

6 ways foodies can get more from credit cards

By Jennifer Doss, CardRatings Editor

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Foodies often drop some serious cash on the highest-quality specialty ingredients and meals at the finest restaurants in town, but did you know that epicureans can actually boost food budgets with smart credit card usage? And, they can not only save on food they were going to buy anyway, they can also earn bonus rewards and cash back as well.

It isn't as simple as applying for a rewards card and using it mindlessly, though. In reality, there are several specific strategies that work best for foodies who won't settle for less than the maximum results. Want to hear more? Here are six simple-to-follow tips for food lovers who are desperate to bump up their budget for consumables.

Earn cash back on groceries and kitchenware

Earning cash-back on groceries with a rewards card is simple, with some cards offering higher cash-back rates specifically for grocery store purchases. For example, those cardholders with the no-annual-fee [Blue Cash Everyday® Card from American Express](#) earn 3% cash back on up to \$6,000 per year in purchases at U.S. supermarkets (then 1%), 2% at U.S. gas stations and select U.S. department stores and 1% on all other purchases ([See Rates and Fees](#)). No quarterly enrollment is required, and you can earn the same great reward categories year round, whether stocking your pantry or treating yourself to some sleek new cookware. *American Express is a CardRatings advertiser.*

For those willing to spend a bit on an annual fee, the [Blue Cash Preferred® Card from American Express](#) offers an even better value, with 6% cash back earned at U.S. supermarkets (up to \$6,000 a year, then 1%); however, those who like to shop for kitchen goods at places like J.C. Penney, Kohl's or Macy's will want to keep in mind that this card does not earn bonus rewards at U.S. department stores ([See Rates and Fees](#)).

Make sure you're earning rewards when dining out, plus on delivery

Perhaps for you being a foodie means expressing your culinary creativity at home, whipping up a delicious meal— or, maybe, you can barely fry an egg... If dining out is something you do often, carrying a credit card that rewards these purchases can put extra money in your pocket to enjoy more of what you love; whether that be eating some more, or perhaps using miles towards a trip to France so that you can, well, eat some more— *pain au chocolat*, anyone? You get the idea. When it comes to choosing a credit card, applying for something that complements your lifestyle only makes sense. The [Capital One® Savor® Cash Rewards Credit Card](#), for example, generously rewards foodies with unlimited 4% cash back on dining and entertainment purchases, plus 2% back on grocery purchases, so it's still a good card if you like to cook at home sometimes too. Its \$95 annual fee is reasonable considering the value the card offers, but if you want something without an annual fee, its sister, the [Capital One® SavorOne® Cash Rewards Credit Card](#), has no annual fee, and offers 3% cash back on dining and entertainment purchases, plus 2% back at grocery stores. As an added sweetener, both cards feature 5% cash back on [Uber Eats](#) purchases through Jan. 31, 2021.

The Savor cards are excellent for those truly focused on making the most of out dining experiences, but if you are looking for something a bit more flexible, don't fret. There are still some great cards out there offering rewards on a wider range of categories, plus on food purchases as well. Take the [Chase Freedom Unlimited®](#) for example. This card offers 5% cash back on travel purchased through Chase Ultimate Rewards®, 5% back on up to \$12,000 spent at grocery stores during your first year as a cardholder (excludes Target® and Walmart® purchases), 3% cash back on dining out (takeout and delivery included), 3% cash back at drugstores, and 1.5% cash back on all other purchases.

If you travel often, the [Chase Sapphire Preferred® Card](#) and the [Chase Sapphire Reserve®](#) are two other great options to consider. With the Sapphire Preferred® you'll earn 2X points on travel and dining at restaurants worldwide, and 3X points on travel (after earning \$300 travel credit) and dining with the Sapphire Reserve®. What's really great about these cards is that points are worth more when booking for travel through Chase Ultimate Rewards®— 25% more for Preferred® and 50% more for Reserve®. Plus, if food delivery is more your thing, you'll be pleased to know that all three of these Chase cards offer complimentary membership to [DashPass](#), DoorDash's subscription service. Sapphire Preferred® and Reserve® members get unlimited deliveries with a \$0 delivery fee and reduced service fees on orders over \$12 for a minimum of one year on qualifying food purchases (activate by Dec. 31, 2021), and Chase Freedom Unlimited® cardholders get three months free, then 50% off for the next nine months.

Fans of the global reservation platform [Tock](#) will also be pleased to know that Sapphire, Freedom, and [Ink](#) cardholders have the option to redeem points for purchases within the hub, and better yet, Sapphire Preferred® and Reserve® points are worth 25% and 50% more respectively when redeemed through Tock, now through April 30, 2021. *(The information related to the Sapphire Preferred® credit card has been collected by CardRatings and has not been reviewed or provided by the issuer of this card.)*

If you just want a card that rewards you for every purchase you make, without having to think about any categories or spending caps, you might want to consider the [Capital One® Venture® Rewards Credit Card](#). This card offers unlimited two miles on all purchases worldwide, so whether you're buying plane tickets to France or shopping the *Rue des Martyrs* for the perfect Parisian picnic, you'll earn miles on it all. Miles can then be redeemed to "erase" travel purchases, or, through Dec. 20, 2020, eligible restaurant delivery, takeout, or streaming service purchases.

