

# Navigating Credit Card Rewards



Credit card rewards are a perk that can help you get cash back or even lower the cost of your next vacation—just by using the card to make everyday purchases. Use this guide to learn more about your credit card reward options and decide which type of reward plan is best for your needs.

## Decide what rewards work for your needs

Finding the right credit card starts with figuring out what you want to get out of a rewards program. Look at major categories like **travel points**, **general rewards** and **cash back programs** to find what fits you best.



Align your decision with your financial needs and goals. Whether you want to be a world traveler or simply get cash back, there are options available.



Review how you earn points and check for sign-up bonuses to find the best individual fit.



Consider credit card basics, like **interest rates**, **spending limits** and the **issuer's reputation** – these are ultimately the most important part of signing up for a new credit card.



## Using your rewards program

**Make sure you understand how you earn rewards.** Many cards offer double or triple points when making purchases from certain categories or specific retailers, along with a base earning rate.



**Choose a primary card for your spending.** The more you use a single card, the more points you can earn.



**Track your rewards timeline.** Don't let your points expire – make plans to use them so you don't lose them.



With all the rewards credit cards options available, find the right fit for your lifestyle and financial goals with these tips.



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