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Subject: Regulation AA

Carol Alberts
Fort Pierce, Florida

I teach people how to manage money and credit, working for my county government. If you are not going to change the laws to protect consumers from the highly unfair practices that credit card issuers use (universal default, 2-cycle billing, default reasons, mandatory mediation), at least practice full disclosure so people can make better decisions. Make fiscal education a required course in public schools - not every student will go on to be a scientist or a historian, but all will become consumers.