



# Credit Card **101**

by Fred Chang

# Getting Started



## 1. Get a SSN

Although there are ways around this, the simplest way is to get a Social Security Number to build history. If you are not a US citizen, you can apply for a SSN once you have a job offer.



## 2. Check your Score

The easiest way is to sign up for an account with Credit Karma (which is what I use). Many banks will also offer free credit reports, although I found the UI and explanation of your score best using CK. This will help you gauge which cards you may be eligible for and potential factors impacting your score.

## 2. Determine your Goals

What is your main objective for getting credit cards? There is no single best card, and what is good depends on every individual's unique situation. Figuring out what your needs are will help you determine the best cards for YOU. Below are some common reasons:



- Points or Cashback
- Airline Status & Perks
- Hotel Status & Perks
- Preferred Boarding
- Free Checked Bags
- Expedited Security and Immigration (Global Entry & TSA Pre)
- Lounge Access
- Maximize everyday spend
- Free Business/First Class Flights
- Rental Car Status, Perks & Insurance
- No foreign transaction fees
- Purchase Protection or Return Protection



# General Strategy

While with credit cards, the optimal strategy can vary for each individual based on their unique situation. This is the general strategy I follow:

## 1. Get a starter card

Getting approved for your first credit card is often the hardest step. Don't expect great rewards for this first card, just be patient as this card will help build your credit history. It is generally recommended to wait 3–6 months before applying for your next card.

## 2. Get Chase Cards

Chase has a rule called the 5/24 rule. Essentially you will not be approved for any Chase cards if you have 5 or more credit cards from any banks within the last 24 months. While this may sound like a lot, your cards may build up fast once you start, so it is always good to get Chase cards first as you can always come back to the other banks later.

## 3. Get cards with high signup bonuses

While you may earn 3–5x on “dining”, the earning potential for signup bonuses can be in the 15–30x range. As such, you should look for cards with high sign up bonuses (for example, Chase Sapphire Preferred, spend \$4000 in 3 months, get 60,000 UR points, equivalent to \$600 in cash or up to \$1200 in travel!).

## 4. Advanced Techniques

There are so many ways to push your earning potential even further. Tactics such as getting business cards, paying large payments like rent and mortgage using a service called Plastiq, and double/triple-dipping using reward portals like Rakuten.

**Important Note:** While this represents a general guide, it is the sole opinion of myself and based on what has worked for me. Most card recommendations are cards I have and like on my spending and traveling pattern. The tips mentioned are also mostly based on what I have learned from other resources and proven useful for myself. It is important to know that regarding credit cards, rules are constantly changing, and what has worked for one person before may not work as well or no longer work for others. **I highly recommend reading through each card's full details or reach out to me for questions before pulling the trigger.**



# Example Redemptions

How do you determine what is a good redemption of your points? Redemptions are usually measured in “cents per point (cpp)”, essentially since points do not have a fixed cash value, the larger the monetary value your points are when you use it, the better the redemption is in relative terms. Usually, we try to get at least 1.5cpp to be considered a good redemption. Below are a few examples of what can be achieved with credit card rewards:

## JAL Business/First Class

For **60,000 AAdvantage Miles** + \$5.60 in taxes, I can redeem a **one-way business class flight** from Los Angeles (LAX) to Tokyo (NRT). The same flight in cash would cost over **\$4000!** This redemption is over **6cpp!** I further increased the value by taking advantage of an elevated signup bonus for the **Citi Business AAdvantage Platinum** card, which has the first year annual fee (\$99) waived and a signup bonus of **75,000 AA miles**. I essentially earned over 80k miles by just paying **\$60~** in PlastiQ fees (for rent), earning enough points for a **first class** flight worth almost **\$13,000** each way! That is **16cpp!**



JAL Business Class

**60K**

**Departure Flight 6049 selected.**  
6049

**10:00 AM**  
LAX

**12:52 PM**  
SEA

**Operated by Compass Airlines As American Eagle**  
[View Available Seats](#)  
Aircraft: E75   
Meal: Lunch  
Booking Code: U  
Class: First

