

From: Aaron Mallin <amallin@gmail.com> on 07/24/2008 11:25:04 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Please work on programs to enable personal finance so that legislation against banks won't be needed since people will have the knowledge to properly manage their finances so that they won't use debt. Banks and credit card companies should not be sponsors or providers of this financial information because they encourage consumer to use debt "wisely". The true answer is that no debt is good debt and Congress should encourage Americans to live debt free.

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Sincerely,

Mr. Aaron Mallin
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