

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 8-K

**Current Report
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934**

April 24, 2006

(Date of Report - Date of Earliest Event Reported)

First Cash Financial Services, Inc.

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

0-19133

75-2237318

(Commission File Number)

(IRS Employer Identification No.)

690 East Lamar Blvd., Suite 400, Arlington, Texas 76011

(Address of principal executive offices, including zip code)

(817) 460-3947

(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01 Other Events

First Cash Financial Services, Inc. has made available on its corporate website (www.firstcash.com) its most recent investor presentation. This presentation is included herein as Exhibit 99.1.

The information provided in this Item 8.01 shall not be deemed "filed" for purposes of the Securities Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by the specific reference in such filing.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits:

99.1 First Cash Financial Services, Inc. Investor Presentation

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 thereunto duly authorized.

Dated: April 24, 2006

FIRST CASH FINANCIAL SERVICES, INC.

(Registrant)

/s/ R. DOUGLAS ORR

R. Douglas Orr
Chief Accounting Officer

EXHIBIT INDEX

Exhibit Number	Document
99.1	First Cash Financial Services, Inc. Investor Presentation

4

FIRST CASH FINANCIAL SERVICES



INVESTOR PRESENTATION - APRIL 2006

[Link to searchable text of Slide Shown above](#)

Safe Harbor Statement

- Certain statements included in this presentation which are not historical in nature, including statements regarding the Company's and/or management's strategies, beliefs, expectations, plans for new stores, projections of earnings and revenues, expected effect of regulatory pronouncements, potential legislation, or other predictions of the future are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, and are intended to be covered by the Safe Harbor provisions for forward-looking statements contained in such Act.
- Forward-looking statements are made based on assumptions involving certain known and unknown risks and uncertainties, many of which are beyond the Company's control, and other important factors that could cause actual results, performance or achievements to differ materially from expectations expressed or implied by such forward-looking statements. These risk factors and uncertainties are listed from time to time in the Company's filings with the Securities and Exchange Commission, including, but not limited to, our annual reports on Form 10-K for the years ending December 31, 2004 and 2005, our report on Form 10-Q for the period ended March 31, 2006, and on various Form 8-K filings in 2006.

FIRST CASH FINANCIAL SERVICES

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First Cash Overview

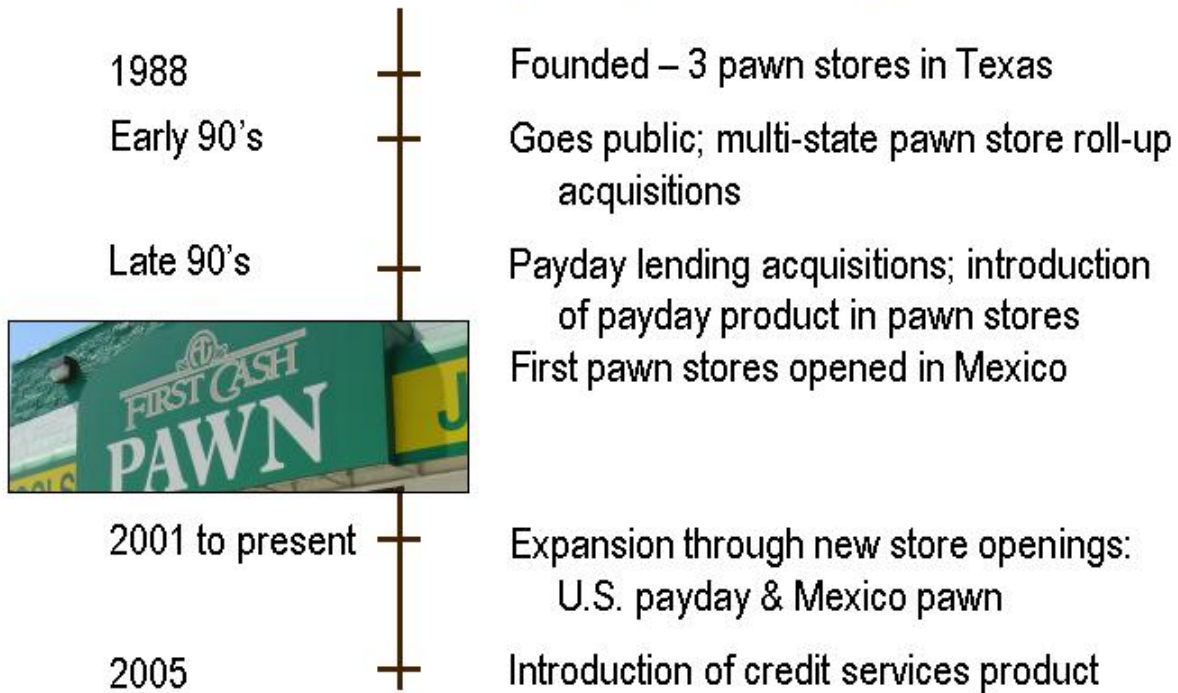
- Leading provider of diversified specialty consumer finance products
- Superior earnings performance and financial position
- Significant future growth through store expansion



