

## Dyson, Araceli@DFPI

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**From:** Amanda Dingler <[REDACTED]>  
**Sent:** Monday, May 8, 2023 6:51 PM  
**To:** DFPI Regulations  
**Subject:** EWA

Good evening,

I am writing this to express the importance of easy access to earned wages. Unfortunately, with the high inflation we ALL have felt, easy access to my earned wages has allowed me to save my pet's life from a medical emergency, replace parts on my car to allow me to go to work, and survive as a single person living alone in this economy. Earned wages are NOT wages that others have earned, and are not "free money". These are wages that we earned, and that apps like "Earnin" have made easily accessible and ensure re-payment when it is due. These apps such as "Earnin" have done nothing but helped me in times of need and I do not doubt that it has helped others. There are plenty of place to focus attention on regulating, but this one is not one of them. This has helped more than it has hurt. Please do not take away our option to access our earned wages, as some of our livelihoods may depend on it.