**JL 67**  
Seat information not available  
Aircraft: 788  
Total travel time: 14hr 15min

**2:15 PM**  
SEA

**4:15 PM**  
NRT

**Japan Airlines**  
Seat information not available  
Aircraft: 788  
Total travel time: 14hr 15min

**Meal: Meal**  
Booking Code: U  
Class: Business

☐ [Flight Details](#)

**The class of service you searched may not be available on one or more flights**



JAL First Class

**80K**

**AS 1935**

**8:30 AM**  
LAX

**10:00 AM**  
SFO

**Alaska Airlines**  
Seat information not available  
Aircraft: 32S  
Meal: Beverage service  
Booking Code: W  
Class: Economy

**JL 1**  
Seat information not available  
Aircraft: 77W  
Total travel time: 18hr 30min

**4:05 PM**  
SFO

**7:00 PM**  
HND

**Japan Airlines**  
Seat information not available  
Aircraft: 77W  
Total travel time: 18hr 30min

**Meal: Meal**  
Booking Code: Z  
Class: First

☐ [Flight Details](#)

**Please note connection time**  
**Terminal change**  
**First or Business is not available on all flights**



# Example Redemptions

## EVA Air Royal Laurel (Business Class)

For 80,000 United Miles, you can fly one-way business class flight on **EVA Air's Royal Laurel** product, considered one of the best business class products in the world, from San Francisco to Taipei. For this particular redemption, I transferred points from **Chase Ultimate Rewards** to United (1:1 ratio), and took advantage of United's **Excursionist Perk** to add a third destination. My specific itinerary was **SFO-TPE, TPE-PEK, PEK-TPE-SEA**. By having a round trip (or open jaw), you can tack on a third destination in the same region for free! Essentially for the cost of two one-way EVA air business class flights from North America to Taipei, I was able to get a round trip to Beijing on **Air China Business for free!** I ended up using **160,000 miles + \$51.93 in taxes** for a flight worth over **\$8000** had I paid in cash, a redemption value of **5cpp**! To add further value, I flew out of SFO, so I was able to take advantage of the incredibly luxurious United Polaris lounge that offered **À la carte dining** and features perks like private showers and individual nap rooms stocked with **Saks Fifth Avenue** pillows. On the flight, EVA provides amenity kits by **Salvatore Ferragamo** and **Rimowa**, PJs and slippers designed by **Jason Wu** (best known for designing the dresses of Michelle Obama for both inaugurations), **Veuve Clicquot La Grande Dame** champagne (retails \$150+ a bottle!), and meals by **Dintafung**



EVA Air Royal Laurel (Business Class)

Multi-city (1 traveler) <a href="#">Edit search</a>	
<b>Mon, Jul 29, 2019</b>	<a href="#">Revise</a>
SFO - TPE 1:20 am - 5:10 am	
<b>Wed, Aug 07, 2019</b>	<a href="#">Revise</a>
TPE - PEK 1:00 pm - 4:25 pm	
<b>Sat, Aug 17, 2019</b>	<a href="#">Revise</a>
PEK - SEA 2:05 pm - 8:05 pm	
<b>Fare</b>	160,000 miles
<b>Taxes and fees</b>	\$51.93
<b>TOTAL</b>	<b>160,000 miles + \$51.93</b>
<b>Trip Summary</b>	
▲ Departure: Arrives on 7/30/2019	
Traveler 1: Adult ✈	\$8,001.66
Booking Fee	\$15.00
Trip Total: <b>\$8,016.66</b>	
Rates are quoted in US dollars	