FIRST CASH FINANCIAL SERVICES

[Link to searchable text of Slide Shown above](#)

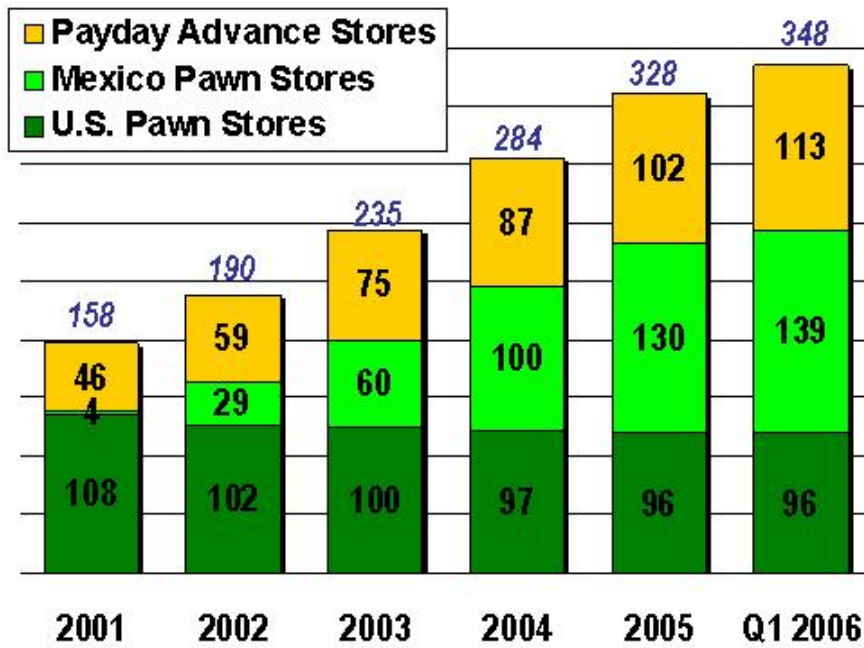
Company History



FIRST CASH FINANCIAL SERVICES

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Store Count Growth

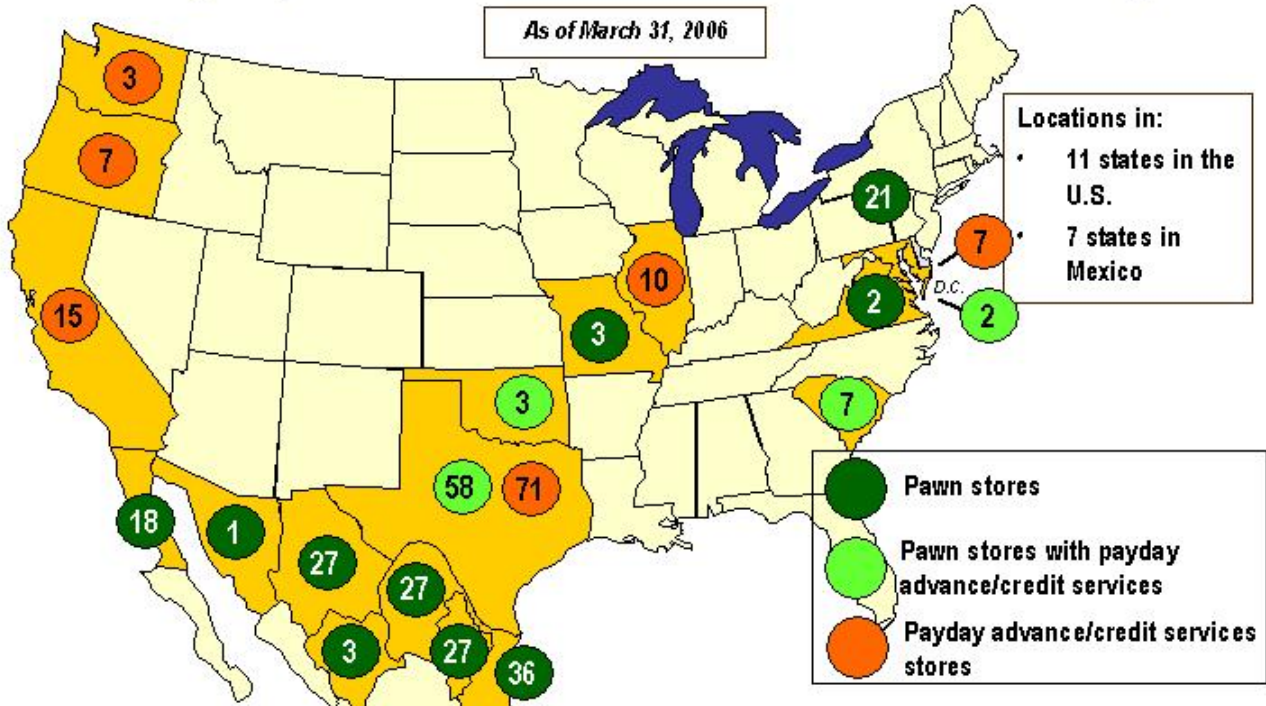


FIRST CASH FINANCIAL SERVICES

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Geographic Markets & Product Offerings

