

Ricardo Cordova to give a free class on getting out of debt

According to figures released by the Federal Reserve in 2017, over 38% of US households now carry some degree of credit card debt.

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/EINPresswire.com/ -- The same figures show that the average value of these debts is \$5,700 per household, contributing to a combined US consumer debt of over \$3.9 trillion. Of this total, credit card debts account for almost \$820 billion as of 2018.

These are numbers and statistics which have not gone unnoticed by Sarasota businessman [Ricardo Cordova](#).

"US national credit card debt has increased by over \$135 billion in the last five years," points out Cordova.

"Debts owing to credit cards have increased by as much as 5.7% year on year since 2013," adds the financially savvy Floridian. "It's not a problem which is going away by itself."

It's with this in mind that Cordova is planning to host a class on financial well-being for those in the Sarasota area.

"It won't just be about getting out of debt, but also about avoiding debt in the first place to some degree, too," says Cordova of the planned class.

While the class will focus primarily on debt afforded to credit cards, [Ricardo Cordova plans](#) to touch on other common financial pitfalls, and how best to avoid them.

"Debt affects all of us in one way or another," he adds, "but debt should never be considered an inevitability."



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Cordova hopes to help those with severe credit card debts to ease themselves out of the situation they've found themselves in.

"It can be torture for some people, just meeting minimum monthly repayments, for example," says Cordova.

"As much as I want to help these people, I also want to stress the importance of avoiding serious but sometimes unnecessary debt in the first place. If I can educate the younger generation, as to the dangers of credit card debt, I'll be especially happy," he adds.

Cordova promises that the class will be mostly lighthearted, despite the serious subject matter.

"I don't want to scare people off with the thought that it'll be too full-on," Cordova promises. "I want to help, first and foremost, and while it's a very serious topic, nobody will be scrutinized or judged for their situation."

"I invite anyone who is worried about debt to attend, and indeed anyone who just wishes to learn more about what can be done to avoid debt in the first place," summarizes Ricardo Cordova. "If anyone thinks they might benefit, even slightly, I'd urge them to come along."

Further details of Ricardo Cordova's free class on getting out of debt, which will be offered to all interested parties in the Sarasota area, will be made available soon.

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