

**From:** [Kelly Beach](#)  
**To:** [Comments, Public](#)  
**Subject:** Support for FINRA's Proposal to Modernize the Pattern Day Trading Rule  
**Date:** Friday, July 25, 2025 10:32:55 AM

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Dear Ms. Asquith and FINRA Public Comment Team,

I'm writing in support of FINRA's proposal to modernize the Pattern Day Trading rule. As an individual retail trader who employs disciplined strategies including volatility-based position sizing, stochastic setups, and Bollinger Band scans, I believe the proposed changes will empower responsible participants while reducing outdated barriers to entry.

The current \$25,000 equity threshold restricts capital-efficient trading strategies, disproportionately impacting retail traders who manage risk with sophistication but lack institutional account sizes. By eliminating the arbitrary three-trade limit and allowing brokerages to set margin requirements, FINRA's draft recognizes both technological progress and financial literacy growth among retail participants.

This reform fosters transparency, reduces unnecessary complexity, and promotes fair access. More importantly, it reflects the evolution of retail trading tools and education. While critics warn of impulsive behavior, I believe flexible margin policies combined with broker-led risk controls offer a smarter approach than blanket restrictions.

I urge FINRA and the SEC to advance this proposal and implement a framework that encourages responsible retail trading. Thank you for considering input from the retail community.

Sincerely,

**Kelly G. Beach**

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