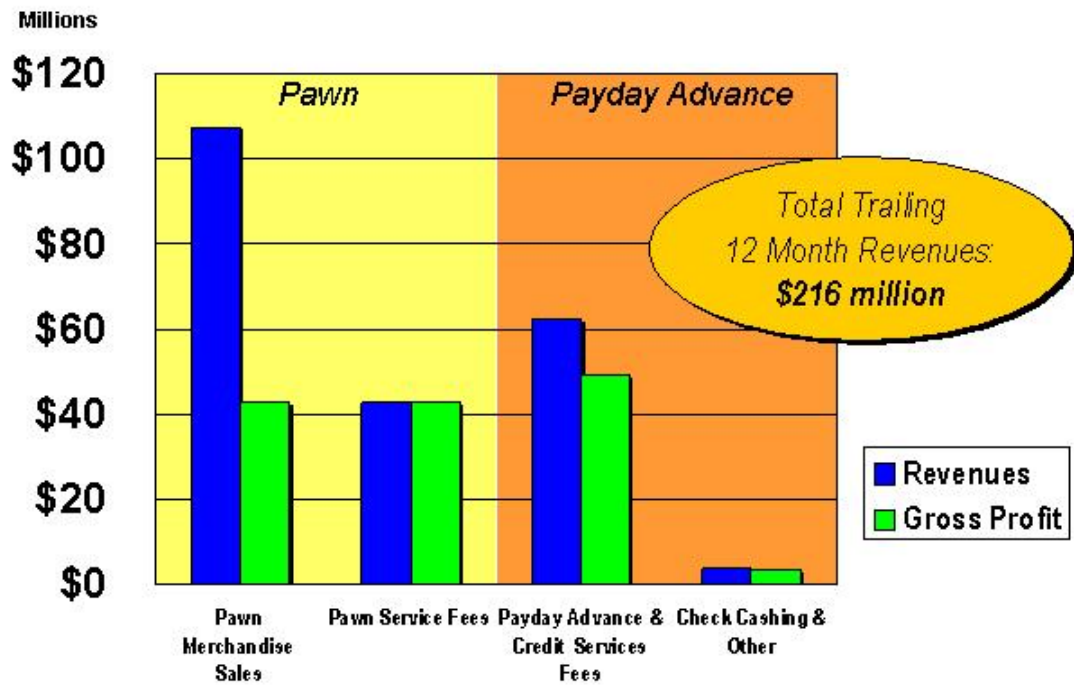
As of March 31, 2006



FIRST CASH FINANCIAL SERVICES

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Revenue Mix



FIRST CASH FINANCIAL SERVICES

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Pawn Loan Product

- Short-term loan secured by pledged personal property
 - No credit check
 - No bank account required
- Regulations vary by state - typically provide for:
 - 30 day term
 - 10% to 20% monthly service fee

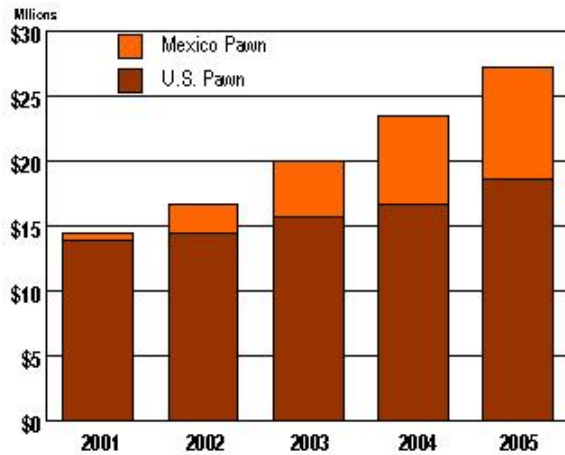


FIRST CASH FINANCIAL SERVICES

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Pawn Customer Demographics

First Cash Pawn Loan Growth



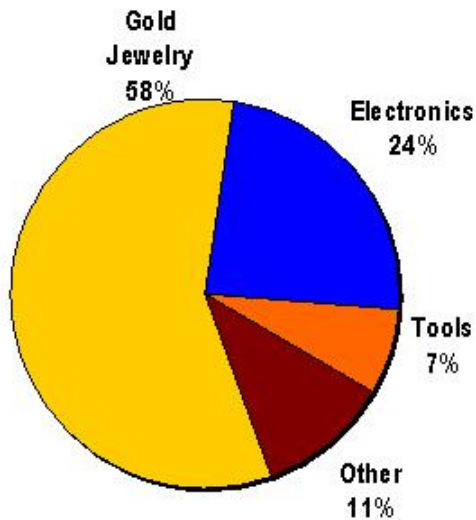
- Many un-banked or under-banked customers
- Both in the U.S. and...
- In Mexico, where:
 - 88% of retail transactions are in cash
 - An estimated 80% of the population is un-banked

