

NICHOLAS FINANCIAL INC  
Form 8-K  
January 25, 2006

---

---

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)

---

---

---

**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.

---

**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

---

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

Date: January 25, 2006

/s/ Ralph T. Finkenbrink

---

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

---

Exhibit Index

Exhibit	Description
34	Press release dated January 25, 2006.

---