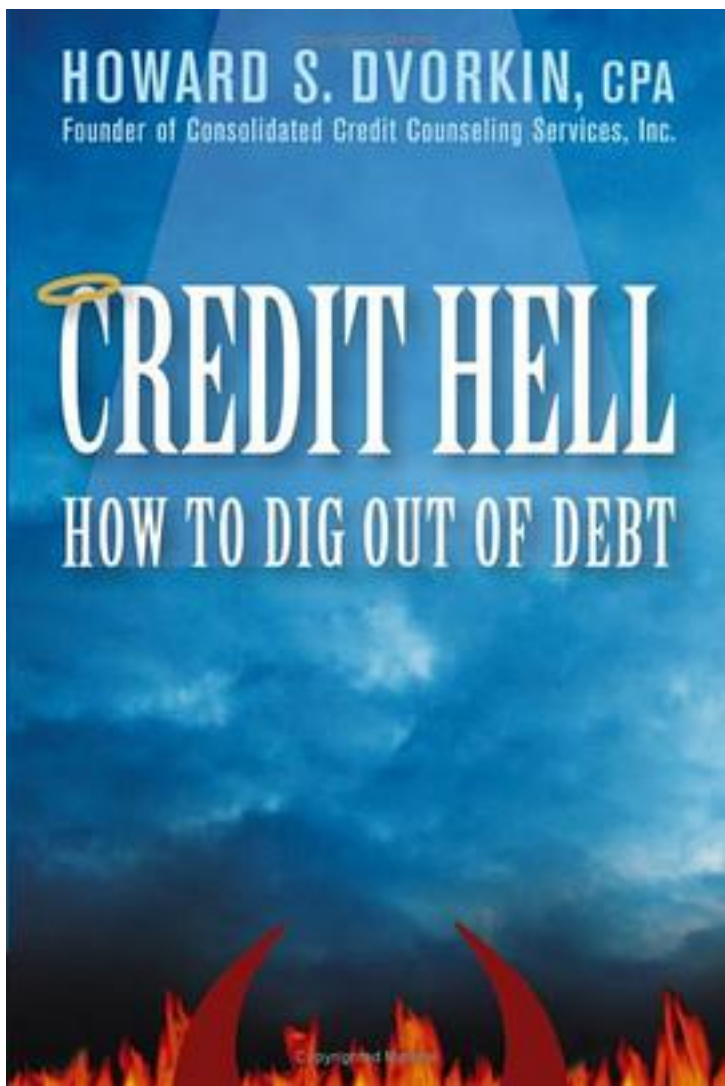


# Credit Hell



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Each year, millions of Americans sink further into debt and the sad truth is that most Americans have been conditioned to believe that debt is a normal part of life. If credit problems are adversely affecting your life, there are ways to improve your financial situation, and *Credit Hell: How to Dig Out of Debt* can show you how. Written by Howard S. Dvorkin--a nationally known expert in the debt counseling field--*Credit Hell* walks you through the "getting-out-of-debt" process from assessing the state of your finances and developing a budget, to negotiating with your creditors, consolidating your debts, and rebuilding your finances after your money troubles are over. Filled with in-depth insights and practical advice, this user-friendly guide: Shows you how to deal with important debts like your mortgage, car loans, and taxes owed to the IRS Discusses why having a good credit history and a high credit score is important; how to order your credit report from each of the three national credit reporting agencies; and what you can do to improve your score and correct problems in your credit records Educates you about important laws that can protect you when applying for credit, using credit, or if a debt collector is hounding you Explains when filing for bankruptcy is your best option and provides you with an overview of the process If you want to dig yourself out of debt and stay out of debt in the future, pick up *Credit Hell* and discover the best way to regain control of your financial life.

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