hotels booked on amextravel.com; and one point per \$1 spent on eligible purchases elsewhere.
- Cardholders receive complimentary access to the Global Lounge Collection of airport lounges. Enrollment is required for select benefits. Members may not bring guests unless they are charged \$75,000 a year on the card. This is one reason we are not big fans of the card.
- \$200 Uber Cash: You can enjoy VIP status and up to \$200 in Uber savings on rides or food

orders in the US annually. Uber Cash and Uber VIP status are available to Basic Card Members only. Terms Apply.

- Up to \$85 for your Global Entry or TSA PreCheck. \$189 CLEAR® Plus Credit: Breeze through security with CLEAR Plus at 100+ airports, stadiums, and entertainment venues nationwide and get up to \$189 back per calendar year on your Membership.
- With 5X Membership Rewards points earned on flights booked directly with airlines or American Express travel; up to \$500,000 on these purchases per calendar year.
- There are no foreign transaction fees.

[click here](#)

American Express® Gold Card



This card is an excellent choice for travelers as they have generous reward points when dining out. Earn 60,000 Membership Rewards(R) Points after you spend \$6,000 on eligible purchases on your new Card in your first 6 months of Card Membership; the offer ends 11/6/2024. Earn 4X Membership Rewards(R) points per dollar spent on purchases at restaurants worldwide. Choose from Gold, Rose Gold, or Limited-Edition White Gold metal design.

Annual fee \$325

Below are some of the offers the card currently has:

- You will earn 60,000 Membership Rewards® Points after you spend \$6,000 on eligible purchases with your new card within the first six months of Card Membership; the offer ends 11/6/2024.
- Earn 4X Membership Rewards® Points at restaurants worldwide up to \$50,000 in purchases per calendar year, then 1X points for the rest of the year. Earn 4X Membership Rewards(R) points per dollar spent at US supermarkets on up to \$25,000 in purchases per calendar year, then 1X points for the rest of the year.
- Earn 3X Membership Rewards® points on flights booked directly with airlines or amextravel.com.
- \$120 Dining Credit: Satisfy your cravings and earn up to \$10 in statement credits monthly when you pay with the American Express® Gold Card at Grubhub, The Cheesecake Factory, Goldbelly, and Wine.com—enrollment required.
- Get a \$100 experience credit with a minimum two-night stay when you book The Hotel Collection through American Express Travel. Experience credit varies by property.
- No Foreign Transaction Fees.

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Capital One Venture Rewards Credit Card



We do not have this card, but friends who have it have extensive experience with Capital One and love it. They note much improvement in recent years with the addition of transfer partners and have a loyal following. The annual fee is worth a try to see how the Capital One Venture Rewards Credit Card works for you. Terms and Conditions Apply.

Annual fee \$95

Below are some of the offers the card currently has:

- For a limited time, earn 75,000 miles once you spend \$4,000 on purchases within the first three months of account opening, plus receive a one-time \$250 Capital One Travel credit in your first cardholder year – that's equal to \$1,000 in travel
- 2x miles on every dollar spent.
- 5x miles on hotels and rental cars booked through Capital One Travel.
- Transfer miles to any of their 15+ travel partners.
- Up to \$100 credit for Global Entry or TSA PreCheck.
- There are no foreign transaction fees.

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Capital One Venture X Rewards Credit Card



The Capital One Venture X Rewards Credit Card marks Capital One's entrance to the premium travel rewards card market – and it doesn't disappoint from what we have heard. With an excellent welcome offer, solid ongoing rewards, a lower-than-typical annual fee for this level of card, and an array of valuable additional perks, this card is worth considering. Comparatively, the fee is high considering what you get compared with CSR. Terms Apply.

Annual fee \$395

Below are some of the offers the card currently has:

- 75,000 bonus miles are available when you spend \$4,000 in the first three months of card membership. These miles can be redeemed for a statement credit to cover travel worth \$750. You can also transfer the miles to several hotel and airline loyalty programs for possibly more value.
- Earn 10X miles on hotels and rental cars booked through Capital One Travel, 5X miles on flights booked through Capital One Travel, and unlimited two-times miles on all other purchases.
- Up to \$100 statement credit for your Global Entry or TSA PreCheck application fee.
- \$300 credit annually for travel booked through Capital One Travel and 10,000 bonus miles (worth \$100 in travel) each year after your account anniversary, and it's easy to see how you can almost completely offset that annual fee before you even discuss the day-to-day rewards earning.

- The list of loyalty program partners is also growing, so you can explore whether that redemption path offers good value for you as well.
- There are no foreign transaction fees.

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Are you planning a big trip but not sure where to go? Check out our [Country Travel Guides](#)

Airline and Hotel Cards



As noted above, we stay loyal to travel brands—specifically Alaska Airlines, United Airlines, and Hilton. We were using these brands long before we got their credit cards. We were drawn to sign up because of the bonuses. For those who are loyal to Marriott, Southwest Airlines, Delta Airlines, Hyatt, and IHG, they have great cards as well. Regarding airlines and hotels, you should get the card for the airline and/or hotel you're loyal to because they come with free checked bags, preferred boarding, room upgrades, complimentary breakfast, and a few other perks. We don't often use them for our everyday spending since the value per dollar spent with Chase or American Express is much more beneficial.

