

# How to Maximize Credit Card Points on Everyday Purchases

## Groceries and Supermarkets

Groceries are a staple expense, which makes them an ideal candidate for points optimization...

Use cards like the Amex Blue Cash Preferred or Chase Freedom Flex...

## Dining Out or Ordering Food

Whether you dine out, order delivery, or use apps like Uber Eats, your meal spending can rack up points fast...

Choose a card like the Amex Gold Card or Chase Sapphire Preferred...

## Gas and Commute Expenses

Gas and commuting costs are consistent expenses, and many cards offer generous bonuses in this category...

Use cards like Citi Custom Cash or Discover it when they offer gas as a rotating bonus...

## Online Shopping and Subscriptions

In a digital-first world, online purchases are more common than ever-and they offer a big opportunity for earning points...

Use issuer portals for added bonuses, pay for subscriptions with a rewards card...

## Utility and Bill Payments

Yes, even your electric bill and Wi-Fi subscription can earn you credit card points...

Use a flat-rate rewards card if no bonus category applies, automate monthly bills...

# **How to Maximize Credit Card Points on Everyday Purchases**

## **How to Avoid Losing Credit Card Points**

Earning credit card points is one thing-keeping them safe is another. Many cardholders lose their points due to avoidable mistakes...

Avoid closing accounts with unredeemed points, set activity reminders...

## **Tools and Apps to Track Your Credit Card Points**

Managing multiple credit cards, bonus categories, and expiration dates can be overwhelming. Tools like AwardWallet, CardPointers, and MaxRewards help optimize and track your credit card points efficiently...

## **Call to Action**

Now that you know how to earn and protect your credit card points, it's time to use them wisely.

Read Next: [How to Redeem Credit Card Points for Maximum Value](#)