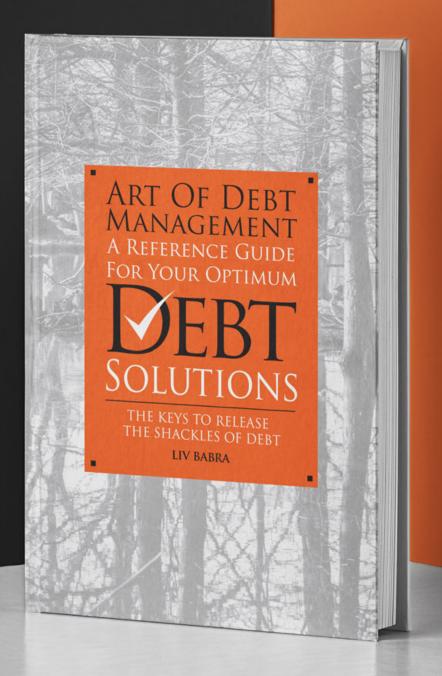
## LIV BABRA



**MEDIA KIT** 



International author of the book "Art of Debt Management," Debt Management Expert, successful entrepreneur, artist and Certified/Registered NLP coach Liv Babra rose from personal loss to thriving businessman. Liv is now dedicated to helping people live a debt-free life — providing solutions that guide them on a path to personal financial recovery and freedom.



All have been a hard-working person from an early age. I was not able to get parental advice in the area of finance because I left home to travel around the world at the age of 17. Like most people, I worked hard all my life, but I found myself facing bankruptcy (also known as Financial Insolvency) at the age of 58. In my case, improper handling of finances had become a habit that moved in and stayed with me for a long time. When that happened, a sense of helplessness and inadequacy came over me. I realized that I lacked financial management knowledge. I was not exposed to it at any of the schools and institutions where I had studied. It took time and commitment to learn the laws that would help me discover a new path to financial freedom. In the end, I was able to turn a negative situation into knowledge. I now use that expertise to help hundreds of people worldwide. It has become my mission to share my experience to help others find the road to financial recovery so that they can focus on the fulfillment of their dreams."

Liv Babra

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## BIOGRAPHY



Liv Babra

uthor of the book "Art of Debt Management", Liv Babra, is a Debt Management Expert, successful entrepreneur, artist and Certified/Registered NLP coach who rose from personal loss to thriving businessman and is now dedicated to helping people live a debt-free life — providing solutions that guide them on a path to personal financial recovery and freedom.

Liv Babra has helped many clients for over a decade with a uniquely creative approach using neuro-linguistic programming (NLP). His approach goes beyond the debt problem itself, whereby he helps clients rethink their approach to finance so they can rebuild their credit and turn their lives around.

Rising from the ashes of a divorce and job loss, Babra emerged from his personal experience with profound knowledge of the BIA (Bankruptcy and Insolvency Act). He began providing financial counseling and offering a suite of services to help people regain their finances and other aspects of their lives.

Through the creation of his company Optimum Debt Solutions and his book's recent publication, Babra strives to reach a global audience and equip them and to guide them on a path to personal financial recovery and freedom.

In his unique self-help guide, "Art of Debt Management," he reveals the complete strategy that helped him go from bankruptcy to success. It is roadmap for readers to determine the nature and severity of their debt issues and get tips for solving them and avoiding them in the future.

As a natural teacher, Babra wrote his book, "Art of Debt Management," to equip others to understand better how to manage their finances. "Many people face financial crises at some time in their lives. While some debt problems require professional assistance, most are easily resolved if they're caught early enough. The key to such resolutions is admitting you have a problem managing your financial life - and taking control of it."

Covering areas such as "the danger signs," student loans, and the distinction between proposals and bankruptcies, "Art of Debt Management" provides practical, intuitive advice for individuals suffering financial difficulties.

"Like a disease, personal debt will advance – unrestrained - into a compounded fear. And it will exhaust your energy and finances, strain your relationships, and challenge your mental and physical health along the way."

A native of Kenya, Liv Babra is also the founder of Studioliv, a professional art studio based in Fort Erie, Ontario, where he lives and works. Babra graduated with a Bachelor's degree in Fine Arts from the Corcoran School of Art in Washington, D.C. He has pursued his creative career passions vigorously in painting, sculpting, and photography, and his love for serving others and creating new financial freedom for his clients.

Liv Babra understands the hardships imposed by financial stress in today's economic environment. He has developed the art of creating personal solutions for his clients to help them live a debtfree life and see the reality of making their dreams come true.

