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***Testimony of Rep. Charles Skold presenting
LD 1915 - An Act to Regulate Earned Wage Access Services Providers
Before the Joint Standing Committee on Health Coverage, Insurance and
Financial Services***

Senator Bailey, Representative Mathieson, and honorable members of the Committee, my name is Charles Skold, and I represent House District 119, which includes parts of Portland. I'm proud to present LD 1915: An Act to Regulate Earned Wage Access Services Providers.

As a State Representative, I believe in promoting dignity, fairness, and empowering Mainers to make financial choices that work for them. That's exactly what this bill is about.

Have you ever needed some cash and been waiting intently for your paycheck to arrive, and wished it could arrive earlier? Well, Earned Wage Access, or EWA, is a practice that allows people to get access to their paycheck early. In fact, tens of thousands of Maine workers use EWA to access a portion of the wages they've already earned before payday. It helps people avoid overdraft fees, late payments, and high-interest credit just to get by between paychecks. Importantly, it shifts power back to workers, who for too long have been constrained by pay cycles designed for employer convenience, not worker needs.

This is a practice that Maine workers currently need and use, including many in my district and likely some in every district represented by this committee. With this relatively new practice already ongoing, the reason for this bill is to provide a

regulatory framework and clarity for everyone involved: EWA providers, workers, their employers, and the State.

Right now, regulatory uncertainty is hurting both workers and responsible providers. Without clear rules, good actors are left guessing, and bad actors can slip through the cracks. LD 1915 brings needed clarity, accountability, and oversight to this space.

EWA is not one-size-fits-all and there are a few different models in place. Some models are employer-integrated, offered as a workplace benefit. Others are direct-to-consumer, available to anyone with a steady paycheck and a bank account. Both meet different needs, but they share a common goal: giving people control over their earned income.

LD 1915 ensures that all EWA providers—regardless of business model—follow clear, commonsense standards: transparent disclosures, no hidden fees, and strong consumer protections.

At its core, this is a bipartisan bill that ensures workers have safe, effective options and that innovation serves the public interest. EWA levels the playing field by letting workers access their income on their terms, manage cash flow with dignity, and avoid being penalized for timing that's outside their control. When workers can meet their financial obligations on time, employers benefit too, through lower stress, better retention, and a more reliable, focused workforce.

Nine other states, including Nevada and Kansas, have already passed EWA legislation, recognizing the value of this service when properly regulated. This bill doesn't pick winners or losers. It sets a fair playing field for a growing industry that workers are already relying on.

I respectfully urge your support of LD 1915 to ensure Earned Wage Access in Maine remains safe, transparent, and equitable, no matter how workers choose to use it.

Thank you, and I'm happy to take any questions.

Rep. Charles A. Skold
District 119