NerdWallet Announces its 2026 Best-Of Awards Winners

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Recognizing the Best Financial Products Available to Consumers in 2026

SAN FRANCISCO--(BUSINESS WIRE)--Jan. 7, 2026-- NerdWallet, Inc. (Nasdaq: NRDS), which provides trustworthy financial guidance to consumers and small and mid-sized businesses (SMBs), today announced the winners of its 2026 Best-Of Awards.

Since 2017, NerdWallet's Best-of Awards has recognized the best financial products on the market. Our team of expert Nerds, or experienced journalists and specialists, evaluated more than 900 products to identify a single winner in every category. The result: clear, confident winners that represent the best products available across key areas like Credit Cards, Personal Loans, Banking, Investing, Insurance, and Travel Rewards.

"Nearly one-third of Americans (30%) say they aren't financially resilient — that they can't withstand financial or economic shocks like unexpected expenses or changes in income, but we believe the right guidance can change that," said Hanah Cho, Vice President of Content at NerdWallet. "Our Best-of Awards are built to make it simple for consumers to find the products that can genuinely help them, because we've done the rigorous work of evaluating hundreds of options on their behalf."

Thirty-seven seasoned journalists and subject-matter experts worked on the 2026 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.

To see all of NerdWallet's 2026 Best-Of Awards winners and to meet some of the Nerds behind the list, click here.

NerdWallet's Best Credit Cards Winners for 2026:

- **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 card with no annual fee:** Wells Fargo Autograph® Card
- **Best hotel credit card:** Marriott Bonvoy Boundless® Credit Card
- **Best airline credit card:** United℠ Explorer Card
- **Best all-purpose cash back credit card:** Wells Fargo Active Cash® Card
- **Best credit card for groceries:** Blue Cash Preferred® Card from American Express
- **Best credit card for gas:** Citi Custom Cash® Card
- **Best credit card for dining:** Capital One Savor Cash Rewards Credit Card
- **Best credit card for entertainment:** Wells Fargo Attune℠ Card
- **Best credit card for online shopping:** Blue Cash Everyday® Card from American Express
- **Best credit card for streaming:** Blue Cash Preferred® Card from American Express
- **Best 0% APR credit card for purchases:** Blue Cash Everyday® Card from American Express
- **Best balance transfer credit card:** Citi Simplicity® Card
- **Best credit card for building credit:** Discover it® Secured Credit Card
- **Best credit card for college students:** Discover it® Student Chrome
- **Best small-business credit card:** Ink Business Unlimited® Credit Card

NerdWallet's Best Personal Loans Winners for 2026:

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

- **Best Small Personal Loan:** Upgrade

NerdWallet's Best Banking Winners for 2026:

- **Best Bank:** SoFi®
- **Best Credit Union:** Alliant Credit Union
- **Best Checking Account Overall:** Chime® Checking Account
- **Best Savings Account:** Newtek Bank Personal High Yield Savings
- **Best Money Market Account:** ZYNLO Money Market Account
- **Best Bank or Credit Union for CDs:** Marcus by Goldman Sachs
- **Best Bank or Credit Union for Branch Access:** Chase
- **Best Online Banking Experience:** Chime®
- **Best Online Business Checking Account:** Bluevine Standard Business Checking
- **Best Brick-and-Mortar Business Checking Account:** Chase Business Complete Banking®

NerdWallet's Best Investing Winners for 2026:

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

NerdWallet's Best Insurance Winners for 2026:

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

NerdWallet's Best Travel Rewards Winners for 2026:

- **Best Hotel Rewards Program:** World of Hyatt
- **Best Airline Rewards Program:** Atmos Rewards
- **Best Hotel Chain:** Marriott
- **Best Airline:** Alaska Airlines
- **Best Airport Lounges:** Capital One Lounges
- **Best Credit Card Points for Travel:** Chase Ultimate Rewards®
- **Best Award Travel Search Tool:** PointsYeah

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 and Canada.

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