

# Building your points

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**A STEP BY STEP GUIDE ON WHAT TYPE OF CREDIT  
CARDS TO GET AND WHEN TO APPLY FOR THEM**

## FIRST THINGS FIRST

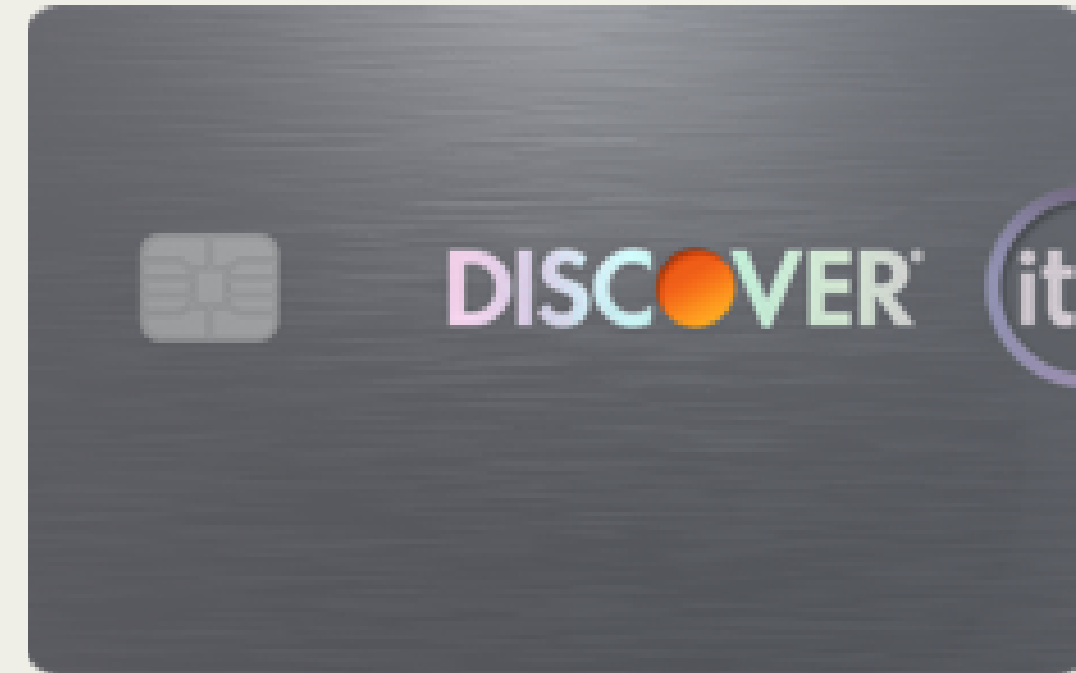
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Getting your first credit card is a big step in financial responsibility. It's a smart move to replace your debit card with a credit card for everyday purchases, **but it's crucial to pay off your statement balance in full and on time every month.** This habit not only helps you avoid interest charges but also builds your credit score, setting you up for future financial success. Being responsible with your credit card now lays the foundation for a healthy financial future.

# STARTER CARD

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The best credit card to start building trust with banks and establishing a credit history is typically a secured credit card. Secured credit cards require a refundable security deposit, which acts as your credit limit. Responsible use of a secured card — by making small purchases and paying off the balance in full each month — helps build a positive credit history. Cards like the Discover it Secured or Capital One Quicksilver Secured are popular choices, as they report to all three major credit bureaus and may offer a path to an unsecured card over time.



## REWARDS/CASH BACK

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After building credit with a secured card for approximately 6-7 months, the next step would be to apply for a low annual fee rewards card. They are designed for those with average credit, offering between 1.5% -3% cash back on every purchase with a low spending limit. The benefits include earning rewards while continuing to build credit, plus there's no need to worry about rotating categories. Additionally, if you demonstrate responsible credit use, you could qualify for a higher credit limit after six months, further boosting your creditworthiness.

FYI: These two card recommendations can later be converted to points once you pair them with Chase Sapphire and Capital One Venture X



# POINT EARNING

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This is where the fun begins! Once you have had your beginner rewards card for at least 3-4 months and you have been paying your balance off in full each month, you are ready to apply for a points reward card that has a sign up bonus offer. This is a great way to start building a huge amount of points in a short amount of time. These cards usually have a minimum spend requirement so keep that in mind while you choose the card that is right for you and your everyday spend.

**Such cards will require you to have at least a 700 credit score**



[Learn more about Chase Sapphire](#)





# HIGHER POINT EARNING

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Next card in line would be a High point-earning credit card, like the American Express Gold Card, (one of my favorites). It is ideal for those who want to maximize rewards on everyday spending. The Amex Gold offers 4x Membership Rewards points at restaurants, including takeout and delivery, and 4x points at U.S. supermarkets (on up to \$25,000 per year), making it a top choice for food lovers. Typically these higher earning cards have a larger annual fee but the benefits far outweigh the costs by offering substantial value and rewards.

