

## Ep #164: Cards That Have a Permanent Spot in Our Wallets in 2026



### Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: You know we open a lot of cards each year, but which cards are keepers and ones that have a permanent spot in our wallet in 2026? Keep listening to find out.

Welcome to *Points Talk*®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. All right, just because we open a ton of cards every year doesn't mean we actually use all of them on a daily basis. I don't know about y'all, but my wallet is not big enough to support 25 active, 25 active cards. I do have one that fits a lot, but it's not my, I don't carry it around on a daily basis because if that got stolen, I would have to close and get reissued.

Alex: And then be carrying a brick around. A brick of credit cards.

Jess: All right, but before, so basically in this episode, we are going into cards that we have in our wallet that have a permanent place in our wallet in 2026 that we just permanently leave there because we know that they are cards that we are going to use every day or at least every week.

So before we get into the details, though, of exactly which cards and spoiler, we're going to have, some of ours are going to overlap, and some are going to be different because, like we always say, you do you. Not, this is not one size fits all. It would be a little bit weird if we all had the exact same five. So, before we get into that, Alex is going to kind of go over considerations for which cards we have in our wallets and why.

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Alex: All right, so first of all, those of you watching on YouTube, you can see my phone case here. This is a Walli case. And Jess has one as well. She's showing hers too. This is, I love this phone case because it has a little slot in the back for my driver's license and my and the credit, my credit card. So I don't even walk around with like two credit cards. The majority of the time, I literally have one with me. And that's because I usually am working on a minimum spend. So every time I get a new card, it gets a spot in my phone case.

So that is the first thing to consider. If you are working on a minimum spend, obviously, you're going to keep that card in your wallet. Now, myself, I don't even think about spend categories when I'm meeting minimum spend. I'm not thinking, "Oh, I probably should use this card so I can get, you know, 3X on this purchase." I'm like, "No, I'm going to use my card I'm meeting minimum spend on." So for example, if I'm going out to eat, you know, normally I would probably bring my Amex® Gold Card so I can get 4X on that purchase.

But if I'm working on minimum spend, I'm just putting it on the card that I'm working on hitting a minimum spend on. Now, let's say I was spending a ton of money and like, you know, maybe we had to buy dinner for a group of people and we were getting reimbursed, maybe I'd whip out my Amex Gold if I know I can still hit that minimum spend. So, something to consider there.

Jess: I also have a cautionary tale about this. So learn from my mistakes. I was working, this was just recently, like a couple weeks ago, I was, I have...

Alex: Whoa, I haven't heard this story then.

Jess: You have, neither of you have heard this story yet. I am currently working on the minimum spend for my Ink Cash Card and you know, I booked a trip for Ted night to go to London. We are going to Harry Potter, Warner Brother Harry Potter studios, bought tickets to that, put them on my Ink Cash card. Oh no. The Ink Cash charges foreign transaction fees. And I did not think of that when I was doing that. And so it wasn't a lot. It was like 4 or 5 dollars in fees, but it's still frustrating to pay that. And so that is just my cautionary tale. If you're working on a card that charges foreign transaction fees, don't use it for foreign transactions.

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Alex: That is, that is a good tip. And I will say too, there are certain instances where I'm going to use a specific card even if I'm working on a minimum spend. So if I'm booking flights, I, unless that card has really good travel protections, I'm going to put it on a Venture X or a Sapphire Reserve® or a Sapphire Preferred®, a card like that where I get good travel protections. I'm not going to put it on like my Ink Cash, for example.

Jess: Or like an IHG card. You're not going to like charge your international business class flights to your IHG card.

Alex: Yes, exactly. The other consideration when putting, you know, keeping a card in your wallet long term is you want to have 1 of those be a good no-thinking card. So something that earns 1.5 to 2X on all your purchases, so you don't have to worry about bonus categories if you're somewhere where, you know, maybe you're someone who does want to maximize bonus categories, but not everything's going to fit in a category. So that's really nice when you can have one of those no-thinking cards that you're just good to go to swipe, and you know you're going to get a good return.

So with all of those considerations in place, we're each going to share the five cards that will have a permanent spot in our wallets in 2026. Now, I want to just, you know, give a disclaimer here that 2026 has just started. And so this could change depending on what cards we open. You know, maybe some maybe something new will come out. I know Jess has the card here that I don't have listed, and maybe as the year goes on, I might say, "Oh, Jess had a good idea with that. I'm actually really liking that card." So, you know, things can always shift, but as of right now, this is what each of us are planning to do. So Mom, do you want to go ahead and kick it off?