Trip Cost using United Miles vs. Cash



Air China Business Class



Amenity Kit & PJs from EVA

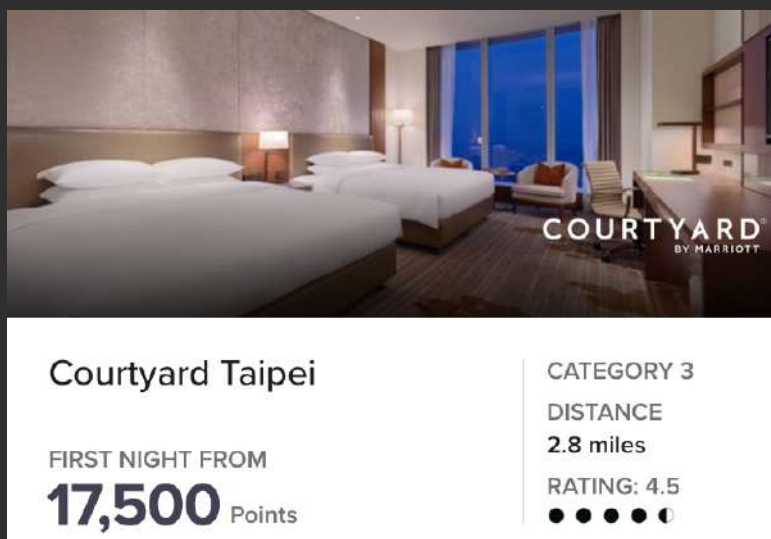




# Example Redemptions

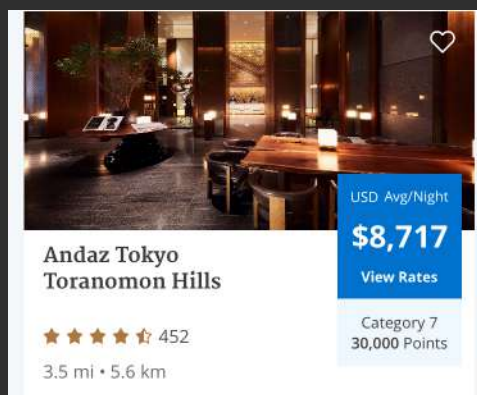
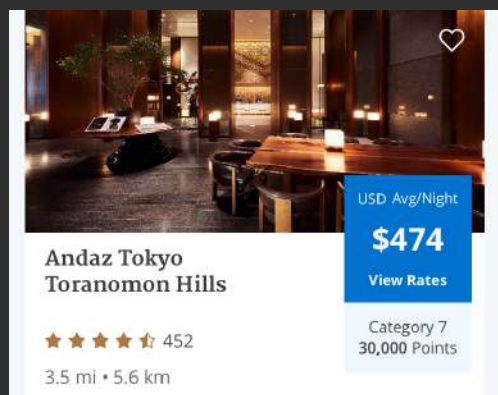
## Courtyard Marriott Taipei

For **17,500 Marriott points**, I was able to get a one-night stay at the Courtyard by Marriott in Taipei, Taiwan. Paying with cash would've cost **\$170** a night, so I was able to get just under **1cpp**, an average redemption, but a fair one given that Marriott points are not known to be as valuable as some other currencies (Chase UR, Amex MR, etc). The hotel was modern, clean, and located in a transit hub of Taipei, giving me access to the MRT, Taiwan Rail, buses, and also High Speed Rail. Although not an advertised perk, as a **Marriott Silver Elite** (due to having the Marriott Bonvoy Business Card), I was offered **early check-in** 5 hours before the normal check-in time. I earned the points by taking advantage of the **100,000 pt signup bonus** (no longer available) for the Bonvoy business card by American Express.



## Andaz Tokyo

For **30,000 Hyatt Points** (which transfers 1:1 from Chase Ultimate Rewards), you can book one of the most expensive hotels in Tokyo, located at the top of a 52-story skyscraper, which can cost upwards of **\$8700 a night** during New Year's eve (which is a ridiculously good **30cpp!**), or around **\$400-600** normally (still great **2cpp** redemption). Hyatt Points can be earned with Chase UR earning cards such as Chase Sapphire Reserve, Chase Sapphire Preferred, Chase Ink Business Preferred, or directly through the Hyatt card.



Hyatt Andaz Redemption (Average Night vs. New Year's Eve)



# Example Redemptions

## Flights & Hotels via Chase Expedia Portal

For those who do not want to deal with figuring out "cents per points" value, an easy way is to use the fix value **travel Portal through Chase**. For holders of the **Reserve**, your points will always have a value of **1.5cpp**, while holders of the **Preferred** and **Ink Preferred** will have a value of **1.25cpp**. As you can see, this is much better than cashing out then buying with cash, as a **\$128** ticket costs only **8553 pts** instead of **12,800 pts** had I cashed out first. The benefit of using the portal vs. transferring to airline partners is the simplicity, great value on economy flights, and ability to earn airline miles as usual.

