



CardRatings.com Announces Best Credit Cards of 2022

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Consumer scores dip overall; cash-back rewards cards remain a favorite

Foster City, CA – Feb. 9, 2022 – [CardRatings.com](https://www.cardratings.com) announces its picks for the [Best Credit Cards of 2022](#). This year highlights top choices across 12 categories, ranging from cash-back rewards and travel cards to balance transfer cards.

CardRatings' experts review and analyze hundreds of cards to create this annual compilation so consumers can easily find cards that best suit their needs.

The leading credit card comparison site is among the first to curate a Best Credit Cards list, introducing it more than 10 years ago. For the third consecutive year, CardRatings analysts complement their extensive reviews of each card with real-world cardholder feedback to determine the top choices.

Best Credit Cards of 2022 include:

- Best for Families – Blue Cash Preferred® Card from American Express
- Best Balance Transfer Offer — Citi® Diamond Preferred® Card
- Best Student Credit Card – Discover it® Student Cash Back
- Best Card for Building Credit/Low Credit Scores – Discover it® Secured Credit Card
- Best Small Business Card — Ink Business Preferred® Credit Card

"While scores this year were down in many cases, Sapphire Reserve® overhauled its rewards-earning structure and saw its overall score rise by more than 3.5 points," observes Brooklyn Lowery, editorial director and credit card analyst with CardRatings.com "We can't say for certain why scores are down, but it could be that consumers are getting savvier and want to know that banks are adjusting to what's going on in the world by making truly useful updates to their products to meet new needs."

CardRatings polled more than 1,500 cardholders nationwide about 87 different cards to determine views on cards used regularly.

Notable Findings

- Highest overall score – Bank of America® Unlimited Cash Rewards credit card
- Scores dropped across the board for all but seven of the cards surveyed
- Overall scores for Discover cards dropped less than those for other issuers with at least five cards surveyed
- Airline cards took the biggest hit, with overall scores dropping more than eight points
- Overall scores for general travel rewards cards dropped less than six points
- Cash-back cards remain the best scoring cards among those surveyed

"Cash back rewards cards have long been customer favorites, despite travel rewards cards receiving more headlines," Lowery adds. "Our survey shows that consumers are happiest overall with cash-back cards, and respondents gave those cards the highest total score this year when compared against other card types. Travel rewards cards may be flashy, but cash back remains the ruler in many people's wallets."

The Best of 2022 compilation is one of many "best credit cards" lists CardRatings curates. Others offer more nuanced choices under broad topics, including "[Best Cash-Back Credit Cards](#)," "Best Travel Rewards Credit Cards," "[Best Credit Cards for Dining Out](#)," and more.

Survey Methodology

CardRatings commissioned Op4G in September and October 2021 to conduct surveys among 1,524 cardholders nationwide. CardRatings used website analytics from Jan. 1, 2021, to Aug. 31, 2021, to determine a selection of the most popular cards, with additional cards included to add survey breadth. Responses to each of nine questions, on a scale of 1-10, were averaged under broad topics.

Ranking Methodology

CardRatings experts review the fine print, details, perks, rewards and features of hundreds of cards and compare them side-by-side with similar cards. For example, a card that makes an excellent balance transfer card may not make a great cash-back rewards card even though it offers those rewards. While the Best of the Year list is announced annually, that list—and all other "best of" lists on CardRatings—are regularly reviewed and updated.

Lowery is available for comment and can expand on why certain cards and categories saw declines or increases in scores. Lowery is the resident credit card expert for CardRatings.com and specializes in helping everyday credit card users get the most out of their rewards.

About CardRatings.com

CardRatings.com 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.com 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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Media Contact

Charlene Arsenault

Media Outreach Specialist

508-832-8918

carsenault@quinstreet.com

[LinkedIn](#)