Pam: Sure. And you know, Alex said that we don't worry about minimum category spend when we're working on a new card, making a minimum spend. I really don't worry about category spend ever. And I don't know why. I think it's just, I always feel like as long as I'm getting something and it's not a debit card, it's not cash, it's like, you know, my brain will only keep that much information at this age.

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Alex: You don't have room for that because you've got all your coupon books, all your Amex Platinum® benefits, and all of those things that are taking up your brain space so you're like, I am not going to maximize my points. But I think it is really funny because you are the one who's like, "I have my \$10 DoorDash credit. I got to make sure I use that on the first of the month." But when it comes to like, "Oh, I'd get 4X on this purchase... It's too much to think about."

Pam: Well, you know what the thing is 4X on the Gold Card is something I should keep. I, I really, I probably should put it in there just for restaurants. But like I said, I'm usually meeting minimum spend. And like we don't buy a lot of groceries and I always do home delivery now. And so I do have it linked to that. So I really just don't think about carrying.

So then it's just eating out. And I've got those dining credits to use. So I'm using that. So I've got those cards in. So yeah, I'm not very good about that. So my, I'm just that strange person who carries the cards that she has in her wallet are, I'm also the lounge access queen, love my lounges. And I have been somewhere where I go, "Oh my goodness, I forgot that card to get into the lounge." And I have to go into a different lounge that I didn't really want to go into.

So first and foremost, I'll tell you, my, the cards that get me into lounges are in my cart, or in my wallet, but they also have other perks and benefits that I like that make it important to have them in there too.

I really only have one card in my wallet that has good category spend. That is the Capital One Venture X. That's the card that I use for when I'm not meeting minimum spend most of the time. It's my international card for sure. And um, it gets me into Capital One Lounge. So I have a Capital One lounge in Denver and I love that lounge. So I always have that, you know, in my wallet. Now, one time I about freaked out because I didn't have it in my wallet. And I was like, "Oh my goodness, I can't go to the Capital One lounge." But then I remembered that my husband, who was traveling with me, does have one, and he could bring me in.

Alex: You can add the thing to your Apple Wallet, the pass, so you can just get in all the time. You don't have to have the card.

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Pam: Well, I guess I should do that too. See, I learned so much from you youngins.

Alex: There's sometimes where, you know, you're, we won't say exactly your age, but over 70. And so you're doing really great. So sometimes the tech, having to add all the stuff to your phone, I get why you're like, I'm just going to keep my card. One less thing to not have to learn how to do.

Pam: Exactly. So then the other card, okay, that's always in my wallet, and this is the card I converted you guys to, is the American Express® Platinum card. Um, it's always in my wallet because I may want to go into an Amex Centurion® Lounge, or when I come home from Salt Lake City, I want to go into the Delta Lounge in Salt Lake City.

Alex: Jess is laughing because you can just add it to a digital version.

Jess: No, I'm laughing because she's like, I always have my Amex platinum in case I want to go into this lounge, as if, like, daily she's just going into these lounges.

Pam: Well, I do travel quite a bit. But I mean, I have been just aghast sometimes when I'm traveling, when I'm like scared to death because I don't have the card with me. But now that I know I can do the digital, I guess I can go do that.

Alex: There are times where you do need to have the physical. Like if you're going to a Delta Sky Club®, you do need to have your physical Amex Platinum Card. Ask me how I know. But if you're going to the Centurion Lounge, you can pull up a digital thing to get in.

Jess: I'm just laughing because she's like, I don't have the Gold for groceries, but I have the Platinum for lounges because you go to lounges more than the grocery store.

Pam: Hey, there's only 2 of us at home. We don't buy that many groceries. Like I said, I don't go into the grocery store. But you know the other reason why I like to have some of these cards in my wallet is like for the American Express Platinum is to remind me about all the benefits that come with it. So it's a

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reminder that like at the end, you're like, "Oh my goodness, you haven't done your Fine Hotels + Resorts®, or hey, the Resy credit is you can use that now." And so it's just kind of reminds me if it's in there, it triggers it.