LIV BABRA 04 MEDIA KIT

### ART OF DEBT MANAGEMENT

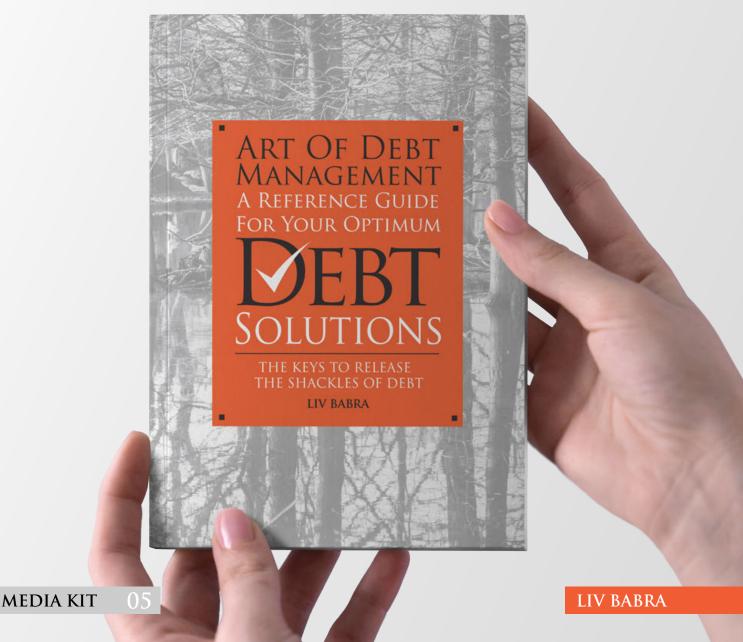
## A REFERENCE GUIDE FOR YOUR OPTIMUM DEBT SOLUTIONS

### THE KEYS TO RELEASING THE SHACKLES OF DEBT

"Art of Debt Management," reveals the journey and complete strategy that helped Debt Management Expert, successful entrepreneur, and artist, Liv Babra go from bankruptcy to success. It is a roadmap for readers to determine the nature and severity of their debt issues, and get tips for solving them and avoiding them in the future.

While some debt problems require professional assistance, most are easily resolved if they are caught early enough. The key to such resolutions is admitting you have a problem managing your personal financial life and taking control of it.

Covering areas such as "the danger signs," student loans, and the distinction between proposals and bankruptcies, "Art of Debt Management" provides practical, intuitive advice for individuals suffering financial difficulties.



This book was written flawlessly! An eye-opener for debt management, it gives hope to those who may be intimidated or overwhelmed with financial challenges. Liv Babra covers topics and information that you don't find anywhere else, and makes the world of finance a lot easier to understand. Well researched, pleasant to read, and empowers readers. A generous contribution by Liv Babra!"

#### Viviana Puello

CEO ArtTour International Publications, Inc.

#### Tirchander Kanwar

Master Coach NLP, TLT, CHt Trainer of Hypnotherapy Mindfull Excellence

There are worksheets and excellent support spreadsheets to help the reader assess their financial situation, make a budget, and includes other relevant worksheets. This book would be an excellent primer for Grade 12 students about to enter the world of adult responsibility for their money. Even if the parents are paying the bills, this will help explain the consequences of debt. Plenty of references to online sources as well. Social service organizations should offer this as well, to help those in financial constraints. Well done, Liv."

Patti Knight

Generate positive energy, and abundance is yours.

In the realm of thought energy, positive attracts positive and negative attracts negative."

Liv Babra

MEDIA KIT 07

# WHEN STABILITY MATTERS MOST

by Tiarra Tompkins

amidst this global pandemic of COVID-19, many people worldwide have more questions about the future than answers. One of the places that everyone is feeling the biggest sting is in their pocketbook with job closures, furloughs, and closing small businesses; being financially stable takes on a new meaning. For so many, bankruptcy may be a severe option looking forward to the future. International Artist/Author, Liv Babra is the founder of Optimum Debt Solution Consultants, Inc., based in Fort Erie, Ontario. As an artist and sculptor, Babra is well acquainted with how brutal the art industry's financial side can be.

When finances took their toll on him, and it came time for him to decide to file for bankruptcy, he felt a need for a service that would help with positivism and optimism, and there were not enough people in the (industry?) working with that mindset.

"Many people face financial crises at some time in their lives. While some debt problems require professional assistance, most are easily resolved if they are caught early enough. The key to such resolutions is admitting you have a problem managing your financial life - and taking control of it."

Through his extensive knowledge of the BIA Act (Bankruptcy and Insolvency Act) Liv Babra is able to collaboratively build creative debt solutions for his clients in what he calls, the "Art of Debt Management." As an author and artist, Babra strives to reach a global audience and equip them to understand the needed plan and solutions to better guide them on a path to personal financial recovery and freedom. In light of current events, more than ever, people need someone who can create a plan and walk them through building more stability in their finances before the time comes to file for bankruptcy.

