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To: [DFPI Regulations](#)
Cc: Fairman, Peggy@DFPI
Subject: DFPI Regulation Comment (PRO 01-21)
Date: Saturday, May 6, 2023 10:05:46 PM

Dear Dept. of Financial Protection and Innovation,

Can you imagine working hard every day and not being able to access your hard-earned cash until payday? It's a tough situation that many Californians face, especially when 64% of Americans are living paycheck to paycheck.

That's why we need to keep up with innovation and continue to offer earned wage access. It's an option that empowers workers and helps them avoid overdraft fees and debt.

Please don't take away this tool that helps so many people in our state. Let's make sure hardworking Californians aren't left stranded until payday.

Thanks for your consideration.

Lois Shubert