FIRST CASH FINANCIAL SERVICES

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Pawn-Related Retail Sales

Composition of Retail Inventories



- Retail inventories are primarily acquired via forfeited pawn loan collateral
- Gold jewelry represents 58% of the retail inventory

Retail Metrics (trailing 12 Months)

- | | |
|---|------|
| • Total merchandise margins | 40% |
| • Retail margins (excludes scrap jewelry sales) | 44% |
| • Inventory turns | 3.1x |

FIRST CASH FINANCIAL SERVICES

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Payday Advance Product

- Loan size: \$100 to \$1,000
- Term: 7 to 31 days
- Typical service charge per advance: 15%
- Proof of employment and active bank account required
– but no credit check
- Advance secured by personal check held until due date



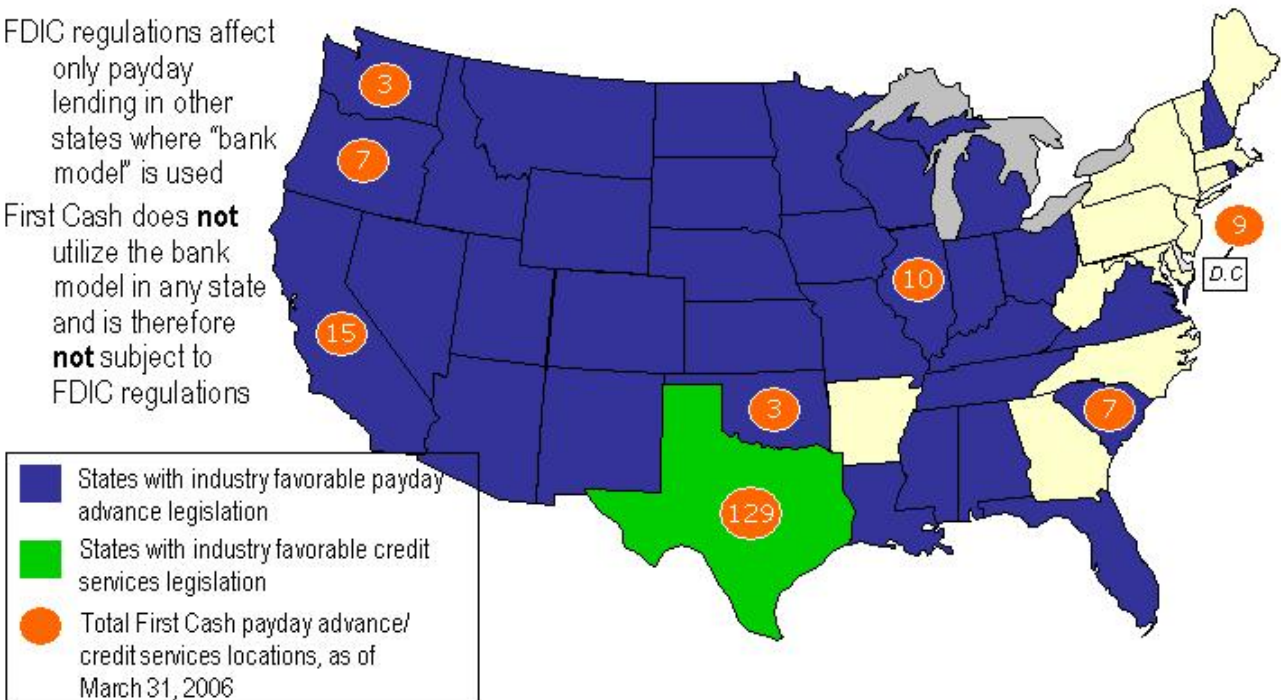
FIRST CASH FINANCIAL SERVICES

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Payday Advance Regulatory Landscape

FDIC regulations affect only payday lending in other states where "bank model" is used

First Cash does **not** utilize the bank model in any state and is therefore **not** subject to FDIC regulations