His book, "Art of Debt Management," helps readers determine the nature and severity of their debt issues, offers suggestions for solving them and avoiding them in the future. "Like a disease, personal debt will advance – unrestrained - into a compounded fear. And it will exhaust your energy and finances, strain your relationships, and challenge your mental and physical health, along the way." Babra shared.

His passion for serving in the financial sector has brought fulfillment in Babra's life as he continues to give a voice, and a solid foundation for future financial stability, to those who still struggle with how to balance life and finances. We know the impact of this corona virus (COVID-19), and its effect on everyone's economic future will not be fully known until the dust clears.

In this unprecedented time that we face as a human race, that solid foundation may be what separates so many from financial ruin and staying afloat. Until this time of uncertainty passes, we know that financial experts like Liv Babra will continue building solid economic foundations and creating the life jacket that their clients need to stay afloat until this storm passes.

LIV BABRA 08 MEDIA KIT

## KEYNOTE MOTIVATIONAL SPEAKER FOR DEBT MANAGEMENT

iv Babra is a leading authority on debt management and a motivational speaker who has spoken before gatherings of various organizations.

Liv is the author of the award-winning book "Art of Debt Management" and has spoken at conventions and events worldwide, many of them for debt management business segments.

Liv Babra is a Certified/Registered NLP coach and shares ideas individuals can use to find their path to financial freedom. His innovative philosophy on the debt management business is described in more detail below.

Liv Babra has extensive expertise in Debt Management, but he also has knowledge in positive psychology, which contributes directly to the success of individuals looking to get out of debt. His program encourages attendees to think bigger about their businesses, and to project more positive energy, while pursuing their financial recovery goal. His strategy inspires confidence in prospective customers. This topic is covered in Babra's book and presentations. As a speaker, Liv Babra transforms his audience's mental state into a positive one and ignites passion and optimism about debt management by providing examples of his approach and delivery.

Let us know if you would like to invite Liv Babra for a keynote speech or a presentation to your organization. For bookings of personal appearances please contact our booking office at:

info@artofdebtmanagement.com







## **SERVICES**

## Liv Babra is the Founder & CEO of OPTIMUM DEBT SOLUTION CONSULTANTS, INC. www.optimumdebtsolutions.com

#### A reliable firm dedicated to helping individuals challenged by debt.

Utilizing our extensive knowledge of the BIA Act (Bankruptcy and Insolvency Act) allows us to work with our clients with creative debt solutions and exceed their expectations. We strive to make our customized solutions both affordable and efficient.

In today's economic environment, we understand the hardships imposed by financial stress. Through discreet consultation with our clients, we develop specific solutions that guide them on a path to personal financial recovery and freedom.

#### You Are Not Alone.

### We Have Helped Hundreds of People Deal with Debt.

OPTIMUM DEBT SOLUTION CONSULTANTS, INC. is a Debt Management Agency.

Whether you have Credit Card Debt, Student Loans, Car Payments, or a Mortgage, having a strategy in place is key to getting out of debt. If you are trying to figure out the best debt management strategy, but don't know where to start, give us a call, and we will help you.

#### Contact us if you want to:

**✓ Stop Harassing Calls From Debt Collectors** 

**✓ Eliminate Credit Card Debt** 

**✓ Lower Your Interest Rates** 

**✓** Reduce Monthly Payments

**✓** Eliminate Fees and Over-Limit Charges

**✓** Build a Realistic Budget and Financial Plan You Can Follow

We deal with:

**✓ Old Student Loans** 

**✓** Unsecured Lines of Credit

**✓** Garnishees

**✓** Debt Consolidation

**✓** Proposals

**✓** Financial Insolvency

**AND** 

**✓**Credit Scores Are Not a Factor

Our Mission Is To Help Consumers Conquer Financial Recovery and Reach Their Dreams.

Our Priority if Your Financial Freedom!

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## **TESTIMONIALS**

**6 (** As a trustee I found Liv to posses extensive knowledge of the BIA act which he utilized to help the client to get a quick and successful resolution of their debt reduction."

HR. GTA

I have referred many people to Liv. He understands the pain and "agony of going through the traditional process of debt relief.

Liv helped my friends explore options that allowed them to keep their homes, cars and boats. What I like about Liv's service is he walks his clients through the steps of the process in a dignified manner. Talk to Liv if you are behind on payments or receiving collection calls."

JD. Toronto

Liv has saved my life and my family from declaring Bankruptcy. He helped me manage my debt. Now I have been able to start my own company"

AK. Mississauga.

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### WATCH LIV BABRA ON YOUTUBE



66 Creativity is the ability to thrive where others merely survive. Creative thinking, in my view, is a way of life!"

Liv Babra

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