The screenshot shows the Chase Expedia Travel Portal search interface. At the top, there's a navigation bar with links: All Travel, Flights, Hotels, Cars, Things to Do, Cruises, Vacation Rentals, Deals, and More. Below this is a large banner with the text "EXPLORE YOUR NEXT Destination" and a background image of a coastal town with blue domes. A circular callout on the right states: "WHEN REDEEMED FOR TRAVEL, YOUR 91,480 PTS ARE WORTH \$1,372.20". Below the banner is a search form with tabs for Flights, Hotels, Cars, Things to Do, Vacation Rentals, and Cruises. The Flights tab is selected. The form includes fields for "From" (City or airport code), "To" (City or airport code), "Departing" (mm/dd/yyyy), and "Returning" (mm/dd/yyyy). There are also dropdowns for "Adults (18+)" (set to 1) and "Children (0-17)" (set to 0). Below these are checkboxes for "Nonstop" and "Refundable flight". At the bottom right of the form is a green "Search" button and the Expedia logo.

8:15am - 11:20am Alaska Airlines	6h 5m (Nonstop) PHL - SFO Alaska Airlines 1141	\$128.30 or 8,553 PTS one way No cancellation fee within 24 hrs	Select
Details & baggage fees ▾			
Rules and restrictions apply ▾			
1:05pm - 8:11pm Delta	10h 6m (1 stop) PHL - 3h 15m in DTW - SFO Delta 671, Delta 2113	\$137.00 or 9,133 PTS one way No cancellation fee within 24 hrs	Select
Details & baggage fees ▾			
Rules and restrictions apply ▾			
8:50pm - 11:54pm American Airlines	6h 4m (Nonstop) PHL - SFO American Airlines 1742	\$153.30 or 10,220 PTS one way No cancellation fee within 24 hrs	Select

Chase Expedia Travel Portal using the Chase Sapphire Reserve



# Top Card Recommendations

While with credit cards, the optimal strategy can vary for each individual based on their unique situation. These are the usual cards that I recommend most people start with **after at least one card**, this is usually an authorized user card, student card, secured credit card or similar products:

## Chase Sapphire Preferred\*

Overview:

- 60,000 UR point bonus after spending \$4000 in 3 months, worth \$750+ in travel
- 2x on Travel and Dining, 1x everything else
- \$95 annual fee
- Transfers to multiple airlines and hotels, including United and Hyatt
- No foreign transaction fees
- Trip Cancellation, Delay, and Lost Baggage Protection
- Auto Rental Insurance



\*Disclosure: I will benefit from referral bonuses if applying through the link above

OR

## Chase Sapphire Reserve

Overview:

- 50,000 UR point bonus after spending \$4000 in 3 months, worth \$750+ in travel
- 3x on Travel and Dining, 1x everything else
- \$450 annual fee
- \$300 annual travel credit
- Global Entry or TSA Pre credit every 4 years (worth \$100)
- Priority Pass lounge access
- Transfers to multiple airlines and hotels, including United and Hyatt
- No foreign transaction fees
- Trip Cancellation, Delay, and Lost Baggage Protection
- Auto Rental Insurance
- Discounts and Status with Hertz, National, and Silver Car by Audi



### Verdict:

Currently, the Preferred has a higher signup bonus with the same spend requirement. Chase currently allows you to only get the bonus on one of these cards, and not both, therefore the ideal strategy is to get the Preferred and potentially upgrade to the Reserve in year 2. This is because the Reserve allows the points to be redeemed at 50% more value when using their built-in Expedia portal, compared to 25% bonus on the Preferred. However, for those in a rush to get benefits such as lounge access, Global Entry credit, or in a rush to spend the bonus points before the first year, the Reserve may be a better option. I recommend reading through all the benefits on the official Chase website. Note that while many think you can enter ANY airport lounge once you have the card, the benefit is actually offered through Priority Pass network, which includes more than 1,100 lounges worldwide. In my person experience, the value of this perk varies on your travel pattern. In general, lounges in the US are limited, crowded, and low quality. In comparison, lounges abroad tends to be much nicer and the chances of overcrowding is smaller. Note that Chase has a **one sapphire rule**, so you can only have one card at any time and thus have can only realistically get one of the two bonuses. After **48 months**, you can cancel/downgrade your existing Sapphire and apply for a new one, though the rules can change at any time.