FIRST CASH FINANCIAL SERVICES

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Credit Services Product

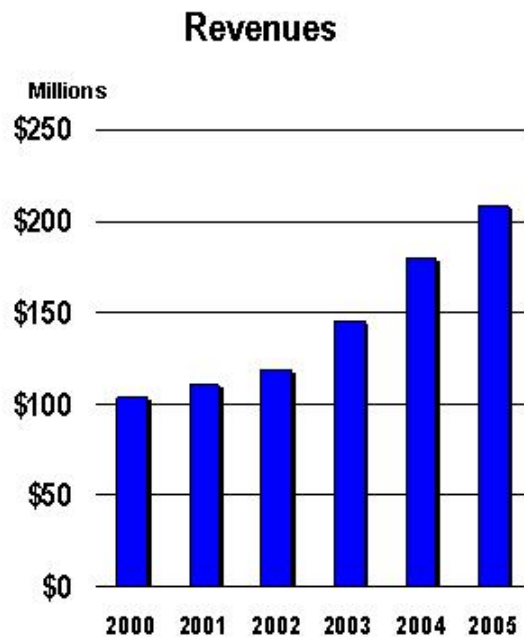
- In its Texas locations, First Cash has elected to operate as a Credit Services Organization (“CSO”)
- As a CSO, First Cash provides customers access to a short-term loan funded by an independent consumer lending company
 - Customer pays a fee to CSO for its services:
 - processing of application with lender
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 - disbursement and collection of lender funds
 - Customer pays interest to lender (at less than 10% APR)

FIRST CASH FINANCIAL SERVICES

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Superior Performance & Financial Position

- Operating Results
 - Industry leading performance metrics
 - Consistent growth
 - Increasing profit margins
- Financial Position
 - Debt-free
 - Strong cash flows



FIRST CASH FINANCIAL SERVICES

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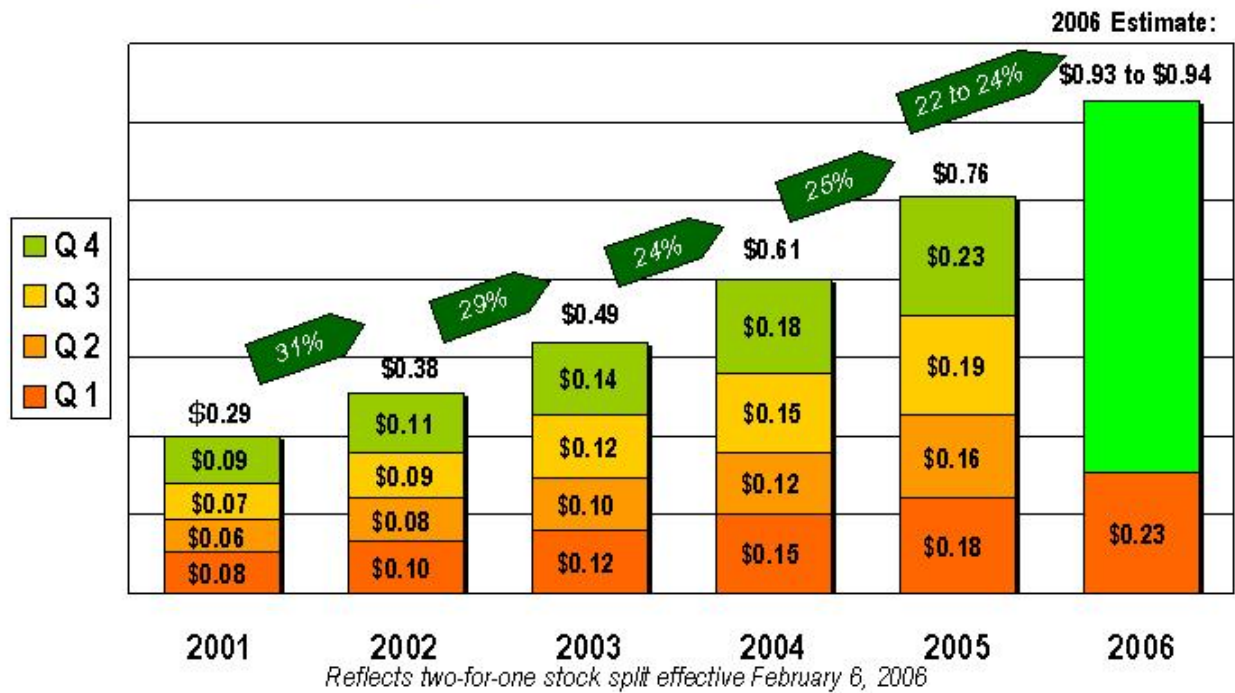
2006 - First Quarter Highlights

- Q1 diluted EPS of \$0.23
 - Up 28% over prior year
 - Exceeded consensus estimate by \$0.02
 - 21st consecutive quarter of double-digit EPS growth
- Other highlights:
 - Quarterly revenues up 19%, to \$56 million
 - Net income of \$7.6 million, up 26%
 - 20 new stores, a record number of openings for a single quarter

