

Using Debit Cards To Earn Miles

There are hundreds of credit cards offering miles and airline points, but for those who don't want to go into debt (or can't get a credit card), there's another option. Rather than using airline credit cards, why not take a look at airline debit cards?

While they've slowly been going extinct over the past few years (thanks to the Dodd-Frank Act of 2010), there are still several cards that connect directly to a bank account, so you don't need to worry about the **negatives of credit**, while still earning airline points. After scouring the internet, here are the best Debit/Prepaid cards that you can use to fly across the world.

MileagePlus® GO Visa® Prepaid Card



Mileage Plus Go

Rather than a debit card, **MilagePlus** is a prepaid airline card. With it, you can earn up to 2,500 United® award miles per month. That means that if you earn the maximum amount of points, you could redeem a 700 miles (or less) flight every four months. Every \$1 spent equals 1 mile. For example, on a qualifying purchase of \$25.74, you will accrue 25.74 Miles.

Delta SkyMiles[®] World Debit Card



Delta SkyMiles World

The last debit card to be offered by a large, established bank, the Delta Skymiles card could be a good idea for those looking to avoid credit. With the card, you could earn 5,000 bonus miles after your first PIN Point of Sale or signature-based purchase within the first 90 days. Every \$2 spent equals 1 mile (Delta only). Finally it's capped at 4000 monthly miles.

UFB Direct Airline Rewards Checking



ufbDirect Card

ufbDirect is a complete checking account that comes with it's own debit card. You'll need \$100 to open an account, but the APY is pretty high, and you'll get unlimited ATM reimbursements. With the card, you'll earn 1 point for every \$3 spent, redeemable via the AAdvantage program. This is limited to earning 120,000 miles/points for a rolling calendar year.

Unfortunately, these three cards seem to be the last of a dying breed. If you know of any more, please let our readers know in the comments section!

In many cases, credit cards could offer better perks and value for their money, but there's always the risk of falling into a debt trap. These safer alternatives still exist, and it's good to consider the best option for your situation. **Go sit down and do the math!**