# Top Card Recommendations

There are several cards by Chase that earn Ultimate Rewards (UR) points, which can all be combined into the same points pool. Here are several no annual fee cards to increase your UR earnings:

## Chase Freedom\*

Overview:

- \$150 cashback or 15,000 UR pts after spending \$500 in 3 months
- 5% on quarterly rotating categories
- No Annual Fee

\*Disclosure: I will benefit from referral bonuses if applying through the link above



## Chase Freedom Unlimited

Overview:

- 1.5% on all spend (3% the first year, no additional signup bonus)
- No Annual Fee
- Consider the Ink Business Unlimited as an alternative



### Verdict:

Although these no annual fee cards earn “cashback”, they can be combined into your UR points if you have a UR-earning card like the Chase Sapphire Reserve or Preferred. As a result, a \$150 signup bonus could be worth \$225 in travel or potentially \$300+ if transferred to a partner like United or Hyatt. Note these cards do add to your Chase 5/24 count, so consider **Business Cards** for higher bonuses and not adding to your 5/24 count.



### Ink Business Preferred\*

Overview:

- 80,000 UR pt signup bonus, worth \$1000+
- 3x on Travel and Select Business Categories, 1% everywhere else
- \$95 annual fee
- Points worth 25% more when using Chase Travel Portal
- Ability to transfer to airline and hotel partners like United and Hyatt
- No foreign transaction fees

\*Disclosure: I may benefit from referral bonus if applying through the link above



### Ink Business Unlimited\*

Overview:

- 50,000 UR pt signup bonus
- 1.5% on all spend
- No annual fee

\*Disclosure: I may benefit from referral bonus if applying through the link above



### Ink Business Cash

Overview:

- 50,000 UR pt signup bonus
- 5% back on office supplies, internet, cable, and phone services, 2% at gas stations and restaurants, 1% everywhere else
- No annual fee



# Top Card Recommendations

I highly recommend starting with Chase cards due to the 5/24 rule. However, once you are past 5/24 or don't plan to exceed that limit, here are some solid offers from other banks:

## American Express® Gold Card\*

Overview:

- 40,000 MR pts after spending \$2000 in 3 months (referral offer)
- 4x MR on dining and groceries
- \$250 annual fee
- \$120 in dining credits (\$10/month), can be used on Grubhub, Seamless, Cheesecake Factory, Shake Shack and other participating locations
- \$100 airline incidentals credit (have to pick an airline every year)
- Ability to transfer to airline and hotel partners, including ANA, Delta, Emirates, Singapore Airlines etc.
- No foreign transaction fees

\*Disclosure: I may benefit from referral bonus if applying through the link above. Click **View All Cards with Referral Offer** and select **Personal Cards > American Express® Gold Card**



## American Express® Blue Business Plus\*

Overview:

- 10,000 MR pts after spending \$3000 in 3 months
- 2x MR on all spend
- No Annual Fee
- This is a **business card**, read section on applying for business cards first

\*Disclosure: I may benefit from referral bonus if applying through the link above



## Citi AAdvantage Platinum Select

Overview:

- 60,000\* AA miles bonus after \$3000 spend in 3 months
- 2x AA miles at gas stations, restaurants, AA purchases, 1x everywhere else
- \$99 Annual Fee (waived first year)
- First Checked Bag Free
- Preferred Boarding
- 25% off inflight food and beverages
- Also recommend checking out similar cards Barclays Aviator\* (60,000 bonus, no min spend, annual fee not waived) or AA Platinum Business\*\* to combine AA points



\*Bonus fluctuates from time to time between 50,000–60,000, wait for the higher offer before applying