FIRST CASH FINANCIAL SERVICES

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Earnings Per Share Growth

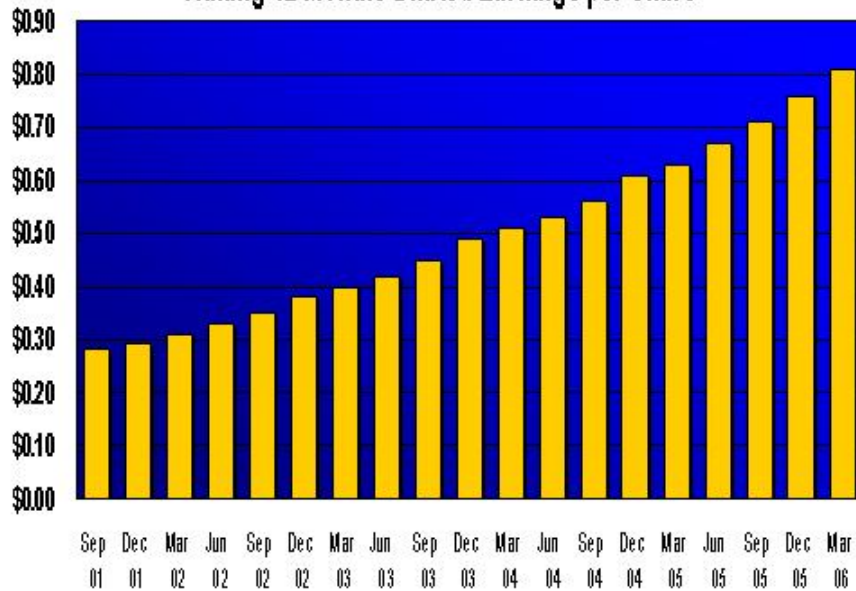


FIRST CASH FINANCIAL SERVICES

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Consistency of Growth & Earnings

Trailing 12 Months Diluted Earnings per Share



Reflects two-for-one stock split effective February 6, 2006

Forbes

Forbes 200 Best
Small
Companies
4 straight years

FSB
FORTUNE SMALL BUSINESS

Fortune Small
Business 100
2 straight years

FIRST CASH FINANCIAL SERVICES

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2006 Earnings & Growth Expectations

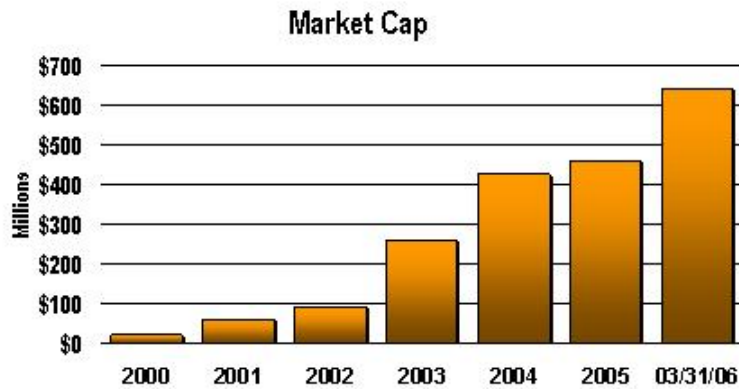
- Earnings per share forecast
 - Raised guidance at end of Q1 to:
\$0.93 to \$0.94 per share
 - Represents 22% to 24% increase over 2005 EPS
 - Q2 earnings forecast for \$0.18 to \$0.19
- Store Openings
 - 60 - 70 new store openings projected for 2006
 - Pawn (Mexico)
 - Payday Advance (U.S.)
 - 20 stores opened in the first quarter

FIRST CASH FINANCIAL SERVICES

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Increasing Market Visibility & Liquidity

