

To: DFPI Regulations[REGULATIONS@dfpi.ca.gov]
From: Stephanie Gelman
Sent: 2023-05-08T20:52:14Z
Subject: PRO 01-21
Received: 2023-05-08T21:00:08Z

Dear Commissioner Hewlett,

I make what used to be a good wage. Now days if anything unusual pops up, like car repairs, the cost of prescription and medical care, I won't make it to the next paycheck. This used to be ungodly stressful because I have no idea where I could get the cash to eat and put gas into my car.

Now I have earned the ability to put cash I to my account without having to beg friends and family for help. The money is paid back at my next paycheck. I plan my next checks expenses around this. It does not become a cycle I can't get out of. It's much easier to make financial decisions with a bit of a lead time then to deal with emergencies one after another.

Please, don't take this away. It gives me the peace of mind I never had before.

Thank you.

Sincerely,

Stephanie Gelman

A large black rectangular redaction box covering the signature area, obscuring the name and any handwritten notes or dates.