

FREE TRAVEL RESOURCE

The Beginner's Guide to Travel Credit Card Points.

How to choose your first travel rewards card, understand points, and start planning cheaper flights.



JFK → Rome, round-trip: **80,000 miles + \$65**

by Zach · CallMeByZach · 36+ countries

Points in three steps.

Three ideas. That's the whole foundation.

01 **Earn**

Some credit cards give you points or miles when you spend. Many give extra on categories like dining, groceries or travel, and 1 point per dollar on everything else.

02 **Understand the value**

A point isn't a fixed amount of money. The same points can be worth more or less depending on the program and how you use them.

03 **Use them for travel**

Depending on the card, you can book through its travel site, move points to an airline or hotel program, or cover past travel purchases.

Points or cash back?

Both are real rewards. They just work differently.

01 **Cash back**

Simple. You earn a percentage back and it's worth exactly that. Nothing to learn, nothing to transfer.

02 **Travel points**

Take a little learning, but can stretch further when you use them for flights or hotels. They can also be worth less if you use them poorly.

Award flights aren't free.

Even when miles cover the fare, you usually still pay taxes and fees in cash. On my trips that was \$60 to \$65.

BEFORE ANYTHING ELSE

Points are only worth it if you pay your balance in full, every month.

Credit card interest and fees can easily cost more than any rewards you earn.

Never spend more than you would anyway just to earn points.



ROUND-TRIP • COMPLETED

JFK → Rome

June 14 – July 11, 2025 • Delta Air Lines • Main Cabin

MILES

80,000

CASH PAID

\$65

SAME FLIGHT IN CASH

\$875

CASH AVOIDED*

\$810

"I flew round-trip from New York to Rome using 80,000 Delta miles and \$65 in cash. The same flights were about \$875 in cash. My Delta Reserve card's TakeOff 15 benefit took 15% off the miles."

About 1.01¢ per mile. *Cash fare minus the taxes and fees I paid. Not profit, and not net of card annual fees.



ONE-WAY · UPCOMING · NOT FLOWN YET

JFK → São Paulo

November 9, 2026 · Delta Air Lines · Main Cabin

MILES

58,000

CASH PAID

\$60

SAME FLIGHT IN CASH

\$700

CASH AVOIDED*

\$640

“For my upcoming Brazil trip, I booked a one-way Delta flight from JFK to São Paulo for 58,000 miles and \$60. The same flight was about \$700 in cash.”

About 1.10¢ per mile. *Cash fare minus the taxes and fees I paid. Not profit, and not net of card annual fees.

How I use my cards.

01 **Earn**

I earn Amex Membership Rewards points with The Platinum Card: extra on flights booked directly with airlines, 1 point per dollar on most other spending.

02 **Move**

Points transfer to Delta SkyMiles at 1:1, and I combine them with miles already in my account. Amex charges a small fee on U.S. airline transfers.

03 **Redeem**

My Delta Reserve card's TakeOff 15 takes 15% off the miles on Delta-operated award flights booked on delta.com or the app. Taxes and fees stay the same.

Beginner card cheat sheet.

Groups show how beginner-friendly a card is. They're not rankings. Fees and rewards are from each issuer's website, checked 2026-10-18. They change, so confirm on the issuer's site before applying.

STARTER FRIENDLY

No annual fee, simple earning. A low-pressure way to learn how points work.

Wells Fargo Autograph Card

\$0 annual fee · Wells Fargo Rewards points

Earns most on: 3X on restaurants, travel, gas and EV charging, transit, popular streaming and phone plans

Capital One VentureOne Rewards

\$0 annual fee · Capital One miles

Earns most on: 1.25X miles on every purchase

EVERYDAY POINTS BUILDER

Earn more on the things you already buy, like food or everything.

Capital One Venture Rewards

\$95 annual fee · Capital One miles

Earns most on: 2X miles on every purchase, no cap

American Express Gold Card

\$325 annual fee · Amex Membership Rewards points

Earns most on: 4X at restaurants worldwide (up to \$50,000 a year, then 1X)

FREQUENT TRAVELER

Modest fee, flexible points you can move to airline and hotel programs.

Chase Sapphire Preferred Card

\$95 annual fee · Chase Ultimate Rewards points

Earns most on: 5X on travel booked through Chase Travel

Citi Strata Premier Card

\$95 annual fee · Citi ThankYou® Points

Earns most on: 10X on hotels, car rentals and attractions booked through cititravel.com

PREMIUM PERKS

High annual fees. Only worth it if you'll actually use the benefits. Do the math first.

Capital One Venture X Rewards

\$395 annual fee · Capital One miles

Earns most on: 10X on hotels and rental cars booked through Capital One Travel

The Platinum Card from American Express · I use this

\$895 annual fee · Amex Membership Rewards points

Earns most on: 5X on flights booked directly with airlines or through Amex Travel (up to \$500,000 a year)

Delta SkyMiles Reserve American Express Card · I use this

\$650 annual fee · Delta SkyMiles

Earns most on: 3X miles on purchases made directly with Delta

How to choose your first card.

01 **Start with your spending.**

Pick a card that rewards what you already buy. A grocery bonus is useless if you rarely cook.

02 **Be honest about the fee.**

A \$95 or \$325 fee only makes sense if what you earn and use beats it. No-fee cards are a fine place to start.

03 **Match how often you travel.**

Once a year? Keep it simple. Several trips a year? Transferable points start to pay off.

04 **Simple beats perfect.**

One card you understand and pay off every month beats three you don't.

Is this a good use of points?

Before I book with miles, I compare against the cash price. This 30-second check shows roughly what each point gets you. No single number is “right”; flexibility and fees count too.

The formula

$$\begin{aligned} & (\text{Cash fare} - \text{cash fees}) \\ & \div \text{points used} \times 100 \\ & = \text{cents per point} \end{aligned}$$

Hypothetical example

A flight costs \$500 cash, or 30,000 points + \$50 in fees.

$$(\$500 - \$50) \div 30,000 \times 100 = \mathbf{1.5\text{¢ per point}}$$

My Rome trip

$$(\$875 - \$65) \div 80,000 \times 100 = \mathbf{\text{about } 1.01\text{¢ per mile}}$$

How to find better award flights.

01 **Search the cash price first.**

Look up your exact flights on [Google Flights](#) or the airline's site. That's your comparison number.

02 **Search with miles on the airline's site.**

Switch to "shop with miles" for the same dates. Award prices change with demand, like cash fares.

03 **Check the cash you still owe.**

Taxes and fees vary by route and airline. Add them to your math.

04 **Confirm seats before you transfer.**

Transfers to airlines usually can't be undone.

My travel points checklist.

- ☐ I pay my card balance in full every month.
- ☐ I picked a card that fits what I already spend on.
- ☐ I know the annual fee and whether it's worth it to me.
- ☐ I priced the same flight in cash.
- ☐ I did the cents-per-point math.
- ☐ I confirmed award seats before transferring points.

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