

**From:** [action=advocacyai.com@mg.advocacyai.com](mailto:action=advocacyai.com@mg.advocacyai.com) on behalf of [Frances Escoto](#)  
**To:** [DFPI Regulations](#)  
**Cc:** [Fairman, Peggy@DFPI](mailto:Fairman.Peggy@DFPI)  
**Subject:** Reject Rule PRO 01-21 - Stand Up For Workers  
**Date:** Thursday, May 4, 2023 6:51:44 AM

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Dear Dept. of Financial Protection and Innovation,

Earned wage access is a fundamental right for workers, and PRO 01-21 would make it difficult for them to make ends meet.

I've been in tight spots where I needed to access my paycheck before payday. The current system that allows free access or an optional tip gives the workers autonomy over their financial situation. If PRO 01-21 passes, this power will be taken away from them and given back to banks and payday lenders.

PRO 01-21 doesn't help workers; it hurts them. Please reject this rule and stand up for California's workforce and families.

Frances Escoto

