

**From:** [Isaac Herrera](#)  
**To:** [DFPI Regulations](#)  
**Subject:** PRO 01-21  
**Date:** Monday, May 8, 2023 4:20:07 PM

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Dear Commissioner Hewlett,

I use Earnin to access my money when I need it and am worried DFPI isn't fully considering why hundreds of thousands of Californians use earned wage access products.

These services aren't loans. EWA is innovation that allows us to access wages we've already earned at our discretion. The DFPI has essentially ruled that they are better equipped than us to make important financial decisions that affect our families.

I strongly encourage you to consider a different approach for this important workers' rights issue because this does more harm than good.

Sincerely,

Isaac Herrera

