



Bulking Up the Foodie's Budget: CardRatings Gives Simple Strategies

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There are several ways to pile more on the plate when using credit cards for consumables

Foster City, CA – Nov 10, 2020 – Some savor flavor more than others and approach dining and cooking as sport over necessity. “Foodies,” as they’re affectionately known, have a “sport” that can get rather costly. [CardRatings.com](https://www.cardratings.com) launches a guide for food lovers to eke more value out of credit cards when grocery shopping and dining.

“Getting more out of a credit card isn’t as simple as mindlessly racking up rewards,” explains Jennifer Doss, CardRatings’ editor. “There are specific strategies foodies can take for maximum results.”

Find our full guide here: [6 ways foodies can get more from credit cards](#).

Food bites a good chunk out of the family budget. The United States Department of Agriculture reports that in 2019, Americans spent an average of 9.5% of disposable personal incomes on food—divided between food at home (4.9%) and food away from home (4.6%). While foodies drop some serious cake on high-quality ingredients and top-notch restaurants, epicureans still can fatten up food budgets by using credit cards wisely.

Here are six ways foodies can get more from a credit card:

1. **Cash back on groceries and kitchenware:** It’s fairly simple to earn cash back on food-related items, but some cards offer higher rates than others.
2. **Earn rewards on dining out and delivery:** Foodies come in a variety of forms, from those who are home chefs to those who are always trying new restaurants or ordering out. It’s important to choose the credit card that most complements the foodie’s lifestyle.
3. **Quarterly bonuses:** There are certain [cash-back credit cards](#) that allow cardholders to get money back in bonus categories that rotate each quarter.
4. **Beware of foreign transaction fees:** For those who travel abroad, or use foreign currency, it’s a good idea to use a card that doesn’t charge foreign transaction fees.
5. **Get creative with gift cards:** A credit card may earn 3% cash back at grocery stores, but food isn’t the only item consumers can buy at a supermarket. Gift cards for restaurants are often available at grocery stores. Catch our drift?
6. **Dining rewards programs:** Joining a [credit card rewards program](#) specific to dining can be a great way to boost credit card profit and make more room to splurge. Some programs offer extra miles or points in addition to what is already earned when dining at a restaurant.

Being smart and savvy when choosing a credit card can add a whole lot of spending power to the foodie’s budget. It helps to compare options and be aware of what those options are.

About CardRatings

CardRatings is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. CardRatings is a member of the company’s expert research and publishing division.

CardRatings innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

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