Two-for-one stock split effective
February 6, 2006

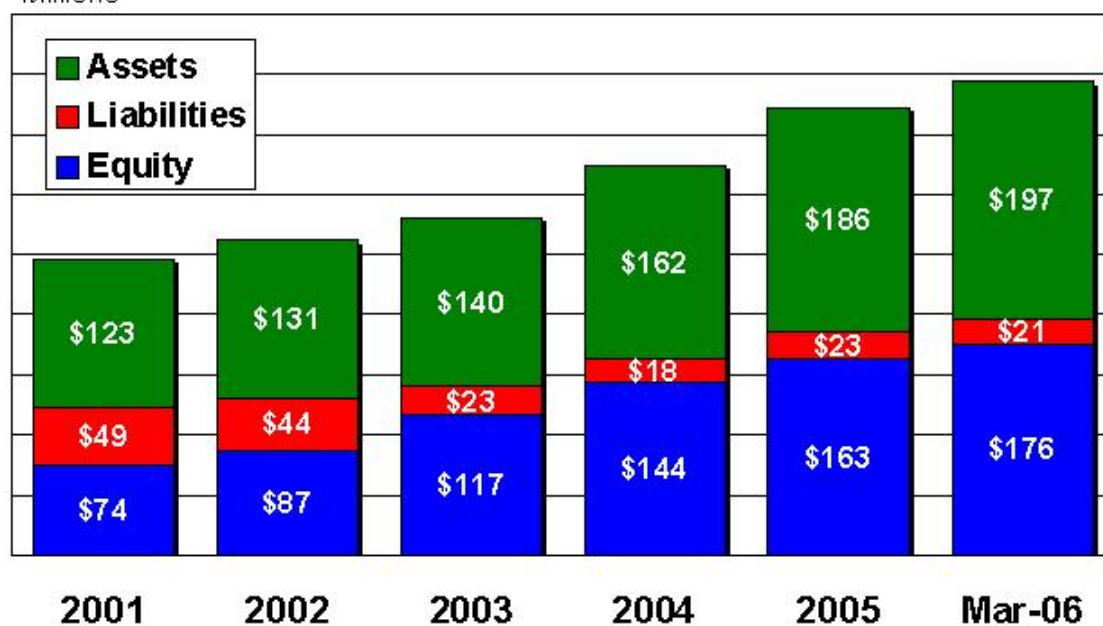


FIRST CASH FINANCIAL SERVICES

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Balance Sheet Growth

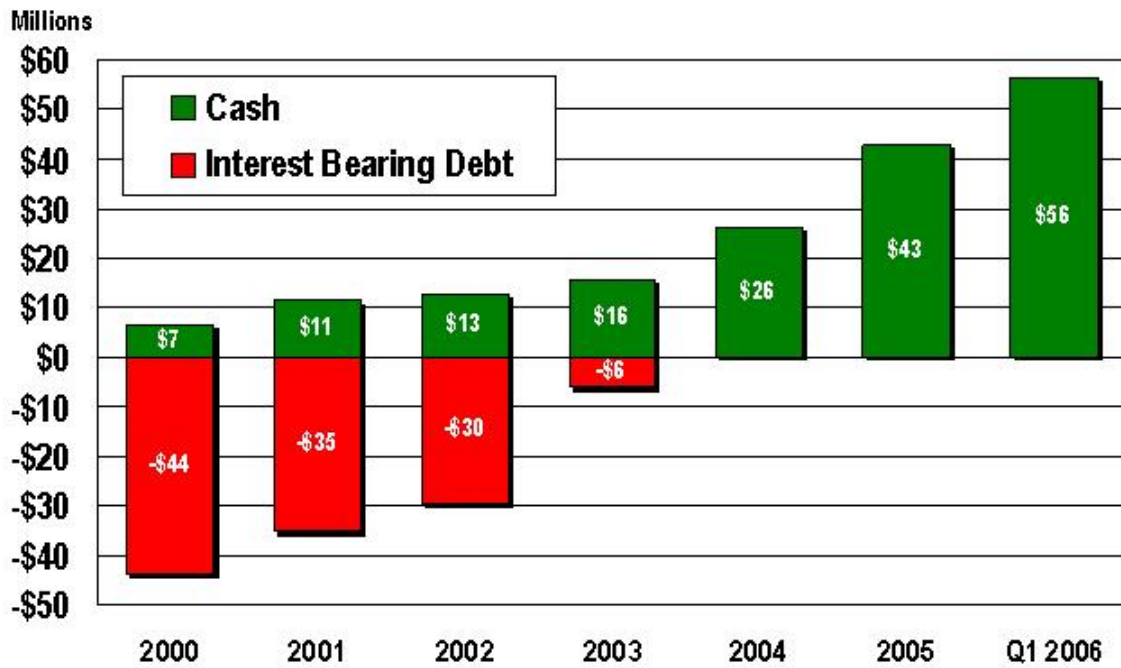
Millions



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Net Cash Position



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[Link to searchable text of Slide Shown above](#)

Utilization of Cash Flows

- All store openings funded from current cash flows
 - Loan growth at new & existing stores
 - Capital expenditures for new stores
 - Start-up costs for new stores
- Stock repurchases of \$24 million over past two years



New location under construction in Tijuana, Mexico

FIRST CASH FINANCIAL SERVICES

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Growth Strategy

- New store openings in multiple markets
 - United States
 - Mexico
- Diversified product line
 - Pawn loans & related retail
 - Payday advances
 - Credit services

