

Most Recommended Credit Cards



The list below includes my most recommended cards to use with the Lux Travel Hacks system.

Before applying for any of these cards, make sure your credit karma or myFICO is 650+ and make sure you have had at least one card with a \$1,000+ limit for at least 3 months.

Important Notes:

- ✓ If you're starting from scratch, you most likely got a secured card or another \$300-\$1,000 limit card to start - give that at least 3 months, then get a Chase Freedom (or Capital One Venture One Rewards / Quicksilver if you can't get Freedom approved even after reconsideration). After 3 months of THAT card, feel free to follow this list.
- ✓ If you have \$50,000+ of monthly spend, sign-up bonus points might be less important to you, so if you choose to skip cards, make sure you maximize your spend with category bonuses. You should still be careful of the order due to Chase 5/24, and remember that most business cards (other than Capital one, basically) will NOT report on your personal report, and will NOT increase your 5/24 status.
- ✓ Always be aware of what your 5/24 status is... if you're over 5/24, ignore the Chase cards on this list.
- ✓ For best results, make sure to leave 45 days between card applications issued by the same bank. If issued by different banks, you should apply for multiple same-day, assuming you can hit all bonus spends inside their respective windows... never miss a bonus!
- ✓ Sign-Up Bonus Points may change over time, but the order in this list holds true regardless.



RECOMMENDED LUX TRAVEL HACKS CREDIT CARDS

- ✓ [Chase Sapphire Preferred / Chase Sapphire Reserve](#) (Either works, but you have to choose only one due to Chase restrictions. A good strategy if you have a spouse/partner is to get both cards between the two of you.)
- ✓ [American Express Gold \(Personal\)](#)
- ✓ [Chase Ink Business Preferred](#)
- ✓ [American Express Platinum \(Personal\)](#)
- ✓ [Chase Ink Business Unlimited](#)
- ✓ [American Express Business Platinum](#)
- ✓ [Capital One Venture X](#)
- ✓ [American Express Business Gold](#)
- ✓ [Chase Ink Business Cash](#)
- ✓ [Chase Freedom Flex](#)
- ✓ [Capital One Spark Miles for Business](#)
- ✓ [Citi Premier/ Citi Prestige](#) - Choose one based on your specific use of the card/benefits
- ✓ [Citi Double Cash](#)

The List Doesn't End Here...

After this point, feel free to choose cards that fit your specific travel situation.

If you'd like to get co-branded (airline/hotel) cards, now is the time to do so.

At this point, you will also be over 5/24, assuming you did the whole list inside of 2 years, so if co-branded cards make sense for you, you'll likely have to wait until your back under 5/24 before applying for any Chase co-branded cards, but there are many others to choose from in the meantime.

