

affirm

Student Financing Options



Affirm provides flexible financing options for students, allowing them to spread the cost of tuition over time. Students can use Affirm to pay in installments, with payment plan options and no late fees.

24%
of learners

used **Affirm** to
enroll in their
ed2go course*

KEY BENEFITS

- **Transparent Terms:** Students see upfront monthly payments without hidden fees.
- **Customizable Plans:** Students can choose to pay over a shorter or longer term, based on the cost of their course (e.g., 6, 12, 18, and 24-month installment options) or select to make 4 interest-free payments every two weeks. Note: Not all installments listed are applicable for every individual course.
- **Real-time Credit Decisions:** Students receive a decision in real-time with no impact on their credit score, making it a seamless process.

HOW IT WORKS

- Students apply for a loan with Affirm during the enrollment process and create an account to check their eligibility.
- Upon approval, they pay their tuition over the selected term directly to Affirm through automatic payments.
- Students can make repayments early and save on interest that has not yet accrued. - Students can receive their certificate of completion before all payment installments are completed.

CUSTOMER SERVICE

- Students can contact Affirm with any questions before or after enrolling.

affirm.ca/help or 888-484-4282

AFFIRM DETAILS

01. QUALIFICATIONS

- Be a resident of Canada
- Be the legal age of majority in your province/territory
- SMS-capable Canadian phone number and email
- A Canadian bank account or debit card
- Subject to eligibility check

02. CREDIT PULL

- Soft credit pull

03. CREDIT REPORTING

- Affirm obtains your credit report and credit score from credit bureaus. The information is used to assess eligibility, service or collect an account, and evaluate how an Affirm loan affects your credit. It does not currently report to credit bureaus; however, it may report to credit bureaus in the future.

04. APPROVAL

- Good for 24 hours

05. COSIGNER

- No Cosigner option available

06. DOWN PAYMENT & INTEREST

- May have down payment
- 3 months at 0% APR for qualified customers
- 0-31.99% APR depending on their individual creditworthiness
- 0% bi-weekly split pay option for products between \$50 - \$999.99

07. PAYMENT

Payment made to Affirm

- \$150-\$999.00: 3, 6, 12-month repayment options
- \$1000: 6, 12, 18-month repayment options
- \$2000+: 6, 12, 24-month repayment options

*Excludes grant-funded enrollments

For more details on Affirm, contact your ed2go Account Manager