**Link this card to Rakuten for limitless point earnings**



[Learn more about Amex Gold](#)

# ELITE TRAVEL

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Elite travel credit cards like the Capital One Venture X and the American Express Platinum are designed for frequent travelers who want top-tier benefits. They offer great benefits but come with a hefty annual fee. However if you take advantage of all the benefits, you will get way more value than you think. Capital One Venture X offers 2x miles on ALL purchases and 10x on hotels and rental cars booked through Capital One Travel, along with a \$300 annual travel credit. The Amex Platinum provides 5x Membership Rewards points on flights and prepaid hotels, access to luxury airport lounges, and an annual \$200 airline fee credit. Both cards offer valuable perks like Global Entry/TSA PreCheck credits, making travel more comfortable and rewarding.



[Learn more about Venture X,](#)



[Learn more about AMEX Platinum](#)

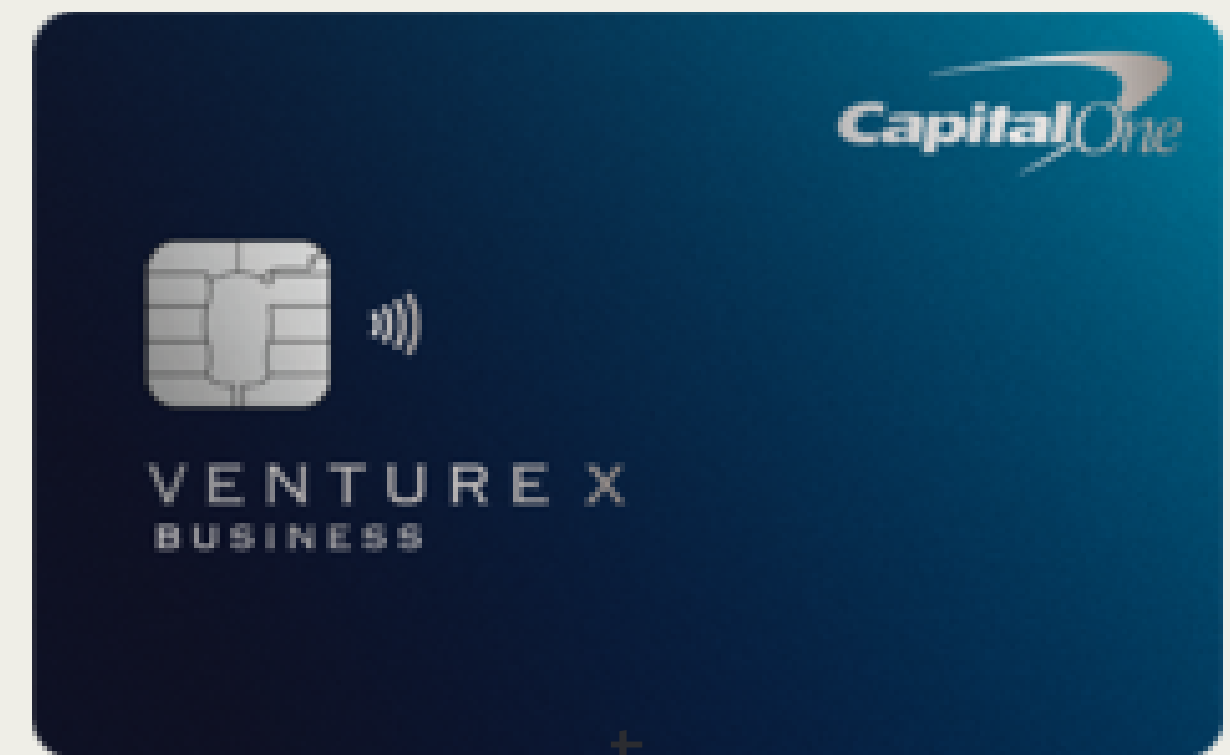
# BUSINESS CARDS

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After abusing your other cards and making sure that you hit all your minimum spend requirements, you should have a hefty amount of points by now. But... there are still plenty of other cards to take advantage of. If you have a business of any size or are self employed , you can apply for a business card. They usually have pretty great sign up bonuses and excellent benefits .They provide rewards on business-related expenses like office supplies, travel, and advertising, which can be redeemed for cash back, travel, or other perks. Additionally, business credit cards often come with valuable protections, such as purchase protection, extended warranties, and travel insurance.



[Learn more about Chase Ink](#)





# CO-BRANDED CARDS

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Last but not least , the co-branded credit card.

Co-branded cards can be great for building status among certain hotel chains and airlines but they usually don't transfer to any airlines and if they did, it's an incredibly bad redemption value that I would not suggest. With hotel cards, you can earn points for every stay, often leading to free nights, room upgrades, and elite status perks like late check-out or complimentary breakfast. Airline cards provide miles on purchases, which can be redeemed for free flights, seat upgrades, and priority boarding. Both types of cards often come with annual free nights or companion tickets, travel insurance, and waived foreign transaction fees, enhancing your travel experience while saving money. That my friends is why we play the points game:)

