

**Credit cards are the best if you want to travel for free**

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Imagine fulfilling your dream of traveling to the other side of the globe, without using your wallet! Many people who know how to use their credit card benefits travel frequently without using their money, only the points they accumulate with their credit card. That is what an opinion article is all about, breaking the myth that only rich people can travel. The author Matt (2011) talks about how we can use credit card recommendations to travel wisely. Challenges the idea that travel is only for the rich Matt takes the opportunity to show us how smart choices can make our trips possible for anyone, regardless of their bank account balance. “You Don’t Need to Be Rich to Travel” From LIVE LIMITLESS, Matt (2011). “I don’t know what it is about the terms “rich” and “travel” that society has seemed to put together but unless you’re talking about how “rich” in thought, character, and experience you will be when you travel, then they have nothing to do with each other.”

The author Ariana Arghandewal (2023) gives insights to Matt’s article, because both talk about the utilization of credit cards rewards. From Bankrate the advantages of using credit card points for traveling. You accumulate these points whenever you make a purchase with your credit card. Allowing people to transform their daily expenses into many opportunities to spend time and stay anywhere in the world. Arghandewal (2023) “Use points and miles to access travel opportunities that would otherwise be out of reach, such as international business- and first-class tickets.”

I totally agree with the author Matt. Without a doubt, traveling for free or with discounts is very convenient for people and this is how our credit card companies do good marketing, and more for people who may not have considered traveling as an option before. Credit card rewards also offer exclusive benefits that enhance the travel experience, such as airport lounges. Claire Tsosie (2023) “When you get a premium credit card with airport lounge access, you might have a grand vision of entering the first lounge you see with a flash of your credit card and a smile, then sipping complimentary wine and enjoying free massages until your flight boards.” In most of the VIP

lounges everything is unlimited, from the drinks to the food. Additionally, in these VIP lounges you can find showers, spas, and transportation from the VIP lounges to your gate.

In responding to Matt's article, by taking advantage of all these benefits of credit cards, it makes your travel experience as luxurious as the destination. However, these credit card advantages also come with disadvantages, it is a little inconvenient that there may be annual fees, very high interest rates, etc. Each credit card has its own VIP lounges and its own benefits, you choose which credit card company suits you best depending on how much you want to pay for annual fee, what part of the country you live in and where you travel most often. The best credit cards according to the article are Chase Sapphire Preferred, Chase Sapphire Reserve, Gold American Express, Platinum American Express and Capital One.

The financial life of college students is very limited. The decision to travel abroad, particularly to Europe, is associated with high costs and often prevented for students. Credit cards are a solution for university students to use their credit card points and to finance cheap travel and accommodation anywhere in the world. In general, credit card points allow you to prioritize financial experiences, offering a practical solution for traveling. Many students dream of being able to travel, but most of them are not well off financially. But all this is possible if you travel on a budget, such as buying your plane tickets with points and staying in hostels. You don't have to travel like a rich man. but everything is possible. "A credit card allows you to make purchases without carrying around cash," said Baker Lee (2022), founder, owner and president of Apex Financial Services. "Using a credit card at hotels and car rentals is a big plus because it does not tie in additional cash which can be in shorter supply when you're younger."

While credit card points have many attractive benefits, it is important to know and learn the risks and dangers that come with having credit cards. The critical thing about having credit cards is not

knowing how to handle them properly. Especially among students who deal with credit cards as student loans. Many students report alarming cases where they do not pay their credit cards, because they do not have money or because they do not remember that they had to pay it or because they do not care. But what happens when credit cards are not paid on time? Cases of unpaid balances often result in the imposition of interest rates, which can affect people who may already be dealing with student loans. These cases serve as a teaching and warning for neglecting timely payment of credit cards.

Although credit cards have many advantages, they also have many disadvantages, especially if you do not know how to use them. When I got my first credit card when I graduated High School, I was only 18 years old, I was excited. But one month I forgot to pay the bill, and when I finally checked, they charged me a huge interest charge. And at that time, I didn't have much money and I didn't have the money to pay for it. It was a tough lesson about the importance of timely payments.

In responding critically to Matt's article, Amanda Barroso and Bev O'Shea (2023) talks about "Minimize Credit Score Damage from Late Payments" argues the failure to pay the minimum amount on time on credit card balances can have serious financial consequences, mainly in the form of accrued interest. "If you have otherwise spotless credit, a payment that's more than 30 days past due can knock as many as 100 points off your credit score. If your score is already low, it won't hurt it as much but can still do damage." This can lead to a cycle of debt from which it becomes increasingly difficult to break free. The responsible use of credit cards is not only to take advantage of the benefits, but also to ensure future immediate and long-term financial opportunities. Experts constantly talk about the importance of using credit cards and emphasizing the direct impact on credit scores. A healthy credit score not only makes it easier to access lower interest rates, but it also becomes an important financial asset, such as the purchase of properties

or homes. The responsible use of knowing how to use credit cards is not simply for short-term gains, it is a strategic investment in one's financial future.

In conclusion, by delving into the benefits of credit cards, financial well-being and future opportunities, we have discovered not only their ability to allow you to travel practically for free, but also as a solid financial future. As we reflect on this journey, it becomes evident that credit cards when used wisely, we can acquire immediate rewards, which greatly helps our credit scores and homeownership. Beyond the points, this opinion article has highlighted the importance of financial education and responsible budgeting and minimum payments to build a safe and prosperous future. A well-planned trip, when combined with wise financing, becomes an unforgettable experience. I wanted to add something personal to my essay, that I have a personal credit card with benefits that allows me to travel without spending much, literally for free. It is incredible, because I wanted to write and talk a little about the subject so that my schoolmates who do not know about this can travel like me. I hope I have done so by talking about these points and thinking about our future and managing your money well.

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