

**To:** DFPI Regulations[REGULATIONS@dfpi.ca.gov]  
**From:** Lauren Libas  
**Sent:** 2023-05-09T05:49:07Z  
**Subject:** PRO 01-21  
**Received:** 2023-05-09T05:50:06Z

Dear Commissioner Hewlett,

This is not a pre-written statement done by an Earnin representative. If I need to fight to keep apps like Earnin alive, I will tell my story.

I had Earnin on my phone for years, but it hasn't helped me out immensely until I moved into my current house. To give some context, I live with 4 roommates in a 4 bedroom house we are renting. We pay \$2,695 for rent every month, which, considering how we live in Southern California, we were very lucky to lock down on this house. No one in my household earns enough to pay off the rent by themselves. I earn the most, but I only earn \$3,200 per month. I am 28. Many of my peers have either moved out of state, live with roommates, or live with their parents due to how low our wages are and how expensive it is to live here.

I get paid every 15th and last day of the month, and rent is sadly due on the 15th as well. Earnin letting me have access to my upcoming paycheck days before I actually get paid is a god send. Earnin has helped me and my household when two of my roommates got laid off on the same day, and they both couldn't land new jobs immediately. It had helped when me and the rest of my household all got COVID at the same time. It has helped pay for food when I just got paid, but I had to use my earnings to pay for a roof over my head. It has helped pay for gas when I work an hour away from home.

I'm begging you to keep apps like Earnin alive. People like me are only trying to survive. Sure, I can have another friend move into the house and make it a 6-person household to make it easier on everyone else. I can find an additional way to make money. I can try to make more meals instead of using DoorDash. These adjustments in my life can help me in the long run, but I can't say the same for my fellow members. I can only theorize what led other members to use Earnin.

Please don't make drastic regulations until you truly know about the consequences of the loss of this lifeline. Thank you for reading my narrative. Another person's story is waiting for you.

Sincerely,

Lauren Libas

A large black rectangular redaction box covering the signature area.