



4 Ways to Use Credit Card Rewards This Christmas

Description

Credit card rewards are some of the best tools to use during the holidays. In fact, every year, I save up my credit card rewards for this time of year in particular. It's easy to blow your spending budget on presents, so credit card rewards allow me to stay within my spending limit without cutting back.

So, today, I'm going to go over all the ways you can still get last-minute [Christmas gifts](#) for your family and friends — even if it's at the last minute — using your credit card rewards.

Buy direct

Every credit card rewards partnership allows clients to buy products themselves. It's usually through a partnership with a company. But, in any case, clients can use their credit card rewards to make purchases of any product on their Christmas list.

What's great is that you can there are usually promotions and offers also provided by the credit card companies or banks themselves. For example, during the holidays you might be able to get 20% on select items. So, you're able to buy something you may not have been able to afford using only rewards!

Get gift cards

Another option if you're in a real hurry is to buy gift cards. I think my husband is the only one in the world that actually likes gift cards. But for everyone else, it can seem pretty lazy. So, instead, buy a gift card that you can use to make a purchase of a product.

For example, most credit card rewards can be used to buy an **Amazon** gift card. You can then use it to make a purchase on Amazon of whatever it is that person wants. If you have Prime, it could be here tomorrow! And, of course, this applies to companies in town as well. If you use a gift card, you can simply go out and pick it up today.

Go big

Need a last-minute idea for someone special? You can plan on a vacation for when the pandemic ends, or even within the province. Clients can use their credit card rewards to plan vacations to pretty much anywhere in the world.

However, with the pandemic placing restrictions on so much, it's also a great time to again use deals offered by credit card companies. For instance, some companies offer 15% off Canadian winter destinations. So, you can travel safely using only your credit card rewards.

Pay it off

Say you've already done your Christmas shopping, but now your credit card is maxed out. No problem. You can use your credit card rewards to also make payments on your credit card balance. That's the easiest way to do it; however, it's usually not the most [efficient](#). So, in the future, plan ahead to use your credit card rewards on the items above.

Bottom line

You don't have to spend a lot to get a lot, especially when you use your rewards. These can be quite literally invaluable when you blow your holiday budget. What's more, using your credit card for everyday purchases can rack up the points all year round. That way, when this season comes back yet again, you'll be completely prepared to make the most of your Christmas shopping.

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