NerdWallet Announces Winners of Its 2025 Best-Of Awards

January 2, 2025 2:00 PM EST

Annual awards are your shortcut to finding the best financial products this year

SAN FRANCISCO--(BUSINESS WIRE)--Jan. 2, 2025-- NerdWallet, Inc. (Nasdaq: NRDS), a personal finance website and app that provides financial guidance to consumers and small and mid-sized businesses (SMBs), today announced the winners of its 2025 Best-Of Awards.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20250102229948/en/

(Graphic: Business Wire)



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NerdWallet's Best-of Awards are yearly awards recognizing the best financial products available. Our Nerds, a team of seasoned journalists and subject-matter experts, researched 1,000+ financial products, narrowing down to just one winner per category — so it's easy to choose the right one for you. This year's awards highlight top picks across categories including Credit Cards, Personal Loans, Banking, Investing, Mortgages, Insurance and Travel Rewards.

"We know that consumers don't always want to research dozens of financial products to find the best one. That's why we created the Best-of Awards list – our Nerds do all of the work, so you don't have to," said Alison McCoy, Vice President of Brand Marketing at NerdWallet. "When you see a Best-Of Awards badge on a product, you know it's a mark of excellence our Nerds stand behind."

44 seasoned journalists and subject-matter experts worked on the 2025 Best-of Awards, using a comprehensive scoring formula to objectively evaluate financial products and choose winners that deliver the most value to consumers. The process involves hundreds of hours digging into the terms and fine print, assessing rates, and scouring rewards to identify this year's winners.

"Our team dedicates hundreds of hours to researching and assessing financial products every year to make objective, data-based recommendations," said Hanah Cho, Vice President of Content at NerdWallet. "These efforts culminate in the Best-of Awards, reflecting NerdWallet's commitment to providing consumers with trustworthy guidance so they can make financial decisions with confidence."

To see all of NerdWallet's 2025 Best-Of Awards winners and to meet some of the Nerds behind the list, click here.

NerdWallet's Best Credit Cards Winners for 2025 :

- **Best Credit Card for Simple Cash Back:** Wells Fargo Active Cash® Card
- **Best Credit Card for Bonus Cash Back:** Capital One Savor Cash Rewards Credit Card
- **Best All-Purpose Travel Rewards Credit Card:** Chase Sapphire Preferred® Card
- **Best Premium Travel Credit Card:** Capital One Venture X Rewards Credit Card
- **Best Travel Credit Card With No Annual Fee:** Wells Fargo Autograph℠ Card
- **Best Airline Credit Card:** United℠ Explorer Card
- **Best Hotel Credit Card:** Marriott Bonvoy Boundless® Credit Card
- **Best Credit Card for College Students:** Discover it® Student Chrome
- **Best Credit Card for Building Credit:** Discover it® Secured Credit Card
- **Best Small-Business Credit Card:** Chase Ink Business Unlimited® Credit Card

- **Best Credit Card for Dining Capital:** One Savor Cash Rewards Credit Card
- **Best Credit Card for Groceries:** Blue Cash Preferred® Card from American Express
- **Best Credit Card for Entertainment:** Wells Fargo Attune
- **Best Credit Card for Gas:** Citi Custom Cash® Card
- **Best Balance Transfer Credit Card:** Citi Simplicity® Card
- **Best 0% APR Credit Card for Purchases:** Blue Cash Everyday® Card from American Express
- **Best Credit Card for Streaming:** Blue Cash Preferred® Card from American Express
- **Best Credit Card for Online Shopping:** Blue Cash Everyday® Card from American Express

NerdWallet's Best Personal Loans Winners for 2025 :

- **Best Personal Loan Overall:** Discover
- **Best Personal Loan for Excellent Credit:** SoFi
- **Best Personal Loan for Good Credit:** LightStream
- **Best Personal Loan for Fair Credit:** Upgrade
- **Best Personal Loan for Bad Credit:** Upgrade
- **Best Personal Loan for Home Improvement:** LightStream
- **Best Personal Loan for Debt Consolidation Overall:** LendingClub

NerdWallet's Best Banking Winners for 2025 :

- **Best Bank:** Ally Bank
- **Best Credit Union:** Alliant Credit Union
- **Best Checking Account Overall:** Discover® Cashback Debit
- **Best Savings Account:** UFB Portfolio Savings
- **Best Money Market Account:** Vio Bank Cornerstone Money Market Savings Account
- **Best Bank or Credit Union for CDs :** Ally Bank
- **Best Bank or Credit Union for Branch Access:** Chase
- **Best Online Banking Experience:** Discover Bank

NerdWallet's Best Investing Winners for 2025 :

- **Best Online Broker for Advanced Traders:** Interactive Brokers
- **Best Online Broker for Beginning Investors:** Fidelity
- **Best Online Broker for IRA Investors:** Fidelity
- **Best Robo-Advisor for IRA Investors:** Fidelity Go
- **Best Robo-Advisor for Low-Cost Investing:** Fidelity Go
- **Best Robo-Advisor for Portfolio Options:** Wealthfront
- **Best App for Investing:** Fidelity

NerdWallet's Best Mortgages Winners for 2025 :

- **Best Mortgage Lender Overall:** U.S. Bank
- **Best Mortgage Lender for First-Time Home Buyers:** Rocket Mortgage
- **Best Mortgage Lender for Refinancing:** Wells Fargo
- **Best Mortgage Lender for Cash-out Refinancing:** Rocket Mortgage
- **Best Mortgage Lender for FHA Loans:** Pennymac
- **Best Mortgage Lender for VA Loans:** Navy Federal Credit Union
- **Best Mortgage Lender for Jumbo Loans:** PNC Bank
- **Best Mortgage Lender for Home Equity Lines of Credit:** PNC Bank
- **Best Mortgage Lender for Home Equity Loans:** Discover Home Loans

- **Best Mortgage Lender for Low Credit Scores:** Rate

NerdWallet's Best Insurance Winners for 2025 :

- **Best Budget-Friendly Auto Insurance:** Geico
- **Best Same-Day Term Life Insurance:** Lemonade
- **Best Pet Insurance for Comprehensive Coverage:** ASPCA
- **Best Budget-Friendly Homeowners Insurance:** Travelers

NerdWallet's Best Travel Rewards Winners for 2025 :

- **Best Hotel Rewards Program:** Marriott Bonvoy
- **Best Airline Rewards Program:** Alaska Mileage Plan
- **Best Hotel Chain:** Wyndham Hotels & Resorts
- **Best Airline:** Alaska Airlines

About NerdWallet

NerdWallet (Nasdaq: NRDS) is on a mission to provide clarity for all of life's financial decisions. As a personal finance website and app, NerdWallet provides consumers with trustworthy and knowledgeable financial information so they can make smart money moves. From finding the best credit card to buying a house, NerdWallet is there to help consumers make financial decisions with confidence. Consumers have free access to our expert content and comparison shopping marketplaces, plus a data-driven app, which helps them stay on top of their finances and save time and money, giving them the freedom to do more. NerdWallet is available for consumers in the U.S., United Kingdom, Canada and Australia.

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Source: NerdWallet