

Jiji Lee



24-year-old Jiji Lee is a recent graduate from the University of Toronto. She currently lives alone in Mississauga, balancing the excitement of newfound independence with the challenges of budgeting. Jiji often travels to Vancouver to visit friends and to Korea to reconnect with her family. While she loves exploring new destinations, the high cost of flights is a constant source of stress, especially as she hasn't started earning a steady income yet.

Her current credit card is with BMO, featuring a cashback plan that she finds simple and familiar. Recently, her boyfriend, who frequently earns rewards through his Aeroplan card, suggested she look into travel credit cards. However, Jiji is unsure if switching to a travel card is worth it. She's hesitant to give up the straightforward benefits of her cashback plan and feels overwhelmed by the complicated world of points, miles, and travel perks.

Jiji wants to reduce travel costs and make the most of her trips, but she needs clear and personalized advice to help her decide if a travel card would truly benefit her financial situation and travel habits. She hopes for a solution that's easy to understand, fits her budget, and offers tangible savings.