FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to catify the officers of the same of the contract of th to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

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 Addre		erson*	2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM]	Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title Other (specify)
(Last) 650 CALIFOR	(First) (Middle) IFORNIA STREET		3. Date of Earliest Transaction (Month/Day/Year) 11/11/2024	Officer (give title Other (specify below) Chief Financial Officer
(Street) SAN FRANCISCO	CA	94108	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person
(City)	(State)	(Zip)		T CISOTI

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned												
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)		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	Transaction(s) (Instr. 3 and 4)		(111041.4)		
Class A Common Stock	11/11/2024		M		25,807(1)	A	\$23.33	25,807	D			
Class A Common Stock	11/11/2024		M		28,367(1)	A	\$17.19	54,174	D			
Class A Common Stock	11/11/2024		M		12,797(1)	A	\$22.3	66,971	D			
Class A Common Stock	11/11/2024		M		33,967(1)	A	\$23.35	100,938	D			
Class A Common Stock	11/11/2024		S		100,938(1)	D	\$55	0	D			

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		(Instr. 4)		
Stock Option (Right to Buy)	\$23.33	11/11/2024		M			25,807 ⁽¹⁾	(2)	06/08/2032	Class A Common Stock	25,807	\$0	0	D	
Stock Option (Right to Buy)	\$17.19	11/11/2024		M			28,367 ⁽¹⁾	(3)	07/01/2032	Class A Common Stock	28,367	\$0	56,737	D	
Stock Option (Right to Buy)	\$22.3	11/11/2024		M			12,797 ⁽¹⁾	(4)	09/16/2032	Class A Common Stock	12,797	\$0	28,154	D	
Stock Option (Right to Buy)	\$23.35	11/11/2024		М			33,967 ⁽¹⁾	(5)	09/13/2033	Class A Common Stock	33,967	\$0	82,492	D	

Explanation of Responses:

- 1. The transactions reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on June 14, 2024.
- 2. The stock options 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.
- 3. The stock options vest in 48 equal monthly installments beginning August 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- 4. The stock options 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.
- 5. The stock options vest as to 25% of the underlying shares on September 1, 2024 and the remainder vest in 36 equal monthly installments over the subsequent three years subject to the Reporting Person's continuous service with the Issuer as of each vesting date.

Remarks:

/s/ Josh Samples, Attorney-in-

Fact

** Signature of Reporting Person

Date

11/13/2024

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.