

Book It: CardRatings Names Best Credit Cards for Vacation 2021

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Travelers are hitting the road, air and sea again, and looking to the best credit cards for vacationing

Foster City, CA – April 8, 2021 – As the travel industry continues to rebound, it may be a good time to take advantage of credit cards that specialize in the perks and benefits for vacationing. <u>CardRatings.com</u>, a leader in online credit-card ratings, reveals its picks for the best credit cards for your vacation, which fill the tank with everything from airline miles to hotel points to luxury perks or just give you a little extra time to pay for that revenge travel trip with a 0% intro period.

Here are the Best vacation cards of April 2021:

- Capital One Venture Rewards Best for Flexibility
- Chase Sapphire Preferred® Best for Point Redemption Value
- Chase Sapphire Reserve® Best for Premium Travel Perks
- American Express® Gold Best for Dining Out
- Blue Cash Preferred® from American Express Best for Grocery Purchases
- Citi Premier® Best for Gas Rewards
- Costco Anywhere Visa® by Citi Best for Road Trip Snacks
- Bank of America® Cash Rewards Best for Cardholder Choice Rewards
- Discover it® Miles Best for 0% Intro APR
- Marriott Bonvoy Boundless™- Best for Free Hotel Night Rewards
- IHG® Rewards Club Premier Best for Affordable Hotel Stays
- Citi® / AAdvantage® Platinum Select® World Elite Mastercard® Best for Flight Discounts
- Southwest Rapid Rewards® Priority Best for Free Companion Travel
- United[™] Explorer Card Best for Global Entry or TSA PreCheck
- British Airways Visa Signature® Best for International Flights
- Discover it® Student Chrome Best for Students
- Citi® Diamond Preferred® Best for Entertainment Purchases

"It's not that vacations are planned around the use of credit cards, but credit cards are often used to pay for them," explains Brooklyn Lowery, editorial director for CardRatings. "Vacations don't come cheap, and leveraging the benefits of credit cards may be a way to help pay for a trip, or parts of it, or even save a little money along the way."

As consumers continue to weather the financial environment of the pandemic, credit cards can lend a hand in <u>financial planning</u> if used correctly, and that includes using them for travel.

Consistent credit card users may have already earned the necessary points to help book a trip, with airline miles and free hotel stays shining up the package. Rewards cards, adds Lowery, can be a cardholder's "best friend."

"Three points per dollar spent at the gas pump, for instance, can really add up during a cross-country road trip," she says. "So could four points per dollar on flights. It pays to be smart and <u>compare and contrast</u> the strengths and weaknesses of the many credit card options that permeate the landscape."

Pro Tip: Using credit cards on vacation is also a safer option than cash, or even debit cards, experts assess. Security options offered by many credit companies are top-notch, with purchases more secure due to consumer protection laws that are particularly better for credit cards. Additionally, using a credit card while traveling or on vacation can earn much needed rewards points to fund the *next* vacation or even help you save money with perks like included rental vehicle or trip insurance.

Lowery is available for comment and can expand on the importance of understanding how to utilize credit cards in the most advantageous way. Lowery is the resident credit card expert and analyst for CardRatings and specializes in helping everyday credit card users get the most out of their rewards.

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CardRatings innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs. Sign up for the bimonthly newsletter <u>here</u>.

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