Alex: You don't need to explain yourself, Mom. Remember, you do you.

Pam: You do you. Thank you.

Jess: Hey, I don't think there's anything wrong. And you live in Denver. It's winter. You know, you might need to scrape some ice off your windshield. The Platinum can really come in handy with that.

Pam: It could.

Alex: You know what? You guys, I don't actually even have a snow scraper in my car.

Pam: Neither do I.

Alex: I need to get one, but it is nice to know. I maybe need to carry my Platinum card just for that.

Pam: So the third card that is in my wallet is also a card that I keep in again, one of the reasons is so that I can go into lounge, but this is Sapphire Lounge. It's not like there's that many of them, but I don't want to not have it there.

Alex: Hey, you never know when you just might stumble into a Sapphire lounge.

Pam: Right. Well, I go to yeah, I go to Boston quite a bit, fly out of there, or, you know, it's got the Priority Pass™, you know, the access to that. So I just feel like, you know, I like it there. And again, I loved the Chase Sapphire Preferred. It is still the best beginner card, but I think I like this Chase Sapphire Reserve even better. It has such great benefits. And again, I love to have it in my wallet to remind me to use all of those benefits.

Alex: That actually is a really good strategy because I sometimes do not remember, but if I saw the card, I'd be like, "Oh, I need to go do that."

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Pam: Okay, my fourth card is the Chase Freedom Unlimited® card, and it earns 1.5% on everything. That is just, you know, sometimes I do, okay, I'm going to do the Capital um, the Venture X because I can earn 2%, but then I'm like, but I really like Ultimate Rewards® better. So then for a while, I'm just like, no, I'm just going to go for Ultimate Rewards even if I'm getting 0.5% less because that's my favorite type of rewards.

So, okay, um, onto my fifth. Actually, I did 6, so, um, because I really do keep these in, is my Hyatt business. And I like to have that because I stay at a lot of Hyatts and I want to pay for all my incidentals with that card because I've many times gone to a Hyatt, not had the personal or the business there. And then I'm putting my incidentals on a different card, I'm not getting as much, um, category spend for it. I guess I do, I guess that is another way that I use category spend, not very many ways, but I do that.

And then I always have my husband's and my Marriott Bonvoy® Brilliance in my wallet because we get a \$25 a month dining credit, and you've got to put it on your card. If it's, I have been so many times where it wasn't in my wallet, it was in my um, side table or something. And then I'm going out to lunch, I'm going, "Dang it. So you know, there's only 3 more days left of the month." That doesn't happen very often. Usually, like mine are done for this month already. Um, but and I go, "I don't have it with me so I can't use it." So I always keep those there.

My biggest hope for this year, I'm not meeting minimum spend on a card right now. My biggest hope for this year is that the Freedom Unlimited with that match that my husband got, that I know Mitch is working on right now, I'm just crossing my fingers that is going to be taking the numero uno spot in my wallet this year. And that's my list. And yes, it is different, and it's a completely different way of thinking about things, but....

Jess: Well, I think it just shows what motivates you. So, like for some people, they're motivated by spend categories and maximizing every purchase. Pam is motivated by lounges and food credits. And so she's going to have all of her cards that get her goals. And you know what? You do you. If that's what makes you happy, Pam, it's your wallet. You do what you want.

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Pam: Yep. Thanks. Okay, Jess, what about you?

Jess: All right. So I'm going to quickly share like my process for how I decide this and what I do before trips. And so all five of mine that I'm going to talk about are cards that earn flexible points and miles, because day to day, those are the types of points and miles that I'm trying to earn. I will say that every time before I leave for a trip, one of the things on my to-do list is to take out my wallet, evaluate what airline I'm flying and what hotel chain I'm staying at, and then potentially add more cards to my wallet.

So for example, if I am flying United, we will bring my husband's United Quest<sup>SM</sup> because if we buy something on the plane, we get 25% off or like we get free wifi, or whatever. If I am staying at a Hyatt, I'll put my Hyatt business card in my wallet. If you're staying at a Hilton, I'll put my Hilton Aspire card in my wallet. And so before a trip, I'm adjusting these cards, but these are just the five that day-to-day, when I'm home, are in my wallet.

