



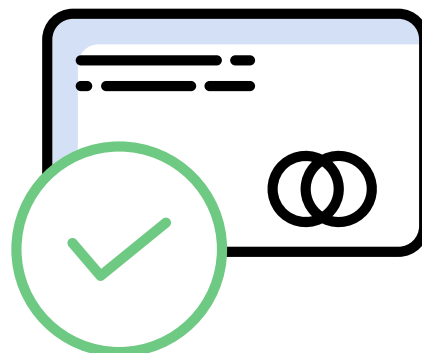
MY TOP TOOLS TO

MASTER

CREDIT CARDS

DANIEL ILES

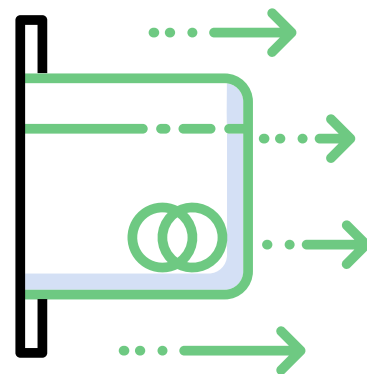
Card Maximizer Card



CARD MAXIMIZER CARD >

Shows you the best credit card offers for each category. Sort by business, personal and get the most current offers. ALWAYS check this site before applying for a new credit card, you may find a better offer.

Card Match Tool



CARD MATCH TOOL >

This tool takes some simple personal info (it's secure, I promise) and match it with current credit card offers. These offers are often way higher than what's available through the credit card website or any kind of advertising you might see.

Think of this as a credit card offer you get in the mail on steroids. It won't hurt your credit, and it's free to check as many times as you want.

Just recently I got an extra 100k points with AMEX (\$2,000 value) by using this instead of the publicly advertised offers

Max rewards

MAX REWARDS >



No sponsorship or affiliation. This is the free app I use to keep track of all my credit cards and their benefits. This app lets me see which card would be best for which purchase, online and in store. It also updates my balances, benefits, and points earned. They do have a paid feature which automatically activates bonus offers on your credit card. I find this well worth the small monthly fee so I never have to manually approve these offers myself.

Rakuten

RAKUTEN >



Easily enter any online store and find all the best ways to get cash back. This will show you all the credit cards that will get you the most cash back on any site. Plenty of features to save you money shopping online.

This site does offer me a referral code in which I am compensated if you were to sign up at no additional cost to you. This did not influence my decision to add it to this list, it saves me money so I use it.

TRAVEL HACKING WITH POINTS

Award Mapper

AWARD MAPPER >



Find hotels with partners no matter where you go. Once you get a high end loyalty status (for free) with a certain chain like Hyatt or Marriott this tool will help you get free upgrades, breakfast, late checkout, ect wherever you go. This tool help you find all relevant hotels in any city. It instantly transforms a regular free room worth \$80/night into a room worth \$200/night.

Award Hacker

AWARD HACKER >



This is one of the most convenient tools for planning a flight using credit card points. Find flights that can be booked with points on one site (huge headache saver for transferring points to partners).

Points Partner Transfer Guide



POINTS PARTNER TRANSFER GUIDE >

Guide to transferring points to travel partners. Travel partners often give the best VALUE per point. If you want to maximize your points, this tool is useful. If you want to ball out and book JFK to CDG first class, it is essential.



Google Flights

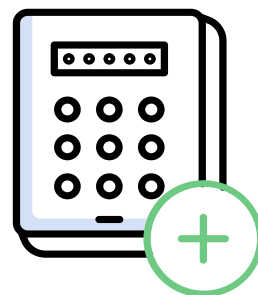
GOOGLE FLIGHTS >



For people who need flights on specific days (people who have real jobs and set vacation periods) should bookmark this one IMMEDIATELY. Google is really flexing some futuristic computing power to tell you exactly which day is cheapest to fly no matter where you want to go.

SAVE OR REPAIR YOUR CREDIT

Free FICO Score

[FREE FICO SCORE >](#)

This is where you can get your FICO score for free without a hard pull, or setting up an account. You don't even have to be a customer. Unlike most apps such as Credit Karma which gives you an inaccurate credit score (Vantagescore), this app will give you the same score banks use (FICO Score) so you can be sure you know what your REAL score is.

Free Credit Report

[FREE CREDIT REPORT >](#)

This is the only place to check your credit report for free. It's backed by the US Government and you can get one report from each bureau Experian, Transunion, and Equifax once per year. I recommend checking one of these every four months, this will maximize the amount of times you get to review your report in one year (3 times total). This will not count as a hard pull on your credit so your score will not drop when checking this.

Credit Report Checklist

CREDIT REPORT CHECKLIST >



THE checklist for your credit report before applying for a house / vehicle / credit card. The FTC found that 5% of people had errors on their credit report that could be damaging their credit, this checklist will help you understand WHAT is on your credit and help you fix any errors. This PDF also has an example dispute letter which you can copy for contacting these institutions.



OTHER HIGHLY RECOMMENDED RESOURCES

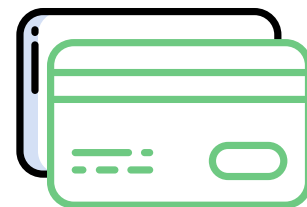
LOCAL MORTGAGE INTEREST RATES



[LOCAL MORTGAGE INTEREST RATES](#) >

Always know what the best interest rates are in your area. This tool will pull back the curtain showing you the REAL current interest rates for mortgages. Use this tool before applying to refinance, purchase a new home or rate shopping. This cheat-sheet will let you skip the lengthy negotiating process and get the best loan possible right away.

CreditCards.com

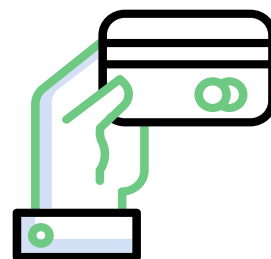


[CREDITCARDS.COM](#) >

One of the best online resources for learning more about specific credit card offers. It is my first source when reviewing credit cards. Think «the Wikipedia for credit cards».

The Points Guy

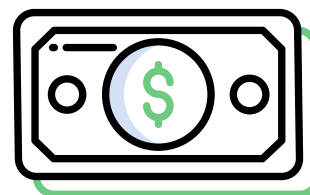
THE POINTS GUY >



This site operates with many affiliate links and gets paid for advertising credit cards however they are also in close communication with many credit card issuers and often publish news faster than other sources.

Doctor Of Credit

DOCTOR OF CREDIT >



A great blog with up-to-date information and plenty of higher level information once you know the basics. This is where the credit card pros go to get insider info and first.

R/Churning

R/CHURNING >



These guys are obsessed with credit cards and squeezing every dollar out of them. Once you know what they are talking about and can understand their vocabulary go hang out with them. Usually some pretty interesting high-level discussions. This forum has daily updates and often leaks insider information about new credit cards/offers.