\*\*Historic high was 75,000 bonus, recommend waiting before applying



# Top Card Recommendations

Below are additional cards based on broad categories where they excel:

## Top Card for Lounge Access

American Express Platinum Card

- 60,000 MR pt public signup bonus (recommend waiting for 100,000 offer)
- Access to widest selection of lounges, including American Express Centurion Lounges, Delta Sky Clubs, Priority Pass Lounges, Airspace Lounges, Escape Lounges, and Plaza Premium Lounges

## Top Card for Perks and Status

American Express Platinum Card

- 60,000 MR pt public signup bonus (recommend waiting for 100,000 offer)
- Marriott Bonvoy Gold Elite Status
- Hilton Honors Gold Status
- Uber VIP Status
- Global Lounge Collection
- Avis Preferred Status
- Hertz Gold Plus Rewards
- National Emerald Club Executive Status

## Top Cards for Cashback

Citi Doublecash – 2% cashback on everything, no annual fee.

Uber Card – 4% casback on dining, 3% hotel and airfare, 2% online purchases, 1% everything else, no annual fee.

Chase Freedom Unlimited – 1.5% on everything (3% first year), can be converted to Chase UR pts with premium card, no annual fee.

## Top Cards for Amazon

Chase Amazon Prime – 5% cashback at [amazon.com](https://www.amazon.com) and Whole Foods, 2% restaurants, gas stations, drugstores, 1% everything else, no annual fee (3% back on Amazon if Prime does not renew).

American Express Amazon Business Prime Card – \$125 Amazon gift card upon approval (\$100 for non Prime members), 5% cashback on Amazon, Whole Foods, AWS, 2% restaurants, gas stations, wireless telephone services, 1% everything else, no annual fee (must have Prime). Note this is a **business card**.

Disclosure: I may benefit from referral bonus if applying through the link above

Chase Ink Cash – This is somewhat advanced workaround. Buying Amazon giftcards at Staples allows you to effectively earn 5x UR points on your Amazon purchases. 50,000 pt signup bonus, no annual fee. Note this is a **business card**.



# Advanced Topics

Once you have gotten your first 1-2 cards, it is time to maximize your earnings even more with some pro-techniques!

## Business Cards

Many people are scared by the word “business” and think they do not qualify. However, most of you actually do! If you sell anything on Amazon, or sell your used furniture on Free/For Sale, or offer your photography services, you could qualify as a sole proprietorship and apply using your SSN! For more details, see this article: <https://thepointsguy.com/news/need-business-for-business-credit-card/>

## Plastiq

Having trouble meeting that minimum spend? A common complaint is that “I don't ever spend enough to meet the minimum spend requirements” . However, did you know you can use a credit card to pay for your tuition, rent, car loan or even your mortgage?! **Plastiq** is a service that charges a **2.5% fee**, and will send a check on your behalf to the institution you are paying to. I use Plastiq a lot to meet the bonus spends, where the returns of 30-40% far outweigh the fees. Furthermore, the service regularly does promotions, such as the 1.5% reduced fees this past summer. You can earn \$500 fee free dollars after making your first payment using my referral code: **901505**.

Disclosure: We both benefit from referral bonuses if applying using my referral code above

## Referrals

Earning additional points through referring your friends can greatly boost your points balance. The referral system can be complicated to navigate, and be aware that although bonus from signing up for new cards are not considered taxable income, bonus points from referrals ARE. Not all cards have referrals, and the bonus depends on time and specific card. Most referrals are around the 10,000 pts per referral. Note that for Chase cards, you can only refer the specific card you own, however, with Amex, you can generate a referral link and be rewarded if your friend chooses ANY card from that family, even if you don't currently own that card.

## Double-Dipping through Shopping Portals

On top of what you earn from credit card rewards, certain shopping portals allow you to get even more rewards by going through them. Below are a few examples:

**Rakuten:** Earn extra Amex MR points or cashback when buying from thousands of retailers such as Amazon, Macy's, Expedia, Grubhub, etc. Be sure to use a website such as **CashBackMonitor** for best rates.

Disclaimer: Signing up through my link will get you \$10 or 1000 MR pts, and I will be rewarded as well.