So number one is a new card in the Citi, and that is the Citi Strata Elite<sup>SM</sup>. I did not think I was going to like this card as much as I do. We recorded an episode about premium cards and I was kind of like, eh, making fun of some of the spend categories, which I do still think they're a little bit silly. But one of them is that you get 6X at restaurants on Friday and Saturday night, and you get 1.5X on every other purchase. So it's kind of like a Freedom Unlimited in that you get 1.5X on every purchase. The nice thing is you can now transfer from Citi to AA. And so for me, it's kind of like, "Oh, being able to earn like 1.5X AA miles that are typically harder to earn is really nice."

The other thing though is I don't like cooking. Y'all know I don't like cooking. I put up with it. I put up with it during the week, but before this card even came out, we almost always are eating out Friday and Saturday nights. You know? And so being able to earn 6X on dining on Friday and Saturday nights, 6X AA miles on dining is huge.

And a little bonus tip, we all know I'm a Starbucks addict. You don't have to be a Starbucks addict, but maybe there's another food chain that you are addicted to.

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I wait, and I reload my Starbucks cards on Friday or Saturday night, and then I'm earning 6X on my reloads.

So just a little tip, and I'm also earning my Delta miles because my Starbucks app is connected to my Delta account. So I'm like quadruple-dipping all over the place. But that's just a little tip. If there is a food app that you regularly reload because you know you're going to use it, Friday and Saturday night with the Strata Elite is a good time to do that.

My second one is the Capital One Venture X. Again, like Pam said, no-thinking card, 2X on every purchase, great travel protections. If I'm traveling abroad, just like Pam, this is pretty much exclusively the card that I'm using for all my purchases abroad.

Third is the Chase Sapphire Reserve. It's so funny because I think that we also recorded an episode about the Sapphire Preferred versus Sapphire Reserve before the refresh, and we were all like, we would all choose the Sapphire Preferred. And now I think we would all choose the Sapphire Reserve because, just, you know, 4X on flights and hotels booked directly is huge for people like us who are traveling a lot and booking directly a lot. 3X on dining.

I will say that I'm sort of like Pam in that my next card is the Amex Gold, which gets 4X at restaurants, but sometimes I'm like, you know what? I don't want more Amex points. I want more Chase points because I can transfer Chase to Hyatt. And so I kind of go back and forth. I kind of take turns using the Amex Gold for 4X, the Chase Sapphire Reserve for 3X, or the Citi Strata Elite for 6X if it's Friday or Saturday night. I know. It's kind of a lot to keep, it's kind of a lot to keep track of.

Um, and then grocery stores, also with the Amex Gold, I will use that too. I will say that the Sapphire Preferred, which is what Ted still has, gets 3X for online grocery orders, and we do a lot of Kroger curbside orders, or if you have the Sapphire Preferred saved to your Kroger Pay, you will get 3X at Kroger with that card too. And so sometimes we use his Sapphire Preferred for groceries also.

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Lastly, is the Chase Freedom Flex for the 5X quarterly bonus categories. I, I try to always max these out every quarter. You can spend up to \$1500 per quarter and get 5X, so that's 7500 Chase points, no annual fee on this card. It also earns 3X at drug stores. And so, you know, I, we are people who, if you pay for your prescriptions at Walgreens or CVS with this card, you are earning 3X.

And so, yeah, I just think that, um, that's a really great one to have in your wallet if you're wanting to keep earning Chase cards and not have an annual fee. I mean, earning Chase... If you want to keep earning Chase points while not having an annual fee and not having a minimum spend to work on for Chase then, it's a great one. And if you have the Sapphire Preferred or Sapphire Reserve, then you can transfer those points from your Freedom Flex over to that card and then out to transfer partners.

Pam: You know, that's a card when my husband has it, and I have not got on board with these rotating quarterly bonus categories. And that is going to be my points and miles goal for this coming year, is to get on board because I am leaving my favorite points on the table. So I am going to do that.

Alex: Sometimes I'm not very great at maximizing my Freedom Flex either, just because if I'm working on a minimum spend, it's just another thing to think about. And some categories are easier to hit than others, but there have been times where, like, I have a Freedom Flex, Mitch has a Freedom Flex, and Mitch has the old Freedom.

