



# Purchasing Power

## What is purchasing power / prequalification?

Your purchasing power is Affirm's estimate of how much you can borrow. You're not on the hook to pay back this amount until you actually borrow it. You also don't have to borrow the full amount.

## What's the difference between purchasing power and a credit limit?

Purchasing power is an estimate of what a lender may qualify you to borrow in the future. This is different from a credit limit. A credit limit is the maximum amount of credit a lender has already decided you can borrow.

## How do I check my purchasing power?

Checking your purchasing power just takes a minute and won't affect your credit score. Look for the option in our app or at our partner stores. These two experiences are a bit different, so we'll break it all down for you:

**1) Purchasing power in the Affirm app** The Affirm app gives you an idea of how much you can borrow through a virtual card. Later, if you request a loan and are approved, you'll get a virtual card to use at almost any online or in-store checkout.

**2) Purchasing power at partner stores** Our partner stores may give you the opportunity to check your purchasing power while you're on their site or in their store. This shows you how much you can borrow to use only at their store.

**affirm**  
Make easy monthly payments over  
**12, 24, or 36 months**  
Checking your eligibility won't affect your credit.

Example payments for

Monthly Payment	Term	APR	Interest	Total
\$166.67 /monthly	12 months	0.00%	\$0.00	\$2,000.00
\$83.33 /monthly	24 months	0.00%	\$0.00	\$2,000.00
\$55.56 /monthly	36 months	0.00%	\$0.00	\$2,000.00

[See if you qualify](#)

Get a real-time decision with just 5 pieces of info.

Payment options through Affirm are provided by these lending partners: [affirm.com/lenders](https://affirm.com/lenders). Your rate will be 0%–36% APR based on credit, and is subject to an eligibility check. Options depend on your purchase amount, may vary by merchant, and may not be available in all states. A down payment may be required. California residents: Affirm Loan Services, LLC is licensed by the Department of Financial Protection and Innovation. Loans are made or arranged pursuant to California Financing Law license 60DBO-111681.



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## **What's the difference between purchasing power in the Affirm app vs. purchasing power with partner stores?**

Keep in mind, you might receive purchasing power in the Affirm app, but not at a partner store. Or, you may receive purchasing power at a partner store, but not in the Affirm app. That's because these experiences work differently. Use the Affirm app to check your purchasing power almost anywhere. Visit a partner store to check your purchasing power with just that store.

Which should you choose? Up to you! There's no harm to your credit score if you check your purchasing power both in the Affirm app and at a partner store.

## **Why did I receive purchasing power, but was not approved?**

Unfortunately, we can't guarantee you'll get approved, even if you receive a purchasing power amount. That's because your purchasing power amount is an estimate. It may change - or go away - depending on a few different things. This includes your borrowing and payment history at Affirm and elsewhere.

### **Example**

Let's say you receive a purchasing power estimate for a new purchase, then miss a payment on a current purchase. For the short term, you may still see that you have the same purchasing power amount. But if you go on to apply to pay over time, that missed payment may impact your ability to use Affirm.

**For more information, visit the Affirm Help Center:** <https://helpcenter.affirm.com/s/>