FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL 3235-0287 OMB Number: Estimated average burden hours per response: 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

											· ·										
1. Name and Address of Reporting Person* Adkins Katherine						2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM]								5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner X Officer (give title Other (specify below) Chief Legal Officer							
(Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC.						3. Date of Earliest Transaction (Month/Day/Year) 04/01/2023															
650 CALIFORNIA STREET						4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Individual or Joint/Group Filing (Check Applicable Line)							
(Street) SAN	SAN CA 94108					X Form filed by One Reporting Person Form filed by More than One Reporting Person															
FRANCISCO				Rι	Rule 10b5-1(c) Transaction Indication																
(City)	(City) (State) (Zip)						Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.														
		Tab	le I - No	n-Deriv	ative	Sec	curiti	ies Ad	quired,	Dis	posed o	of, or Be	neficia	lly Owne	t						
1. Title of Security (Instr. 3) 2. Transac Date (Month/Da						ar) E	A. Deemed Execution Date, f any Month/Day/Year)		Code (Transaction Dispo		urities Acquired (A) o sed Of (D) (Instr. 3, 4		5. Amount of Securities Beneficially Owned Following Reported		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)			
									Code	v	Amount	(A) or (D)	Price	Transac (Instr. 3	tion(s)			(111501. 4)			
Class A Common Stock 04/01/2						2023			M		6,783	3 A	\$0	52	52,143		D				
Class A Common Stock 04/01/2						023		F		2,054 ⁽¹⁾ D		\$11.2	27 50	50,089		D					
		Т	able II -							•		, or Ben ble sec		y Owned							
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/D	n Date,	4. Transaction Code (Instr 8)		n of		6. Date Exercisa Expiration Date (Month/Day/Yea		•	7. Title an Amount o Securities Underlyin Derivative (Instr. 3 and	f s g Security	8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4)	Ownersh Form: Iy Direct (D) or Indirec (I) (Instr.		Beneficial Ownership t (Instr. 4)			
					Code	v	(A)	(D)	Date Exercisal	ole C	Expiration Date	Title	Amount or Number of Shares								
Restricted Stock Units	(2)	04/01/2023			M			165	(3)		(3)	Class A Common Stock	165	\$0	4,305		D				
Restricted Stock Units	(2)	04/01/2023			М			305	(4)		(4)	Class A Common Stock	305	\$0	10,063		D				
Restricted Stock Units	(2)	04/01/2023			М			4,911	(5)		(5)	Class A Common Stock	4,911	\$0	73,672	2	D				
Restricted Stock Units	(2)	04/01/2023			M			1,402	(6)		(6)	Class A Common Stock	1,402	\$0	57,455	5	D				

Explanation of Responses:

- 1. Represents the number of shares of the Issuer's Common Stock withheld to satisfy the Reporting Person's tax obligation in connection with the settlement of shares of Common Stock underlying the Reporting Person's restricted stock units that vested on April 1, 2023.
- 2. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- 3. The RSUs vest in 48 equal monthly installments after June 1, 2021, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.
- 4. The RSUs vest in 48 equal monthly installments beginning February 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.
- 5. The RSUs vest in 24 equal monthly installments beginning August 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.
- 6. The RSUs vest in 48 equal monthly installments beginning October 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.

Remarks:

/s/ David Ritenour, Attorneyin-Fact

04/04/2023

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.