So when it's an easy category like PayPal or Amazon, I am always maximizing those ones, but sometimes I don't, I've given myself grace as time has gone on to not beat myself up if I don't maximize. I mean, there's times where I very rarely max out all 3, but there's a lot of times where I don't even max out one because I'm working on a minimum spend and it's not like a category, like I think one time categories were like McDonald's and Old Navy or just sometimes it can be kind of random things where you're like, okay, well, I'm not spending \$1500 in that category over the next 3 months.

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So, but when you can, it's very nice. It is an easy way to earn some extra points. Just keep giving us Amazon and PayPal, all right? And then we can, then we can max it.

Jess: Exactly. Exactly.

Alex: Yeah. All right, so my cards, in no particular order, first is the Amex Gold Card. This is saved to my Kroger account for grocery shopping for the 4X points. I pretty much exclusively do online pickup. If I need something at the grocery store, I just go to this like little tiny local one up the street, and I just use whatever card's in my wallet because it's usually just picking up a few things. But that is just nice to be able to save it to my account and not have to think about it.

Another reason why I make that a priority instead of like the Sapphire Preferred because I could, I'd get 3X with that like what Jess was saying. For me, I make it the Amex Gold, one because it's an extra point, but also because I want to be regularly spending on that card so I can keep Amex happy, because a lot of my Amex cards, they don't put a ton of regular spend on. So my idea is if I keep regularly spending on this card, hopefully it'll keep me out of pop-up jail. So that is my plan with that card.

Jess: That's a good point. I should probably put more spend on my Amex cards.

Pam: Really good point.

Alex: The next card is the Freedom Unlimited. And like my mom mentioned, Mitch has the Unlimited match. He'll have it till like later on in March. And so we've been prioritizing using that card to get the 1.5% back, but with the match, so it's like 3%. And then if we're eating out, that's 6X, which I mean, I could just do the Citi Strata Elite like just, but then I'd have to only eat out on Fridays and Saturdays. But um, this card, even if I'm not doing the match, which, as you know, that's going to end in March, and a little thing, I really hope it comes back for your sake, Mom, and everybody else's sake too.

Jess: I don't know if it will.

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Pam: I'm glad you said March because it's like if his ends in March, that's probably when it came out around then. So I'm going to be under 5 and 24, so I'm hoping.

Alex: Yeah, I don't know if they'll do it, but

Pam: Right. Who knows? But they've done it for, they did it for 2 years.

Alex: Well, the thing last year was so weird, though, because it wasn't like a public offer. It was in Mitch's app and then it literally lasted maybe a day or two, and then it was gone. And so I don't, I'm hopeful. I like took screenshots when he was approved and went through it all because I was like, if they don't give me this because it was kind of weird, I need to have proof that I signed up for this offer. So I have lots of screenshots that if I don't get my match, I will be sending to them. But, so hopefully, they'll bring it back, but it was just kind of weird how it came out last year.

But anyway, the other thing with the Freedom Unlimited card is this is the card, you guys, I'm the worst when it comes to having, you guys already all know this. People listening, Mom and Jess, you know it for sure. I am the worst at having cash on hand. So bad. There's been times where my kids...

Pam: 100%.

Alex: Yeah, there's been times where my kids, like, need a, you know, they're going to a birthday party, and they just want to give them like treat and money, and I'll be asking my 10-year-old, "Hey, do you have any money I can borrow?"

Pam: Kai's your bank.

Alex: He's my bank. And then I will, like, I have a little online bank account for him. So he'll give me cash, and then I'll move money into his little bank account.

Pam: I have heard this scenario at your house many times, and I'm not there all the, I don't live there. So if I've heard it many times, you can imagine how much this is going on.

Alex: Or it'll be like, "Oh..."

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Pam: He needs to charge you interest.

Alex: He does. Yeah. So anyway, I, so when my kids are going somewhere with friends, I don't ever have money to give them. I'm not like, here's \$10 for your entry to this place, or here's money for snacks at the movie. Like, I don't have money to give them. But what my kids do have is a credit card. So I'm like, "Here's your, here's your credit card."

So my oldest, he's almost 14. He just sticks his credit card in a phone case. And this is the card he's an authorized user on. So he's actually an authorized user on my Freedom Unlimited, so he's not getting the, we're not getting the match, but like he doesn't spend very much because he knows what he spends comes out of his allowance.

