



New holiday campaign shows Affirm is the smart way to pay this holiday season

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"Holiday Smart" explores the stupid sh*t that happens during the holidays, and how paying over time with Affirm is the one smart thing people can do

SAN FRANCISCO – November 9, 2021 – [Affirm](#), the payment network that empowers consumers and helps merchants drive growth, today unveiled "Holiday Smart," a new campaign that calls out the stupid mistakes people make during the throes of the holiday season and how paying at their own pace with Affirm can be the one smart thing they do. From agreeing to be in your niece's TikTok to risking your relationship and buying your husband a nose hair trimmer, the campaign pulls no punches when illustrating a few of the stressful, risky and regrettable situations that people may find themselves in this year.

"[Sixty percent](#) of consumers are anxious about holiday shopping this year and staying within budget is their biggest stressor. With Holiday Smart, we are taking a purposeful step to further distinguish ourselves from others in the industry by promoting smart decisions, starting with Affirm," said Greg Fisher, Chief Marketing Officer at Affirm. "Unlike many credit cards and other pay over time options, consumers that choose Affirm never owe a penny more than what they agreed to at checkout and they'll never be hit with a late or hidden fee, ever."

Holiday Smart is launching at a time when the pay over time industry is growing at an accelerated pace —[more than half of consumers](#) plan to pay over time this holiday season. Rooted in Affirm's commitment to make finances smarter and simpler, the campaign brings stupid, yet relatable holiday situations to life through out of home advertising across Atlanta and Chicago, digital and social placements and a new spot narrated by actress and Affirm partner Nina Dobrev. Titled, "[Little Director](#)", the spot shows a loving uncle volunteering to be in his niece's TikTok, but when the task ends up more than he bargained for, he rewards himself by making a smart purchase using Affirm.

"I'm excited to see this campaign launch just in time to give people the choice to pay over time with Affirm this holiday season," said Nina Dobrev. "We've all made some questionable decisions during the holidays before, and I think Holiday Smart will show people that Affirm really does always have your back. I love how relatable the Little Director spot is, the boss little girl made me smile."

Affirm is a transparent and flexible payment alternative to credit cards that allows consumers to split the cost of their purchase and pay over time at popular retailers like Target, Walmart, Michaels, Design Within Reach and DICK's Sporting Goods. Consumers can select Affirm at checkout and once approved, spread out purchases into budget-friendly biweekly or monthly payments. And unlike complicated credit card agreements and other pay over time provider terms, Affirm shows consumers exactly what they'll pay upfront in simple dollars, and never charges late or hidden fees, ever.

About Affirm

Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network — one based on trust, transparency and putting people first — we empower millions of consumers to spend and save responsibly, and give thousands of businesses the tools to fuel growth. Unlike credit cards and other pay-over-time options, we show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees. Follow Affirm on social media: [LinkedIn](#) | [Instagram](#) | [Facebook](#) | [Twitter](#).

Payment options through Affirm are subject to eligibility, and are provided by these lending partners: [affirm.com/lenders](#).

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