Some of Our Favorite Credit Cards for Young Adults

Best for Beginners & Building Credit

Discover it® Student Cash Back – Great for students with no credit history, offering **5%** cash back on rotating categories and a first-year cashback match.



Capital One QuicksilverOne – If you have limited credit, this card gives 1.5% cash back on all purchases. It has a \$39 annual fee but helps build credit fast.



Best for Everyday Spending

Chase Freedom Unlimited® – 1.5% unlimited cash back on all purchases, plus bonus rewards on dining and travel. Great if you want simple rewards.



Citi Double Cash® Card – Earns 2% cash back (1% when you buy, 1% when you pay). Great for maximizing rewards on all purchases.



Best for Travel & Perks

Capital One Venture One Rewards – No annual fee, **1.25x miles per dollar**, and **no foreign transaction fees**—great for young travelers.



Best for No Credit/Bad Credit

Capital One Platinum - No rewards, but no annual fee, and it helps build credit quickly.



https://www.discover.com/credit-cards/student-credit-card/
https://www.chase.com/personal/credit-cards/freedom/unlimited
https://www.citi.com/credit-cards/citi-double-cash-credit-card
https://www.capitalone.com/credit-cards/ventureone/
https://www.capitalone.com/credit-cards/platinum/