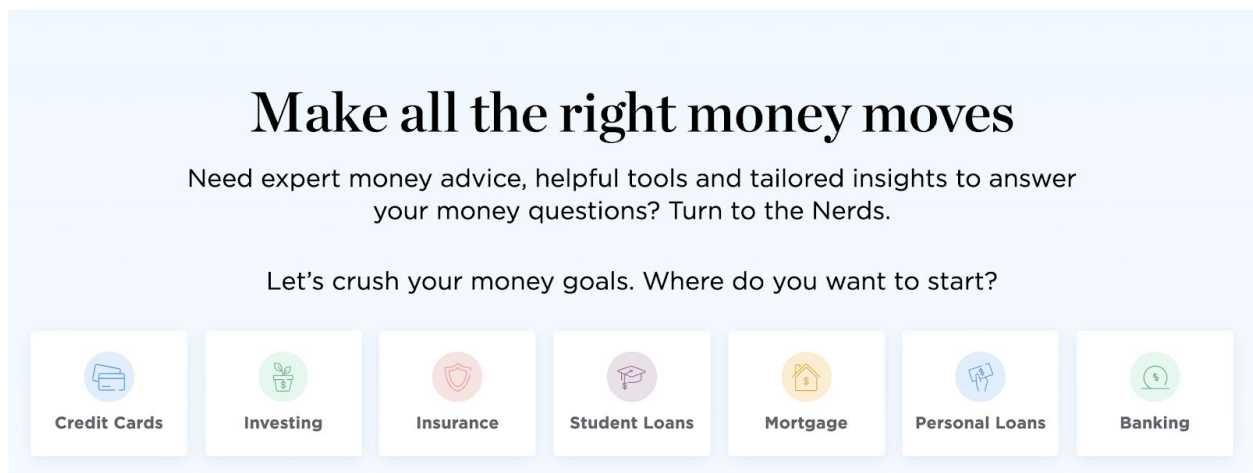


## What Credit Card Should I Get?

I am not a financial expert but I do know that the best way to engage in owning your healthy, financial future is to research the information that is out there and do what is right for you.

I have found that NerdWallet is an extremely well organized and easy to follow site with focused categories in investment, credit cards, minimizing debt and planning for your financial future. A great next step for anyone interested in taking action would be to visit their site, or one similar to theirs and start putting action to your plans.



The image is a screenshot of the NerdWallet website. At the top, it says "Make all the right money moves" in a large, bold, black serif font. Below this, in a smaller black sans-serif font, it reads "Need expert money advice, helpful tools and tailored insights to answer your money questions? Turn to the Nerds." Underneath that, it asks "Let's crush your money goals. Where do you want to start?". Below the text is a horizontal row of seven white rectangular buttons with rounded corners, each containing a colored circular icon and a label: "Credit Cards" (blue icon of a card), "Investing" (green icon of a plant), "Insurance" (red icon of a shield), "Student Loans" (purple icon of a graduation cap), "Mortgage" (yellow icon of a house), "Personal Loans" (blue icon of a document with a dollar sign), and "Banking" (green icon of a dollar sign in a circle).

In this document you will find references on where to go to find tips and insights on getting the best credit cards. I have isolated four of my favorites.

For those with good credit: **Citi® Double Cash Card – 18 month BT offer**

For those with fair credit: **Capital One QuicksilverOne Cash Rewards Credit Card**

For college students: **Discover it® Student chrome**

For low or no (bad) credit: **Discover it® Secured Credit Card**

For small businesses: **Ink Business Preferred® Credit Card**

For families: **Blue Cash Preferred® Card from American Express**

*\*Details on each card down below*

Make sure to review the Zelladu Masterclass: Fun With Finances to get best tips and practices when deciding on which credit card to scoop up.

