

NICHOLAS FINANCIAL INC  
Form 8-K  
January 25, 2006

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UNITED STATES SECURITIES AND EXCHANGE  
COMMISSION  
Washington, DC 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) January 25, 2006

NICHOLAS FINANCIAL, INC.  
(Exact name of registrant as specified in its Charter)

**British Columbia, Canada**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**0-26680**  
(Commission  
File Number)

**8736-3354**  
(I.R.S. Employer  
Identification No.)

**2454 McMullen Booth Road, Building C**  
**Clearwater, Florida**  
(Address of Principal Executive Offices)

**33759**  
(Zip Code)

**(727) 726-0763**  
(Registrant's telephone number, Including area code)

**Not applicable**  
(Former name, former address and former fiscal year, if changed since last report)

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**Item 2.02 Results of Operations and Financial Condition**

**Item 9.01 Financial Statements and Exhibits**

| Exhibit # | Description                           |
|-----------|---------------------------------------|
| 34        | Press release dated January 25, 2006. |

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

**NICHOLAS FINANCIAL, INC.**  
(Registrant)

Date: January 25, 2006

/s/ Peter L. Vosotas

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Peter L. Vosotas  
Chairman, President, Chief Executive Officer  
(Principal Executive Officer)

Date: January 25, 2006

/s/ Ralph T. Finkenbrink

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Ralph T. Finkenbrink  
(Principal Financial Officer and Accounting Officer)

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Exhibit Index

| Exhibit   | Description                           |
|-----------|---------------------------------------|
| <b>34</b> | Press release dated January 25, 2006. |

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