

## Dyson, Araceli@DFPI

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**From:** Jennifer Decker <[REDACTED]>  
**Sent:** Friday, May 12, 2023 12:15 PM  
**To:** DFPI Regulations  
**Subject:** Peggy.Fairman@dfpi.ca.gov

I write in strong opposition to the proposed action on Earned Wage Access products.

I, like countless other Californians, struggle every month to keep up with the mountain of bills and manage a balanced budget. EarnIn has been such a relief. I no longer worry about stretching my finances to reach payday. Without EarnIn I would have to turn to payday loans or another credit card to bridge the paycheck gap. DFPI is supposed to protect consumers, I worry this rulemaking will have the opposite effect.

If I need to access my money to meet my financial obligations, I should be able to. I strongly encourage you to do everything in your power to stop this proposed rule.

Thank you for your consideration.

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**Jennifer Decker**

(she/her)

Executive Assistant to General Counsel and CCO

[EarnIn.com](https://www.earnin.com)