## Citi® Double Cash Card – 18 month BT offer

Good Credit

### Cash back — high flat rate

#### Citi® Double Cash Card – 18 month BT offer

Add to Compare



NerdWallet rating <sup>Ⓢ</sup>

★ 5.0 /5

Annual Fee \$0

Rewards Rate 1%-2% <sup>Ⓢ</sup>  
Cashback

Intro offer \$0

Rec Credit Score 720-850  
Excellent

**APPLY NOW**

on Citibank's application

#### Product Details

- Earn 2% on every purchase with unlimited 1% cash back when you buy, plus an additional 1% as you pay for those purchases.
- To earn cash back, pay at least the minimum due on time.
- Balance Transfer Offer: 0% intro APR on Balance Transfers for 18 months. After that, the variable APR will be 13.99% - 23.99%, based on your creditworthiness.
- Balance Transfers do not earn cash back.
- If you transfer a balance, interest will be charged on your purchases unless you pay your entire balance (including balance transfers) by the due date each month.
- There is a balance transfer fee of either \$5 or 3% of the amount of each transfer, whichever is greater.
- The standard variable APR for Citi Flex Plan is 13.99% - 23.99%, based on your creditworthiness. Citi Flex Plan offers are made available at Citi's discretion.

### Pros

- The value in this card is pretty much all in its stellar rewards rate: 2% cash back on purchases — 1% when you buy something, and 1% when you pay it off.

### Cons

- Other cards offer higher cash back percentages in specific categories. And this offer does not include a sign-up bonus.


### Why We Like It

With the Citi® Double Cash Card – 18 month BT offer, earning cash back is simple and lucrative. If you're looking for a low-hassle cash back card to use daily, this is it.

## Capital One QuicksilverOne Cash Rewards Credit Card

Fair/average credit

### Capital One QuicksilverOne Cash Rewards Credit Card

Add to Compare

NerdWallet rating <sup>Ⓜ</sup>  
★ 4.4 /5

Annual Fee **\$39**

Rewards Rate **1.5%** <sup>Ⓜ</sup>  
Cashback

Intro offer **\$0**

Rec Credit Score **630-689**  
Average

**APPLY NOW** <sup>Ⓜ</sup>

on Capital One's website

Product Details ^

- Earn unlimited 1.5% cash back on every purchase, every day
- Earn cash rewards without signing up for rotating categories
- Be automatically considered for a higher credit line in as little as 6 months
- Monitor your credit profile with the CreditWise® app, free for everyone
- \$0 fraud liability if your card is ever lost or stolen
- No limit to how much cash back you can earn, and cash back doesn't expire for the life of the account
- Help strengthen your credit for the future with responsible card use
- Get customized alerts and manage your account with the Capital One mobile app

### Pros

- The flat 1.5% cash back rate is pretty great, especially for people without perfect credit, and there's no limit on the rewards you can earn. The rate is the same as that paid out by multiple cards for people with good or excellent credit. (Those cards usually have no annual fee, however.) There are no foreign transaction fees, and you can be automatically considered for a higher credit line in as little as six months.

### Cons

- The annual fee of \$39 isn't very high, but it will still cost you something to have this card. The ongoing APR is high, so you should plan on paying your balance in full each month; otherwise, interest will wipe out your rewards.


### Why We Like It

The reality is that not everyone has a credit score above 700. The Capital One QuicksilverOne Cash Rewards Credit Card gets a big thumbs-up for offering an extremely competitive 1.5% rewards rate for people still building their credit.

## Discover it® Student chrome

### College Students

### Discover it® Student chrome

Add to Compare

NerdWallet rating <sup>Ⓢ</sup>  
★ 5.0 /5  
[Rates & Fees](#)

**APPLY NOW** <sup>Ⓢ</sup>

on Discover's website, or call  
(800) 347-0264

Annual Fee	\$0
Rewards Rate	1%-2% <sup>Ⓢ</sup> Cashback
Intro offer	Cashback Match™ <sup>Ⓢ</sup>
Rec Credit Score	630-689 Average