As a rule, we only sign up when it is a great bonus offer and then hold on to the cards for the perks. Most fees are under \$99 a year. Remember that a bonus with these cards is only once in a lifetime, so wait for the best offers.

Below are the airline and hotel cards that are part of our Best Credit Cards for Travel

****Alaska Airlines Visa Signature® Credit Card**



This is the other card that is most used in our wallets. Alaska had rolled out a refreshed version, so cardholders have even more opportunities to rack up miles toward reward flights. Get 50,000 bonus miles plus Alaska's famous companion fare (\$0 fare plus taxes and fees from \$23 for a limited time) after qualifying purchases—flexibility with no blackout dates on Alaska Airlines flights when booking with miles or a companion fare. Earn unlimited 3 miles for every \$1 spent on eligible Alaska Airlines purchases, unlimited 1 mile per \$1 spent on all other purchases, and 2 miles for every \$1 spent on eligible gas, EV charging station, local transit, rideshare, cable, and select streaming services purchases. The first checked bag is free when purchasing airfare with the card. You also get priority boarding and 20% back on Alaska Airlines inflight purchases when using the card to pay.

The airline is regularly rated as one of the best ways to fly in the United States. It ranked second overall in the J.D. Power 2022 North America Airline Satisfaction Study, and its Mileage Plan loyalty program was named the No. 1 airline rewards program by U.S. News & World Report. It is our favorite airline, and Joelle is approaching 1 million miles flown on them. As a result, we think we can speak to their quality. Terms apply.

Annual fee \$95

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United? Explorer Card



Alaska is our go-to domestic airline, and we prefer United or Delta Airlines for international travel. Having the United Explorer Card makes sense if you are loyal to an airline. The card has a limited-time

offer of 60,000 points after spending \$3,000 in the first 3 months, 2x points on United purchases, 2x points on dining, 2x points on direct hotel bookings, free first checked bag, and priority boarding. There are no foreign transaction fees. Terms Apply.

\$0 introductory fee for first years then \$95 annually

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****Hilton Honors American Express Card**



This is our preferred hotel chain, and we love Hilton. This card earns generous rewards for stays at Hilton properties, plus cardholders will also receive generous rewards for purchases at U.S. restaurants, U.S. supermarkets, U.S. gas stations, and on all other eligible purchases. Earn 80,000 Hilton Honors Bonus Points after you spend \$2,000 in purchases on the card in the first six months of Card Membership. Terms apply

\$0 Annual fee

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Marriott Bonvoy Bevy™ American Express® Card



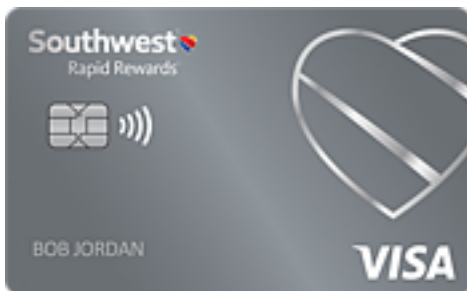
Though it is a brand-specific card, you'll earn the most points when you use it with those brands. Earn 155,000 Bonus Points after you use your new Card to make \$5,000 in purchases within the first 6 months of Card Membership. Earn 6X points at every hotel participating in Marriott Bonvoy®. Earn 4X

at restaurants worldwide, including takeout and delivery in the U.S. and U.S. Supermarkets (up to \$15,000) in combined purchases at restaurants and supermarkets, then 2X points on all other eligible purchases. Terms apply.

Annual fee \$250

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Southwest Rapid Rewards® Plus Credit Card



**If you're brand loyal, it often pays to pick up a card that supports that. In this case, the welcome offer earns you 50,000 points after spending \$1,000 on purchases in the first 3 months. Rack up two points per \$1 on local transit and commuting (including rideshares), internet, cable, phone services, and select streaming, and one point per \$1 on other eligible purchases. Terms Apply.

Annual fee \$69

[click here](#)

Delta SkyMiles® Gold American Express Card



Earn 65,000 bonus miles after you spend \$3,000 in purchases on your new card in your first six months. Also, Earn two miles per dollar spent on Delta purchases and two miles per dollar spent at restaurants (plus delivery and takeout in the U.S.) and at U.S. supermarkets. The first checked bag is free on Delta flights. Enjoy a \$0 introductory Annual Fee for the first year, then \$150. After using your card, you will receive a 20% savings in the form of a statement credit on eligible Delta in-flight

purchases. No Foreign Transaction Fees. Terms apply.

The annual fee is \$0 introductory annual fee for the first year, then \$150

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Final thoughts

Lots of research and experience back our Best Credit Cards for Travel suggestions. What works for you, though, may differ from what works for us. For those lucky enough not to worry about cost, the perks here still come with many benefits. But for those of us who do worry about cost but also want grand adventures, reward points can make that happen. If you are financially responsible, pay your balance in full each month; there are only benefits and no risks. Before you know it, you are booking your first free hotel stay or flight and on the road to making your travel dreams a reality.

Happy Travels!

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Austria Castle

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Author

contactwandererscompass-com