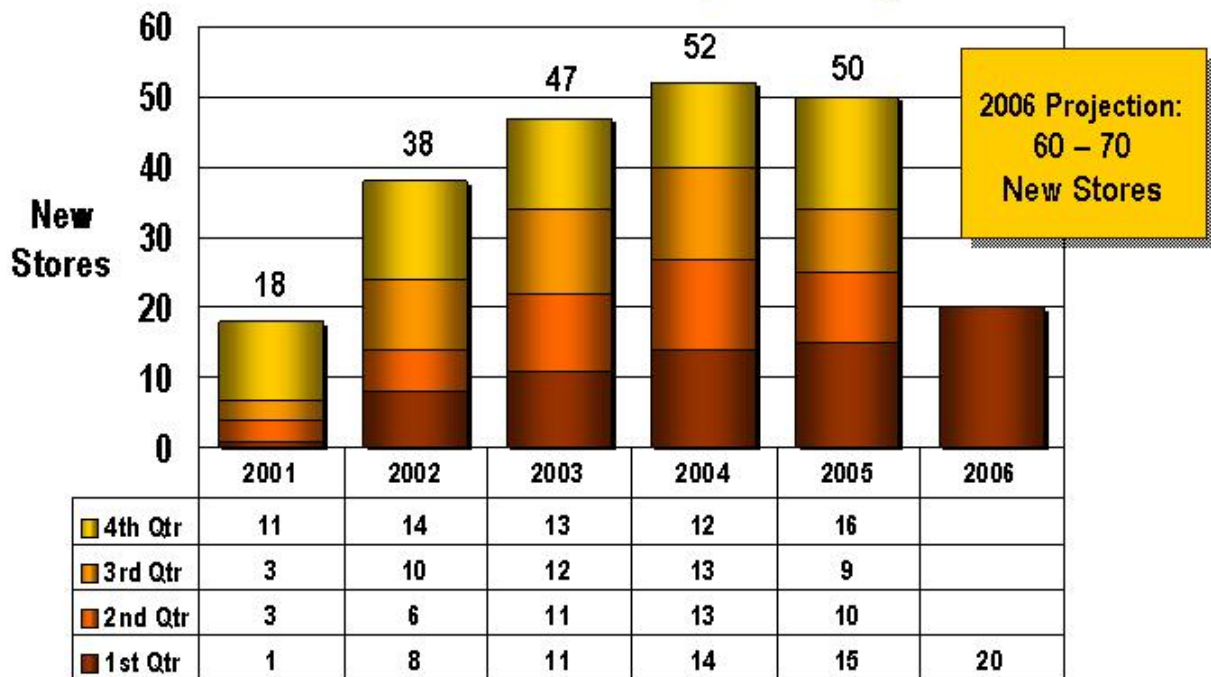


*First Cash Advance location in
Hurst, Texas*

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New Store Openings



FIRST CASH FINANCIAL SERVICES

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New Store Financial Model

Cap Ex - Leasehold improvements - Computer & security equipment	\$80,000 to \$150,000
Working Capital (first year) - Operating cash - Loan funding - Inventory (pawn only)	\$80,000 to \$150,000
Start-up Losses - Pre-opening - First six months of operation	\$40,000 to \$60,000
Totals	\$200,000 to \$360,000

FIRST CASH FINANCIAL SERVICES

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Mexico Expansion Markets



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[Link to searchable text of Slide Shown above](#)

First Cash Pawn Stores in Mexico



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U.S. Payday Expansion



- Continued growth in key **Texas** markets:
 - Dallas/Fort Worth
 - Houston
 - San Antonio/Austin
 - Other mid-sized markets in Texas
- First stores in **Michigan** opened in Q2 of 2006

FIRST CASH FINANCIAL SERVICES

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First Cash Summary

- Industry leader in a fast growth sector
 - Strong demand for specialty consumer finance products
 - Multiple products: pawn and payday advance
- Superior financial metrics
 - 21 consecutive quarters (over five years) of double-digit EPS growth
 - Strong cash flows; no debt
- Well-defined expansion strategy will drive continued growth
 - Significant headroom for new stores in multiple markets
 - 20% increase in store count targeted for 2006

FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES



Investor contact information:

- Phone: 817.505.3199
- Email: investorrelations@firstcash.com
- Website: www.firstcash.com



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FIRST CASH FINANCIAL SERVICES

[LOGO OF FIRST CASH]

INVESTOR PRESENTATION - APRIL 2006

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FIRST CASH FINANCIAL SERVICES

First Cash Overview

- Leading provider of diversified specialty consumer finance products
- Superior earnings performance and financial position
- Significant future growth through store expansion

[GRAPHIC APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Company History

- 1988 — Founded – 3 pawn stores in Texas
- Early 90's — Goes public; multi-state pawn store roll-up acquisitions
- Late 90's — Payday lending acquisitions; introduction of payday product in pawn stores
- [GRAPHIC APPEARS HERE] — First pawn stores opened in Mexico
- 2001 to present — Expansion through new store openings: U.S. payday & Mexico pawn
- 2005 — Introduction of credit services product

FIRST CASH FINANCIAL SERVICES

Store Count Growth

[CHART APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Geographic Markets & Product Offerings

As of March 31, 2006

[GRAPHIC APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Revenue Mix

[CHART APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Pawn Loan Product

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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[LOGO OF FORBES]

Forbes 200 Best
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[LOGO OF FORTUNE SMALL BUSINESS]

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FIRST CASH FINANCIAL SERVICES

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Market Cap

[CHART APPEARS HERE]

[GRAPHIC APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

Mexico Expansion Markets

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FIRST CASH FINANCIAL SERVICES

First Cash Pawn Stores in Mexico

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FIRST CASH FINANCIAL SERVICES

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[LOGO OF FCFS]
