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## Sources to help cure your credit woes

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By CHUCK MYERS

Credit card overuse, late bill payment of identity theft can quickly accumulate into a serious debt and credit problem.

What can an individual or family do to reign in debt and credit spending, and reestablish a good credit history?

The answer may lie with a number of books that offer insights on dealing with debt and credit issues. Here are a few titles:

"A Survival Guide to Debt: How to Overcome Tough Times and Restore Your Financial Health"

By Mitchell Allen; Greenleaf Book Group Press, 274 pages (\$14.95)

Covers dealing with debt, credit dos and don'ts, and assessing your financial situation.

"Credit Repair, 9th Ed."

By Robin Leonard and John Lamb; NOLO, 288 pages (\$24.99)

Workbook with a range of information on credit repair and re-establishing good credit.

"American Credit Repair: Everything You Need to Know about Raising Your Credit Score"

By Trevor Rhodes and Nadine Smith; McGraw-Hill, 272 pages (\$24.95)

Spotlights credit repair basics, mending a credit report and how to rebuild credit.

"The Complete Credit Repair Kit, 2nd Ed."

By Brette McWhorter Sember; Sourcebooks, 448 pages (\$19.95)

Discusses how to examine a debt situation, address specific types of debt, create good credit, and more.

"The Credit Repair Handbook"

By John Ventura; Kaplan, 288 pages (\$19.95)

Explains how credit reports and scores work, correcting credit problems and rebuilding credit.