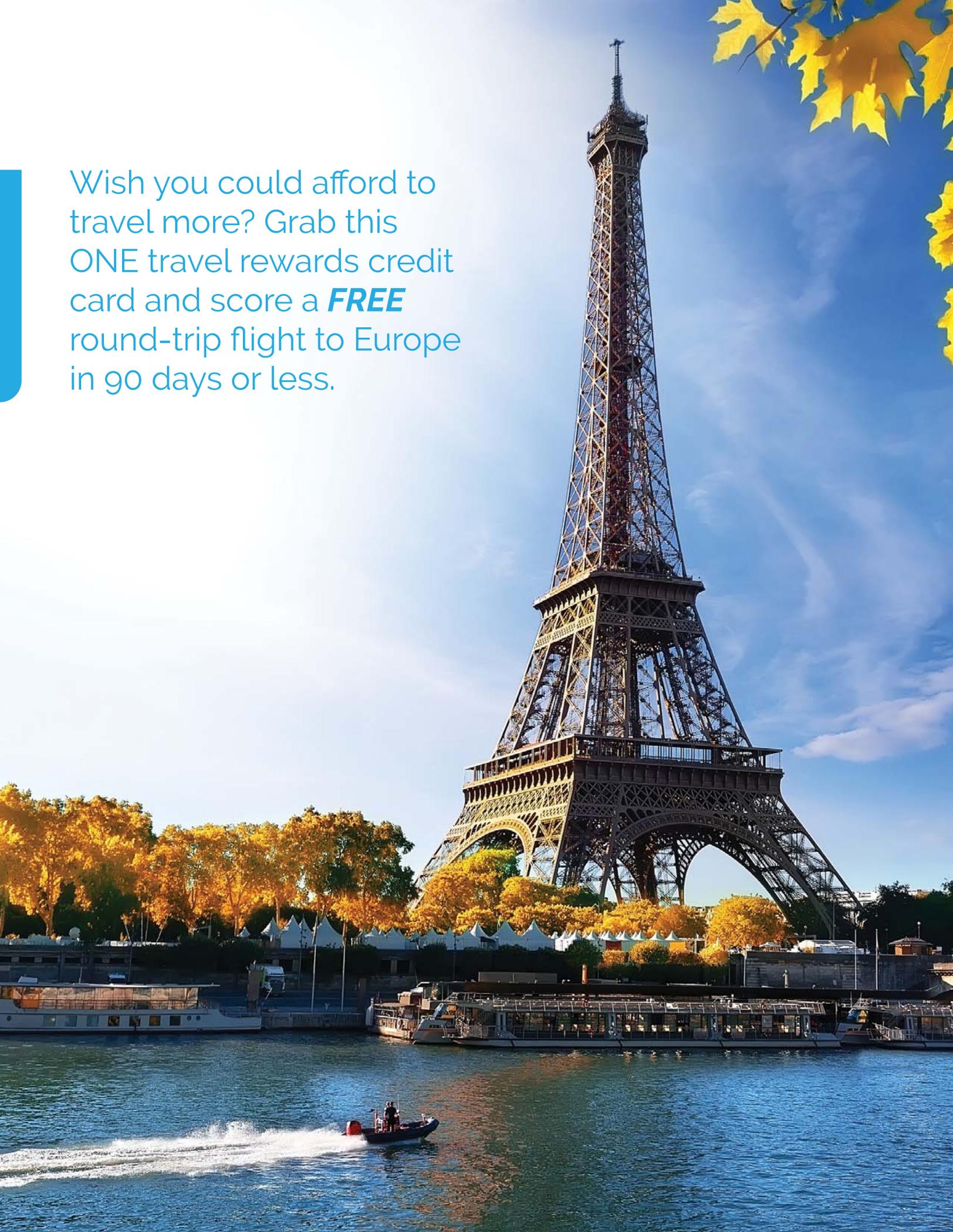


Wish you could afford to travel more? Grab this ONE travel rewards credit card and score a **FREE** round-trip flight to Europe in 90 days or less.





There is a LOT of information out there about travel rewards credit cards. From travel blogs and websites, to commercials and ads promoting specific cards. It can feel overwhelming and confusing, stopping many would-be globetrotters in their tracks.

What if you could just determine just ONE credit card that would help you take a giant leap toward making your next trip a reality? How would that feel? Did I hear you just exhale a sigh of relief?

