

By Aaron Radcliffe

Travel Hackers unite! I definitely put a lot of time into this round of Credit Card Power Rankings, but am very pleased with the results. Most interesting movements? Definitely becoming more impressed with Citi's Thank You. It's a versatile card, and the more I use and research it... the more I like it!

Also, super stoked to include Charles Schwab debit card into the mix. I know it's not a credit card, but it's absolutely essential in any Travel Hackers arsenal. More info below if needed. These are the best credit cards for [travel hacking](#).

1) Chase Sapphire Preferred



Sure, the signup bonus and waived annual fee are enviable. But the Sapphire's true dominance is in its lucrative points earnings, 7% annual dividend, and access to Ultimate Rewards and all of their versatility. Sapphire is King.

2) Schwab Debit Card



Ok, yes, we know. This is not a credit card. But it is essential for every traveler! Why? No fees. No bank fees, no maintenance fees, and most importantly, no ATM fees. Every single ATM fee on the planet is reimbursed at the end of the month when you bank with Schwab (and it's free!).

3) Chase Ink Plus



If you are a business owner, this card is the epitome of a 'no-brainer', and if it weren't for such a hefty minimum spend, it maybe would have a chance to compete with the Sapphire... maybe.

4) BarclayCard Arrival Plus



2x's on every spend is sweet, and more and more hackers are becoming very vocal about this replacing the Sapphire Preferred and becoming their new go-to. While we definitely see great value in Barclay's points, Ultimate Rewards still gets a decisive edge.

5A) Citi AAdvantage



Citi dropped the signup bonus from 50k to 30k, which sucks, but keep an eye out as it will inevitably go back up. In the meantime, 30,000 AA miles are still very valuable, especially for only \$1,000 minimum spend.

5B) Chase United



Just like the Citi AA, Chase United is giving away 30,000 miles for \$1,000 minimum spend and a waved annual fee. It's basically the same exact card, it just depends on which miles you prefer.

6) Citi ThankYou Premiere



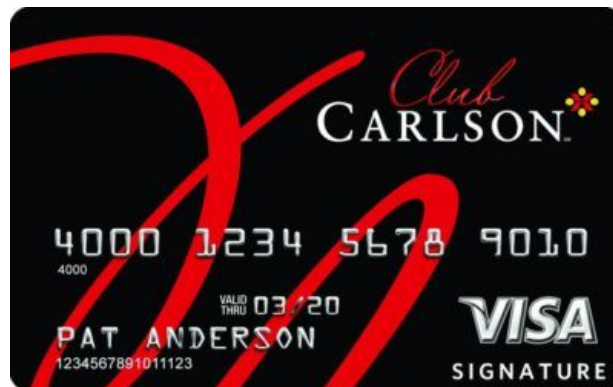
With 3x's points on travel and 2x's points on dining, this card has a better earnings potential than the Sapphire Preferred or Arrival Plus. The only downside is the transfer partners aren't as enviable.

7) Amex Premier Rewards



This guy always seems to travel under the radar, but it's a fine card and deserves more attention. The annual fee is waived the first year and \$195 every year after, so unless you have a specific reason to keep this card, get in and get out.

8) US Bank Club Carlson



This is the only branded hotel card to make the Power Rankings, and deservedly so. 85,000 points sign up bonus and 40,000 points annually to offset the annual fee? You can rack up a lot of free lodging on this card, and very quickly.

9) Chase Southwest



If you are traveling within North America, this card could be your personal number one. Southwest points are so valuable and easy to use. No blackout dates, no hidden fees – it's probably the best system out there... they just don't service enough international destinations.

10) Amex Starwood Preferred



The 25k bonus is nice, but this card is typically tied to 4 or 5 star hotel stays, which is why luxury travelers love and promote it, and NN doesn't place it as highly. But it's a fabulous travel card, and in particular, the 25% bonus transfer is an awesome deal.

11) Chase British Airways



This card gives you access to the ever-controversial Avios points (and they can be a b**ch.) But! If you do a bit of research, you'll see the card has tremendous value, particularly when redeeming miles to fly around South America.

12) Barclay Frontier



Straightforward and easy. You get two free roundtrip flights for a \$69 annual fee. The \$500 minimum is a breeze, making it a perfect card for an app-o-rama.

13) Chase Freedom



The best of both worlds! The Freedom is a perfect place to start for beginners, but it is also mandatory in the arsenal of the Hacking master. The new \$150 signup bonus isn't anything to lose sleep over, but the 5x's rotating categories and ability to transfer to Ultimate Rewards is why this card is a necessity.

How do I create this list? A few factors.

1) Current Deals

Credit card companies are constantly changing their cards' benefits, as well as offering new promotions. As banks make their changes, so will I.

2) My personal experience

At any given point I have 10-15 credit cards, and I know the in's and out's of these cards very well.

3) Recommendations via other sources

Although I'm pretty good at this stuff, I will admit that some are better, and there are a few resources in particular I hold as gospel. ([thepointsguy](#), [millionmilesecrets](#), [nomadicmatt](#), [frugaltravelguy](#).)

4) Personal Preference

While I try to make my recommendations as middle-of-the-road as possible, some people just flat out prefer different point systems and airlines.

5) Quantity over Quality

This is where NomadsNation Credit Card Power Rankings may differ from others. A lot of Hackers (daresay a majority) passionately pursue points and miles to be able to fly first class, business class, or stay in luxurious hotel suites for free. Believe me. It's awesome, and I fully support them. In contrast, [I promote traveling more efficiently](#), in hopes to prolong my travels. I would rather use my 80,000 miles for **two** flights in economy, then **one** flight in business. That is the goal of the NN. The Power Rankings will reflect that mindset.

6) Realistic Expectations

The most lucrative offers are sometimes require the most challenging spending requirements. Do I want 100,000 American Airlines miles? Duh. But spending \$10,000 in three months is a bit outside of my financial capacity. NomadsNation writes for the common traveler.

Come on. What do you think? Think we missed one of the best credit cards for travel hacking? Any deals expired? Comment below! Thanks guys!