



CardRatings.com Outlines Best Ways to Meet a Credit Card's Minimum Spend

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There are plenty of ways to effectively meet the requirement even in the midst of a life-altering pandemic

Foster City, CA – March 31, 2021 – There are dozens of ways for cardholders to meet their credit card minimum spend requirement. Experts at [CardRatings.com](https://www.cardratings.com) thought it best to narrow it down to a more manageable list.

The leading credit card comparison site shares a new resource: [Ways to Meet Your Minimum Spend Requirement](#).

“For many people, the pandemic changed the way they’re spending money,” explains Brooklyn Lowery, senior managing editor for CardRatings. “such as staying home rather than vacationing, delaying or scaling back big events like weddings or even just commuting less and spending less on gas and transit. That means meeting a minimum spend and earning a bonus could look a bit different than it did in the pre-pandemic days.”

It can be trickier than it seems, but credit card bonuses can be worth hundreds or even more than a thousand, so it’s worth making a plan to meet the spending threshold and earn the bonus.

“It would be a shame to miss out on the welcome bonus,” continues Lowery, “especially during a time when many creditors are offering bigger and better signup bonuses than a year ago. It’s always a good idea to [compare credit cards](#) before signing up, too, since the signup bonus is just one factor to consider when choosing a credit card.”

Those applying for a new credit card, or who have recently opened one, should jot down planned purchases to estimate how they’ll meet the minimum spend. This can help avoid spending wildly during the last week of the bonus-earning period, when it would be tempting to make unnecessary purchases just to reach the minimum.

Here are some of the top tips from our 19 Ways to Meet Your Minimum Spend Requirement list:

- 1. Plan your credit card application around a big purchase.** This is probably the easiest way to meet a minimum spend requirement.
- 2. Complete a home improvement project.** When hiring contractors for home renovations, make sure they accept credit cards first.
- 4. Pay medical expenses.** It’s probably one of the least fun ways to achieve a minimum spend requirement, but paying for medical expenses with a credit card may be a way to carve out a sizeable chunk.
- 6. Buy a new cell phone.** This can be helpful when done in conjunction with applying for a credit card with a 0% APR period on purchases.
- 7. Adopt a pet.** This is only a suggestion if the cardholder is already considering adoption.

“The goal shouldn’t be to meet the minimum spend at all costs,” concludes Lowery. “The mission should be to use the credit card on necessary or purchases that you’d be making anyway. Anytime you use a credit card, it’s critical to stick to your budget and to live within your means.”

About CardRatings

CardRatings is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company 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 QuinStreet’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. Sign up for the bimonthly newsletter [here](#).

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