But that's just a good tip for anybody if you're wanting your kids to have a credit card. This is the one that I have chosen because it's no annual fee. It's a no-thinking card, and it gets them, you know, gets them to have some credit history and a little bit of establishment with Chase. So hopefully in the future, it'll be really easy for them to get a credit card. So my, so my 13 year old has one, my almost 12-year-old has one, also an authorized user on that on my Freedom Card. But then when, when I got the Unlimited match for Mitch, I got an authorized user card for my soon-to-be 10-year-old.

Pam: For the banker, the banker.

Alex: For the banker. Yes. But I didn't actually give it to him. I kept it so that we could each have one of the Unlimited match cards. So Mitch keeps the Freedom Unlimited that is in his name in his wallet. Like that is his card. He's using it all the time. If I have a big spend coming up, we'll put it on that sometimes. If, you know, we're not working on a minimum spend, or that's the card that's saved to my Amazon account, so we can, you know, earn more points with that.

But I made my 10-year-old the authorized user so that way I could have his card because he doesn't really go anywhere without me. Like I've maybe let him take it once if ever, but then once he's older, I'll be like, "Here you go. Here's your card." When he's actually going places without me and doing more stuff with

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friends, and needs it. But I mean, as you all know, he has his own cash he can take unless I've taken it all.

But anyway, that's just another little tip for anybody is making your kids an authorized user if you want to. This is a good card to do it with. There's no minimum age with Chase to add your kid as an authorized user. But then it was just nice because then if I want to be able to use that card, I can use the one in Kai's name. So it works out kind of nice.

So my third card that I always have on hand is my Venture X. If I'm not working on a minimum spend, that is the card that is in my phone case, is my Venture X. It's just so easy earning the 2X on all my purchases. I take this one out of the country with me, usually. It's just super, super easy.

Then my Sapphire Reserve Business Card, um, I wouldn't say I use it a ton right now, but it's one that if I'm booking flights, that's the card I'm booking flights on because I get 4X and good travel protections. Now, I'd rather have the Sapphire Reserve personal card. That is my long term plan is to, you know, downgrade or cancel my Sapphire Preferred, upgrade or not upgrade, but then open the Reserve. Did I say the right card? Close or downgrade my Preferred, Sapphire Preferred, and then open the Reserve, and then cancel my Reserve Business, because I'd rather have the benefits of the personal than the business card. It's just going to be a while. I'm, I've got a waiting game before I can do that because it hasn't even been a year since I opened the preferred.

So, and then lastly is the Hyatt business card. Same as my mom, this is a card I just have on hand to put some spend on throughout the year to earn Elite Nights to keep my Globalist status.

Now, I do have a bonus one here. So once we're done with the Unlimited match, the card, I guess this is not technically my wallet, it's my player two's wallet. Once we're done with the Unlimited match, my plan is to give Mitch his Amex Blue Business Plus and have him keep that in his wallet for everything because that earns 2X on all purchases, no annual fee, and will help hopefully keep Amex happy with him so he can stay out of pop-up jail because we really haven't been spending on his Amex cards. And so that's going to be my priority

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once the Unlimited match is done, is to get him back using the Blue Business Plus.

Pam: Okay, well, I think this has been really interesting to see where we're the same. And we definitely all have the Capital One Venture X in all of our wallets, but where we differ, too, and for some of the reasons, and it makes me think that, you know, maybe I should change some things out, get some...

Alex: You do you.

Pam: I know. I know. I, you know what? I'm still that person.

Alex: Hey, you have like what? 6 million points? I don't think we need to be worrying about your strategy.

Pam: Only 5 million now.

Alex: Okay, but I think you're doing good.

Pam: Yeah, and so I like to have that physical card versus it in my wallet on my phone because...

Alex: Also, her phone dies a lot. Your phone dies a lot.

Pam: I know. And I get up there, I'm like, um, rifling through my phone trying to find the right thing and feeling kind of stupid. I'd rather just be prepared. I'm the person that I still like to sometimes have a paper ticket. So yeah, you know, it's just I'm showing my age. What can I say?

Alex: You're not the only one, Mom. You're not the only one.

Pam: Yeah. Well, we hope that this helped all of you think about what cards deserve a place in your wallets. If you enjoyed this episode, it would mean so much to us if you would leave a quick rating or a review. It really helps other listeners to find us, and we really appreciate the support.

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## **Ep #164: Cards That Have a Permanent Spot in Our Wallets in 2026**

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