Product Details ^

- **INTRO OFFER:** Unlimited Cashback Match – only from Discover. Discover will automatically match all the cash back you've earned at the end of your first year! So you could turn \$50 cash back into \$100. Or turn \$100 into \$200. There's no minimum spending or maximum rewards. Just a dollar-for-dollar match.
- Earn 2% cash back at Gas Stations and Restaurants on up to \$1,000 in combined purchases each quarter. Plus, earn unlimited 1% cash back on all other purchases – automatically.
- Good Grades Rewards: \$20 statement credit each school year your GPA is 3.0 or higher for up to the next 5 years.
- Earn rewards while building your credit history that can help you after graduation. And, get your free Credit Scorecard that includes your FICO® Credit Score and important details that help make up your score.
- No annual fee. No late fee on first late payment. No APR change for paying late.
- Refer-a-Friend: Once you become a Discover it® Student cardmember, you can earn a \$50 statement credit each time you refer a friend and they're approved. Over half a million students got Discover Cards from their friends' recommendations.
- Freeze It® on/off switch for your account that prevents new purchases, cash advances & balance transfers in seconds.
- Get an alert if we find your Social Security number on any of thousands of Dark Web sites.\* Activate for free.
- Discover is accepted nationwide by 99% of the places that take credit cards.
- 0% intro APR on purchases for 6 months, then the standard variable purchase APR of 12.99% - 21.99% applies.
- [View Rates and Fees](#)

### Pros

- You earn 2% cash back at restaurants and gas stations, on up to \$1,000 in combined purchases per quarter, and 1% cash back on all other purchases. (Unlike with Discover's other student card, you don't have to "activate" your bonus rewards.) The annual fee is \$0. Students with a GPA of 3.0 or higher can earn a \$20 statement credit each year for up to five years. There's also Discover's signature bonus for new cardholders.

### Cons

- Although there's no foreign transaction fee, Discover isn't as widely accepted abroad as other cards. If you plan to travel internationally, make sure you have a backup plan.

### Why We Like It

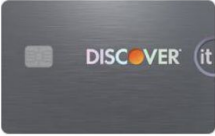
Discover offers two fine cards for college students. The Discover it® Student chrome shines with its no-maintenance rewards structure and student-friendly bonus categories. You also get a free FICO score, low fees, and forgiveness for your first late payment. Plus, Discover says there's no FICO history requirement for this card.

## Discover it® Secured Credit Card

### Bad credit

#### Discover it® Secured Credit Card

Add to Compare



NerdWallet rating <sup>Ⓢ</sup>  
★ 5.0 /5  
[Rates & Fees](#)

**APPLY NOW** <sup>Ⓢ</sup>

on Discover's website, or call  
(800) 347-0264

Annual Fee	\$0
Rewards Rate	1%-2% <sup>Ⓢ</sup> Cashback
Intro offer	Cashback Match™ <sup>Ⓢ</sup>
Rec Credit Score	300-629 Poor

Product Details <sup>Ⓢ</sup>

- No Annual Fee, earn cash back, and build your credit with responsible use.
- Using your secured credit card will build a credit history with the three major credit bureaus. Generally, prepaid and debit cards can't do that.
- Establish your credit line by providing a refundable security deposit of at least \$200 after being approved. Bank information must be provided when submitting your deposit.
- Automatic reviews starting at 8 months to see if we can transition you to an unsecured line of credit and return your deposit.
- Earn 2% cash back at Gas Stations and Restaurants on up to \$1,000 in combined purchases each quarter. Plus, earn unlimited 1% cash back on all other purchases - automatically.
- Discover is accepted nationwide by 99% of the places that take credit cards.
- Get 100% U.S. based customer service & get your free Credit Scorecard with your FICO® Credit Score
- INTRO OFFER: Unlimited Cashback Match - only from Discover. Discover will automatically match all the cash back you've earned at the end of your first year! There's no minimum spending or maximum rewards. Just a dollar-for-dollar match.
- Get an alert if we find your Social Security number on any of thousands of Dark Web sites.\* Activate for free.
- [View Rates and Fees](#)

### Pros

- Rewards probably aren't top of mind (nor should they be) when you're building credit, but this card makes a great offer: 2% cash back on up to \$1,000 worth of spending per quarter on restaurants and gas, and 1% on all other spending. Handle your account responsibly, and you might be able to move up to an unsecured card: Discover begins reviewing your account for a possible upgrade after eight months.

### Cons

- Like all secured cards, this card requires a security deposit, which will determine your credit line. The minimum is \$200 — and with a credit line that low, the cash back you get will be minimal. There's a \$2,500 maximum deposit, though, which allows for greater rewards.

### Why We Like It

The rewards and other features on the Discover it® Secured Credit Card are better than those on many unsecured cards for good credit.

