

# Coping with credit problems

By **CHUCK MYERS**

McCLATCHY NEWSPAPERS

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

How can a person reign in credit spending and re-establish a good credit history? The answer may lie at a local bookstore or library. A number of books offer insights and tips on how to cope with credit issues. Here are a few titles:

- **"The Credit Repair Answer Book"**

*By Gudrun Maria Nickel;*

*Sphinx Press (\$14.95)*

Discusses dealing with credit agencies, credit problem warning signs and the bankruptcy option.

- **"The Guerrilla Guide to Credit Repair, 7th Edition"**

*By Todd Bierman and Nathaniel Wice; St. Martin's Press (\$12.95)*

How to decipher a credit report, credit payment negotiating and credit repair techniques.

- **"Credit Repair, 7th Edition"**

*By Robin Leonard; Nolo (\$24.99)*

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

- **"The Complete Credit Repair Kit"**

*By Brette McWhorter Sember; Sphinx Press, (\$19.95)*

Covers credit reports, reducing debt and finding credit assistance.

- **"The Credit Repair Kit, 4th Edition"**

*By John Ventura; Dearborn (\$18.95)*

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