

From: [Nickolette Roden](#)
To: [DFPI Regulations](#)
Subject: PRO 01-21
Date: Friday, April 28, 2023 10:10:09 AM

April 28, 2023 @ 05:01pm
PRO 01-21

Dear Department of Financial Protection and Innovation,

I write in strong opposition to the proposed rulemaking on Earned Wage Access services. Like millions of Californians who live paycheck to paycheck, my EWA app allows me to manage my finances and helps me avoid having to choose which bills to pay, just because my paycheck hasn't landed in my account yet. This means I no longer stress over choosing between a car payment or groceries, or between rent or monthly prescriptions.

Having access to my money in real-time also saves me from overdrafting and even allows me to proactively put away some money for a rainy day.

Most importantly, the peace of mind from knowing I'll always have enough money to make it through the month is irreplaceable.

I know I'm not alone, and it is unacceptable to propose such sweeping changes without any regard for the impact it will have on the thousands of Californians in a similar financial situation.

I strongly encourage you to rethink your decision before it is too late.

Sincerely,
Ms. Nickolette Roden

