



Does my credit card offer benefits?

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Are you using your credit card right?

How many times have you received an unsolicited credit card offer in the mail? How many times have you seriously considered applying for it versus times you tossed it directly into the trash? What is your personal philosophy and what is the criteria you set around financing with debt by using credit?

I am not here to tell you to start considering credit card offers or that you need credit in life nowadays to do anything, because that isn't the truth and these banks aren't paying a brother. I am here to ask those folks with credit cards about their usage, but more

specifically, about how they make these cards work for them. Credit cards were taboo for me growing up. They were viewed as a trap set by banks to sell you a dream or afford you that special item so that you could keep up with the Jones' (even though you would be paying it back for years). That was then, this is now!

Let's jump into the meat of this thing and let's make it plain shall we? Credit cards are not the devil and carry great benefits when utilized properly and are tailored to your lifestyle. If you are a person with pretty good credit and bill paying habits, there is absolutely no reason not to fully take advantage of the benefits of a credit card. [For those outside of this category, we will share a post in the future to help get you there.]

The good thing about having available credit and using debt to finance everyday necessities is that you lose nothing while lowering your riskiness to lenders. Gas, groceries, clothing, gym membership, phone bill etc., are all paid with money you were likely going to spend regardless of form of payment. Why not get cash back rewards on those recurring costs? Why not earn bonus miles or points? Have you considered a 0% no-fee balance transfer to ease pressure from that pesky interest on debt? These are some of the benefits you might enjoy with the right card. Do you like exclusives, sky lounges at airports, VIP treatment, 24-hour concierge service, warranted purchases, and other smaller freebies? These, too, are all within reach with the right card.

But what about annual fees?

What about them? There are several cards you can get without an annual fee, but you need to decide what's important to you and shop around for promotions and deals. Annual fees are suited to those that are not made uncomfortable by them. Cards with these fees tend to provide greater benefits, but again, please shop around and evaluate your personal situation.

Check into it...might take you 15 minutes max!

A good friend of mine texted me from Italy and told me about the great time she and her fiancé were having. I couldn't help but ask how she got there and whether their 8-day

vacation was affordable. Her next line had me floored and hooked ever since: “I probably paid baggage fees and that was it, the rest was done using credit card points.”

Responsibility should be rewarded and if you are not taking full advantage of your card benefits, then please allow me to!