Take advantage of quarterly bonus categories

Certain cards, like the [Chase Freedom Flex™](#), allow cardholders to earn cash back in bonus categories that rotate each quarter. This card is similar to the Freedom Unlimited® in that it earns 5% cash back on travel purchased through Chase Ultimate Rewards®, 5% back on up to \$12,000 spent at grocery stores during your first year as a cardholder (excluding Target® and Walmart® purchases), 3% cash back on dining out, and 3% back at drugstores, but instead of earning 1.5% on all "other" purchases it only earns 1%. What really sets this card apart though is that it offers the opportunity to earn 5% cash back on up to \$1,500 in combined purchases in bonus categories each quarter you activate. For example, Walmart, a great place to stock up on groceries and more, is one of the featured categories for October-December 2020.

Rotating bonus categories are a great way to take full advantage of your card and to make sure you're pocketing the maximum amount of rewards available to you, so don't take these deals lightly. Set reminders so you don't miss out on these opportunities, or mark it on a calendar. Sometimes maximizing credit card rewards takes a bit of extra work, but it's almost always worth it.

Watch out for foreign transaction fees

If you find yourself traveling abroad often, or even if you just regularly make purchases in a foreign currency, you'll want to make sure you're using a card that doesn't charge foreign transaction fees. On your dream foodie trip to Paris for instance, all those daily croissants and nightly Michelin-starred meals can really add up. Say you spend a week in France spending \$2,000 while you're there. If you're using a card that charges a 3% foreign transaction fee (the average you'll see with most cards), you're looking at an extra \$60 in fees. Imagine how many baguettes you can buy with that, or even a nice bottle of French wine!

Even if you don't travel abroad often, but you buy from abroad often, you'll want to be careful about these fees. Maybe your favorite spice comes directly from India or you insist on ordering Oaxacan chocolate straight from the source in Mexico. If you're charged in a foreign currency, without a [no-foreign-transaction-fee credit card](#), you'll pay extra. Instead, if you use a card such as Capital One® Venture®, not only are foreign transaction fees something you won't have to worry about, but you'll earn two miles on every dollar you spend.

Get creative with gift cards

If you have a card such as the Blue Cash Preferred®, which earns 6% cash back at U.S. supermarkets (up to \$6,000 annually), it doesn't matter what you buy at that supermarket; you'll earn 6% cash back regardless. So, why not consider buying some gift cards? You can of course purchase gift cards for that supermarket for gifts or future use, but you can also purchase gift cards for restaurants, home good stores, and more, and still earn that 6% cash-back rate. That means you can technically, in a sense, earn 6% cash back for dining at your favorite restaurant, even if you don't have a credit card that rewards restaurant purchases. This is also a good strategy for rotating-category credit cards. Say you have the Chase Freedom Flex™ card, and the featured category is Walmart purchases, but you don't quite have \$1,500 of Walmart purchases to make that quarter. This is where gift cards can come in handy. You can either purchase some Walmart gift cards to use later, and/or purchase gift cards to your favorite restaurants and stores, all while earning 5% cash back.

This can be a good strategy to make the most of the reward-earning potential your cards offer, but it's also important to remember to not get carried away. As always, never charge more to your card than you can realistically pay off, just to earn rewards. Credit card rewards will almost never be worth the interest you have to pay if you can't pay your credit card statement in full. Furthermore, we recommend that you only purchase gift cards if you know you'll use them. There's nothing worse than purchasing a gift card only to lose it or to forget you have it until it's no longer any good. If there's a gift card available for your favorite restaurant that you order takeout from every Friday night, great. Stock up and make that your go-to payment method each week. If the gift cards available don't align with your spending habits, then this probably isn't the most practical strategy for you.

Join a dining rewards program

There are certain programs that can take your savings up a notch. Seeking out and joining a [dining rewards program](#) and combining your rewards-earning credit card with one of these programs can be a great way to boost your profit and make room to splurge. These programs allow you to earn extra miles or points in addition to what you already earn with your credit card, when dining at participating restaurants. Just sign up for the program of your choice, link your cards, dine at a participating restaurant, and then after you pay, points/miles will be deposited into your account.





Take the AAdvantage Dining™ program for example. To start, new members of this free program can earn 1,000 bonus miles just for spending \$25 within 30 days of joining. Then, on an ongoing basis, earn 1-5 AAdvantage miles per dollar spent at eligible restaurants. And say you have an AAdvantage card, such as the [Citi®/AAdvantage® Platinum Select® World Elite™ Mastercard®](#), you'll earn two miles per dollar on top of the miles earned through the AAdvantage Dining™ program. That means you can earn up to seven miles per dollar spent on eligible restaurant spend! *Citi is a CardRatings advertiser.*

As you can see, there are more than a few ways you can save on food and dining if you're willing to do the research. On the other hand, it's important to have fun with it, too. If one strategy isn't producing the results you want, simply move on to the next until you find the perfect way to save on your obsession with all things tasty. It might take a while, but you'll eventually fall into a pattern that requires minimal effort, yet produces plenty of results.

And remember, the culinary world may be scrumptious, but there's nothing more satisfying than saving money on your favorite fares.

To see the rates and fees for the American Express cards mentioned in this article, please visit the following links: [See Rates and Fees](#) (Blue Cash Everyday® Card from American Express); [Blue Cash Preferred® Card from American Express](#) ([See Rates and Fees](#))

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