**United MileagePlusX:** Download the app to earn additional miles when shopping through the portal, and add your cards to earn at select restaurants. American and Alaska also offer similar portals, but you can only select one per card.

**Shop Through Chase:** If you have any Chase cards, go into the Ultimate Rewards portal and click "Earn Bonus Points" . There, you can find your favorite retailers and if you click through from the Chase portal before making your purchase you will earn additional points. Rates fluctuate from time to time, currently some examples include 3x for Nike, 3x for UNIQLO, 1x for Apple.



# Q & A

Common questions and concerns answered!

## **I want the signup bonus, but don't want to pay the annual fee after the first year!**

Most cards have a downgrade path. For example, one can get the Chase Sapphire Preferred 60,000 pt bonus, but then downgrade to a no annual fee card such as the Freedom after the first year. Simply send your bank a secure message, request through livechat, or call them to complete the process. This preserves your credit history while helping you avoid the annual fee.

## **Doesn't applying for too many cards negatively affect my credit score?**

Contrary to popular belief, it's actually the opposite! A factor in determining your score is actually how many open accounts you have, and the more the better! The score is also based on the average age of accounts (hence, your average tends to be impacted at first, but helps reduce fluctuation if you build a solid base of long-term cards at a young age. Your total credit utilization can also affect it, so someone using \$500 of a \$5000 credit limit has 10% utilization, which is very high and can hurt your score. However, someone with \$1000 usage of a \$30,000 credit limit is only utilizing 3%, which is much better. I recommend using **Credit Karma** to find out what is affecting your score.

## **What is 5/24?**

Chase automatically rejects all applicants who has had 5 or more open accounts with ANY bank in the past 24 months. If you are over 5/24, you will also be rejected for their business cards, however, if you are under 5/24 and apply for business cards, they will not add to your count. You can use **Credit Karma** to see how many accounts you have.

## **What is the difference between points vs. cashback, which is better?**

This can vary based on individual needs. The benefit of cashback is that there is a direct monetary value attached to your spending. For example, a card offering 4% back on dining gives you \$4 per \$100 spent. However, the value of a card with 4x pts on dining, which is 400 pts per \$100 spent, is harder to gauge. For Chase, you always have the option to cash out as cashback or use it as points, so your minimum redemption value is always as good as the cashback option. The points can be redeemed for even better value by transferring to certain partners, or used through the Chase Travel Portal. However, it can be more complex for American Express, where 400 points could result in less than \$4 when redeeming for gift cards, but can provide you value of over \$20 when transferred to airlines for business class awards. Therefore, I always recommend beginners start with **Chase** due to its simplicity and flexibility.

## **I never accrue enough airline miles before they expire! What do I do?**

The airline industry can be complicated to navigate. While I've never flown United, but whenever I fly Star Alliance carriers (EVA Air, Air China, Air Canada, etc.) I always accrue my miles with United. This is because compared to many Asian carrier loyalty programs that have a set expiration date no matter how often you fly with them, US based carriers extend the life of all your miles whenever there is any activity. As a result, I save my points in United and transfer the needed points remaining from Chase to book my award flights, such as EVA's business class. Keeping points in the bank's own reward portal also prevents points from ever expiring, so only transfer when you are ready to redeem.

## **I am not an American citizen, am I eligible for Global Entry & TSA Pre?**

Although TSA Pre is technically only available to U.S. Citizens and Permanent Residents, one can obtain TSA Pre by applying for Global Entry, which includes TSA Pre as part of the membership. Currently, Global Entry is also available to citizens of 10+ other countries, including India, UK, and Taiwan.





# Additional Resources

I learned all this within a year's time by reading blogs, watching Youtube videos, and being part of Facebook groups. Here are some of the resources I respect and follow:

## **AskSebby**

[Youtube](#) | [Instagram](#) | [Website](#)

## **Doctor of Credit**

[Website](#)

## **Credit Shifu**

[Youtube](#)

## **The Points Guy**

[Website](#)

## **One Mile at a Time**

[Website](#)

## **Brian Jung**

[Youtube](#) | [Facebook Group](#)

## **Prince of Travel**

[Website](#) | [Instagram](#)



