

# What is Affordability Testing?

Did you know?



**A safe loan means not borrowing more than you can afford.**

That's why before we approve an EasyPay Loan, we check that it's affordable for you. This is called **Affordability Testing**.

**Loans without the stress.**

We look at your income and expenses for the month to make sure the loan won't cause you financial strain.



**Peace of mind.**

Affordability testing means you'll know you are able to make your monthly repayment and afford to cover your monthly expenses.

**Avoid the monthly stretch.**

We want you to borrow safely, without stretching your budget too thin.



**A safe loan makes things easier.**

Affordability tests help protect your financial wellbeing. EasyPay Loans is here to help make things easier for you.