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## On The Money: Books to guide a credit overhaul

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Credit card overuse, late bill payment or identity theft can contribute to serious credit history problem.

How can individuals reverse a credit predicament and re-establish a good credit standing? The answer may lie at a local bookstore or an online book vendor.

A number of books offer insights and tips on how to address credit difficulties and a credit report problem. Here are a few titles:

- "Credit Repair, 9th Ed." by Robin Leonard and John Lamb; Nolo, 268 pages (\$24.99). Workbook with a range of credit repair information and reestablishing good credit.
- "American Credit Repair" by Trevor Rhodes and Nadine Smith; McGraw-Hill, 272 pages (\$24.95). How to decipher a credit report, avoid bankruptcy and repair a credit report.
- "The Complete Credit Repair Kit" by Brette McWhorter Sember; Sourcebooks, 448 pages (\$19.95). Covers credit reports, reducing debt and finding credit assistance.
- "The Credit Repair Answer Book" by Gudrun Maria Nickel; Sphinx Press, 288 pages (\$14.95). Discusses dealing with credit agencies, credit problem warning signs and the bankruptcy option
- "The Credit Repair Handbook" by John Ventura; Kaplan, 240 pages (\$19.95). Explains how credit reports and scores work, correcting problems with a credit agency and rebuilding credit.

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