

From: [David Hofer](#)
To: [Comments, Public](#)
Subject: Lower Account Size from 25K to 2K for PDT
Date: Wednesday, September 24, 2025 7:38:06 PM

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Dear FINRA:

Please liberalize day trading rules for small account holders. In many ways PDT 25K rules do not cause small traders to lose less money, but to lose more. Current PDT rules can be too easily violated by some traders making fat finger mistakes that take low risk butterfly positions and turn them into total disasters. PDT 25K would force traders like that to take a bad trade overnight at great risk to themselves financially. PDT 25K fails to recognize as well, traders may be forced to turn a swing trade options position into a day trade, if they guess the market wrong, which could turn a 20% loss into an 80% loss under PDT 25K rules if held overnight. So they may have to burn a PDT trade in order to avoid great loss. There are trades involving credit spreads and PDT 25K may perversely force a small trader to take a huge loss on a whole width, instead of a small loss if buying to cover risks bricking his whole account. I can't help wondering if PDT 25K gives large liquid traders over 25K perverse advantages, knowing that small trading accounts can't close their positions right away, which would support the large traders in getting better prices for their trades. Please get rid of the PDT 25K rules, so that small traders have the same level ground to trade as the large whales. Lowering the limits to 2K is reasonable and helpful to everyone. Thank you.

David Hofer