Well, you are in luck, my friend!

I'm here to help you cut through the clutter. I've spent the last several years studying and analyzing the travel rewards industry. I've earned well over **1 million miles and points** and successfully redeemed them for **over \$50,000 worth of free travel**, so far. And, I can help you, too!

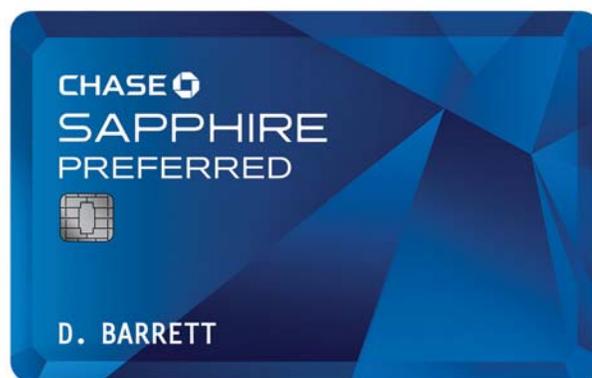
## Which travel rewards credit card is best for beginners?

If you are based in the United States, are responsible with credit and are just getting started with earning free travel using miles and points, I want to share my TOP credit card recommendation with you.

Drum roll, please...

IMHO, the best card for beginners is the Chase Sapphire Preferred credit card.

I can assure you that this is a solid first step. Here's why:



[\*Click here to apply.\*](#)

- This card has a minimal annual fee investment of \$95. If the thought of an annual fee causes you to inhale sharply and then curse under your breath, I get it. Just consider that by meeting the minimum spend, you'll earn points that are worth at least \$750 in travel which means that you'll easily come out ahead in the first year. Use the card for a year and then you'll be better equipped to decide whether it's worth the \$95 annual fee to keep it.
- Chase credit cards are typically the hardest to get your hands on. Assuming you have good credit, applying for a Chase credit card right out of the gates is a wise move, no matter what your long-term travel rewards strategy may evolve into.
- After meeting the \$4,000 minimum spend on the credit card, you'll have earned 60,000 travel points which is enough for a round-trip flight to Europe!
- It's easy to fall into the trap of analysis paralysis. You can trust that applying for this particular card is relatively low risk, assuming that you pay off your balance in full each month AND you're able to meet the minimum spend on the card (\$4,000 in the first three months of having the card).
- Experience is truly the best teacher. Once you start earning and redeeming miles and points for yourself, you'll understand why so many people (myself included) are obsessed with earning free travel this way.



## Is a travel rewards credit card right for me?

Are you the kind of person who pays off your credit card balances each month? Do you already have good, very good or excellent credit?

If you answered yes to both questions, congratulations, you may pass "Go" and [apply for the Chase Sapphire Preferred credit card](#).

If not, you'll want to focus on these two things first.

Repeat after me: "I will only apply for a credit card if I can pay off the balance each month. If I can't pay off my balance each month, this will NOT work for me."

### Yes, I pay off my credit balance each month. What do I do next?

- First, check your credit score. If you don't already know your score, create a new user account here: [www.creditharma.com](http://www.creditharma.com)
- Once you log in to the Credit Karma website, check your credit score. If your score is 700 or above, you have a solid chance of being approved.
- When you're ready, [click here](#) to apply for the Chase Sapphire Preferred Credit Card.
- Note: the links in this PDF are referral links and I will earn some bonus points if you sign up for the card using this link, but this is NOT why I recommend this card. I believe in my heart that this is truly the best card for beginners.
- If you prefer not to use the link above, no problem! Instead, do a Google search for "Chase Sapphire Preferred" and find a direct link to the Chase website. Just make 100% sure you are signing up from a web page that offers the 60,000 point sign-up bonus. If you accidentally sign up from a page that doesn't offer a sign-up bonus, you'll be SOL.
- Meet the minimum spend of \$4,000 on the card during the first three months of having the card
- Earn the 60,000 Chase Ultimate Rewards points sign-up bonus
- Use your newly minted Chase Ultimate Rewards points to book your round trip flight from the United States to Europe.
- Pack your bags!
- DM me with a photo of you in front of the Colosseum, Swiss Alps or Eiffel Tower. 😊

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 [@michelle.richard](#)

