From:	action=advocacyai.com@mg.advocacyai.com on behalf of lucy santos
То:	DFPI Regulations
Cc:	Fairman, Peggy@DFPI
Subject:	On behalf of California workers across the state (PRO 01-21)
Date:	Monday, May 8, 2023 4:19:08 PM

Dear Dept. of Financial Protection and Innovation,

I'm writing on behalf of California workers across the state who rely on Earned Wage Access (EWA) to manage their finances. EWA is an innovation that empowers workers by allowing them to access their hard-earned wages when they need them. It promotes financial freedom and independence, especially for those who live paycheck to paycheck.

I understand that there is a proposed rule change to introduce mandatory fees for using EWA. This would limit access to a service that has helped many workers avoid costly financial options and debt. It would be a significant setback for California workers who have come to rely on EWA as a tool for financial flexibility and control.

I urge you to reconsider the proposed rule change and ensure that California workers can continue to access their earned wages without being burdened by mandatory fees.

Thank you for your consideration.

lucy santos