## Ink Business Preferred® Credit Card

### Small business

#### Our pick for

#### Small business — travel rewards

Small-business credit cards aren't just for people with storefronts or offices. If you're a freelancer, have a "side hustle" or do gig work, you may be a good candidate for a small-business credit card, too. Having a dedicated card for your money-making enterprise helps you keep business and personal finances separate.

#### Ink Business Preferred® Credit Card

Add to Compare



NerdWallet rating <sup>Ⓜ</sup>

★ 5.0 /5

Annual Fee \$95

Rewards Rate 1x-3x <sup>Ⓜ</sup>  
Points

Intro offer 100,000 <sup>Ⓜ</sup>  
Points

Rec. Credit Score 690-850  
Good - Excellent

APPLY NOW <sup>Ⓜ</sup>

on Chase's website

#### Product Details <sup>Ⓜ</sup>

- Earn 100k bonus points after you spend \$15,000 on purchases in the first 3 months from account opening. That's \$1,000 cash back or \$1,250 toward travel when redeemed through Chase Ultimate Rewards<sup>®</sup>
- Earn 3 points per \$1 on the first \$150,000 spent on travel and select business categories each account anniversary year. Earn 1 point per \$1 on all other purchases
- With Fraud Protection your card transactions will be monitored for possible signs of fraudulent activity using real-time fraud monitoring.
- With Zero Liability you won't be held responsible for unauthorized charges made with your card or account information.
- Redeem points for cash back, gift cards, travel and more - your points don't expire as long as your account is open
- Points are worth 25% more when you redeem for travel through Chase Ultimate Rewards<sup>®</sup>
- Purchase Protection covers your new purchases for 120 days against damage or theft up to \$10,000 per claim and \$50,000 per account.
- \$95 Annual Fee

#### Pros

- The sign-up bonus is worth \$1,250 if you redeem the points for travel booked through Chase. (You can also transfer points to a dozen or so airline and hotel programs, including United, Southwest, Marriott and Hyatt.) You'll earn 3 points per dollar on up to \$150,000 a year in spending on travel, telecommunications (internet, phone and cable), shipping, and advertising on social media and search engines; all other spending earns 1 point per dollar.

#### Cons

- This card's bonus categories aren't a good fit for all business owners. There's an annual fee of \$95. After the first year, you'd have to spend at least \$2,534 before the rewards make up for the annual fee. This might not matter as much to you, though, if you deduct the fee as a business expense on your taxes.

#### Why We Like It


The Ink Business Preferred® Credit Card offers one of the richest sign-up bonuses available on any credit card, anywhere, and it pays handsome rewards in a variety of categories.

## Blue Cash Preferred® Card from American Express

Families

Best for: Groceries, gas, commuting and streaming  Add to Compare

### Blue Cash Preferred® Card from American Express



**APPLY NOW**

on American Express's website

NerdWallet rating

★ **5.0** /5

[Rates & Fees](#)

Annual Fee	\$95
Rewards Rate	1%-6%
	Cashback
Intro offer	\$250
Rec Credit Score	690-850
	Good - Excellent

Product Details ^

- Earn a \$250 statement credit after you spend \$1,000 in purchases on your new Card within the first 3 months.
- 6% Cash Back at U.S. supermarkets on up to \$6,000 per year in purchases (then 1%).
- 6% Cash Back on select U.S. streaming subscriptions.
- 3% Cash Back at U.S. gas stations and on transit (including taxis/rideshare, parking, tolls, trains, buses and more).
- 1% Cash Back on other purchases.
- Low intro APR: 0% for 12 months on purchases from the date of account opening, then a variable rate, 13.99% to 23.99%.
- Plan It® gives the option to select purchases of \$100 or more to split up into monthly payments with a fixed fee.
- Cash Back is received in the form of Reward Dollars that can be redeemed as a statement credit.
- \$95 Annual Fee.
- Terms Apply.
- [View Rates and Fees](#)

### Pros

- Leading cash-back rewards at U.S. supermarkets
- Rich bonus offer for new cardholders
- Intro APR period on Purchases

### Cons

- Has annual fee — but if you spend more than \$31 per week at U.S. supermarkets, the rewards offset the fee
- American Express isn't accepted at as many merchants as Visa or Mastercard
- \$25 minimum redemption