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A Vacation in the making with Flyer Miles rewards.

by Derek Lenehan

Frequent flyer credit cards are, in my own opinion, the flashiest of all rewards programs. It sends the message: 'I'm so dang cool my credit card company flies me places for nothing! Ha! And all your company gave you was a spice grinder and new blender! I scoff at you, peasant!'

Alright, well, maybe not exactly that, but you know what I mean. Frequent flyer cards are the rulers of reward offers, the sultans of specialty cards, the Cadillacs of the credit cards. If you know something better than being handed a vacation for spending with a credit card, please e-mail me and tell me because it seems like a pretty sweet deal from where I'm sitting.

They work very much like other reward offering cards. There is a ratio of dollars spent to frequent flyer miles acquired, which is different for nearly every card. The miles can be redeemed with an airline and also, depending on the card, a hotel chain, a rental car agency, or a cruise line. Frequent flyer cards also vary in partners, so if you are particular about who you fly with or where you stay, research before you apply.

Some examples of the various frequent flyer cards out there are:

The Chase Travel Plus Platinum Visa Card. This card offers a ratio of one mile earned for each dollar spent. Its miles are usable for plane tickets, rental cars, hotel rooms, and cruises. The miles can also be used with 250 different airlines, without any restrictions. For all of these rewards, the card does come with a \$29 annual fee.

Blue Sky from American Express. This annual-fee-free card also gives members the choice of air, road, sea, or bed and features one-mile-per-dollar-spent ratio. A potential customer can also select any airline, hotel, car rental agency, or cruise line to redeem their points with. Card holders also receive benefits ranging from personal health insurance while traveling to the guarantee that any purchase a customer wishes to return - if the merchant will not take it back - will be reimbursed up to \$300 per item by American Express. If you plan to go on a vacation at any point in your life, these are good things to have.

The Miles Card from Discover Card. Of all the frequent flyer cards I have researched, I would personally choose this card. With a one-to-one mile-to-dollar reward ratio, no annual fee, the lowest regular APR I found (10.99%, and, oh yeah, that's after a full year of 0%), it is a pretty lucrative card. Of course that is neglecting the 12 thousand bonus miles one receives upon approved application, as well as the one thousand bonus miles each month you make a purchase, for the first year.

If you're not a believer in the beauty of frequent flyer cards after all that, I just don't know what to say at this point. Well, actually, I'd like to say that you're going to have to spend a lot more than the savvy frequent flyer card crowd if you want to get off your own little plot of land.

by Derek Lenehan

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