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Final Project: Credit Card Chooser

As I recently mentioned to Ed in my project proposal, I have worked in finance at a previous job, and I also have, in general, recently gained an interest in credit cards and their rewards systems. For instance, a point on Amtrak’s guest rewards platform is worth more than one from Chase Ultimate Rewards or American Express, which are both worth more than points from Hilton or Hyatt cards. In addition to point values being different, the way cards generate points or cash back in pre-determined categories allows cardholders to strategize ways to maximize their possible returns through all of their purchases.

My program allows users to store their generic credit card information (so no number, security code, zip code, etc.), including the issuer and name of the card. With that information, the system can determine how much those points are worth and what categories generate the most points. I do this by having a database of template cards setup before the program begins to run. While this alleviates a lot of responsibility from the user from having to input a lot of data, it does limit the number of cards the program initially supports. For the cards on the platform, most of which are among the most commonly used in the credit card community, the program will help you track your progress towards a sign up bonus (Ex: get 60,000 points if you spend $3,000 in the first three months), manage a card balance, and most importantly, it helps the user decide which card to use in a given situation to maximize their rewards. The program, in addition, stores user data in a text file for future use.