

FORM 8-K

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

February 19, 2008
(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
(Commission File Number)

75-2237318
(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: February 19, 2008
(Registrant)

FIRST CASH FINANCIAL SERVICES, INC.

/s/ R. DOUGLAS ORR
R. Douglas Orr
Chief Accounting Officer

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Document</u>
99.1	First Cash Financial Services, Inc. Investor Presentation

FIRST CASH FINANCIAL SERVICES



INVESTOR PRESENTATION

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, 2005 and 2006, our reports on Form 10-Q for the periods ended March 31, June 30 and September 30, 2007 and on various Form 8-K filings in 2007 and 2008.

FIRST CASH FINANCIAL SERVICES

First Cash Financial Services

*Market Leader
in Specialty
Consumer
Finance*



- 20-year track record of growth
- Product & geographic diversification
- Well-defined expansion strategy

FIRST CASH FINANCIAL SERVICES



First Cash Growth Story

- **Pawn**

- Core competency

- Company began in 1988

as

- Pawnshop operator

- Expansion into Mexico

- First stores opened in 1999
- Over 200 de novo store openings since 2002

- **Short-Term Loans**

- Acquired 35 stores in 1998

- Over 130 de novo store

openings

- since 2001

Product expansion into Mexico

- **Auto Sales & Finance**

- Same customer base

- Large industry, but highly fragmented

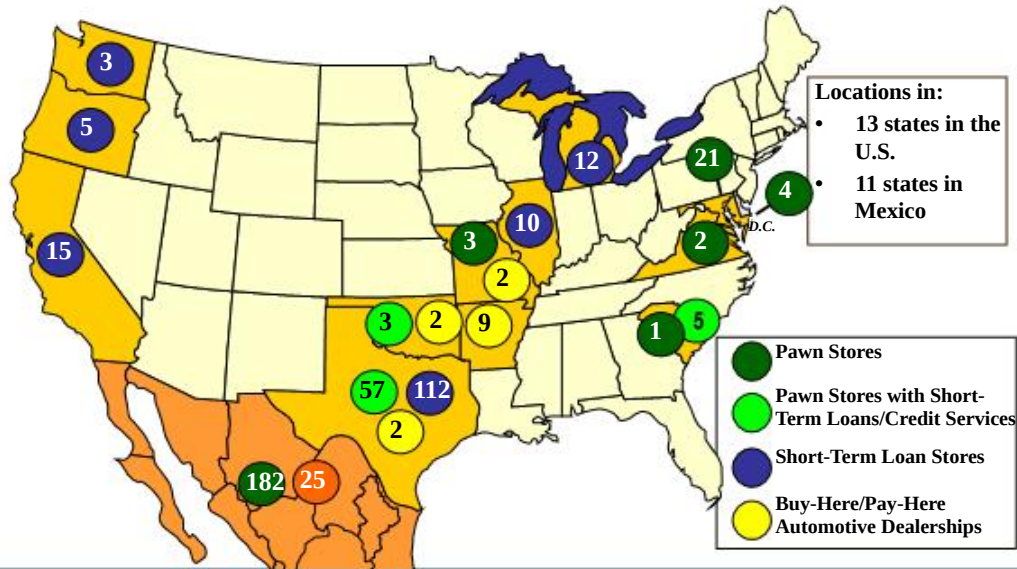
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Store Growth



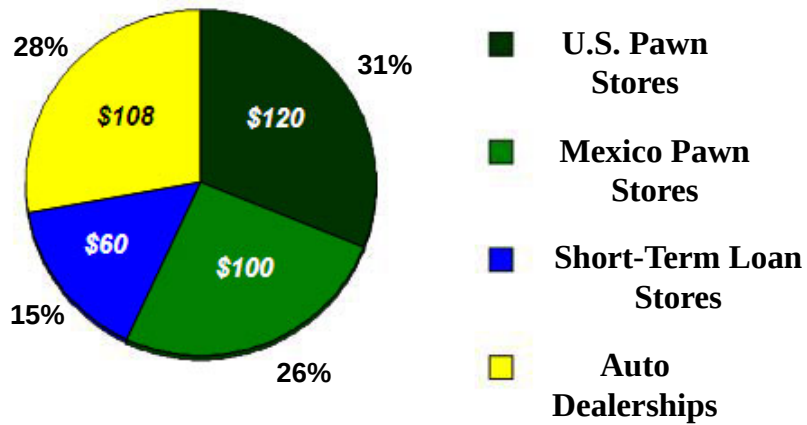
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Geographic Diversification



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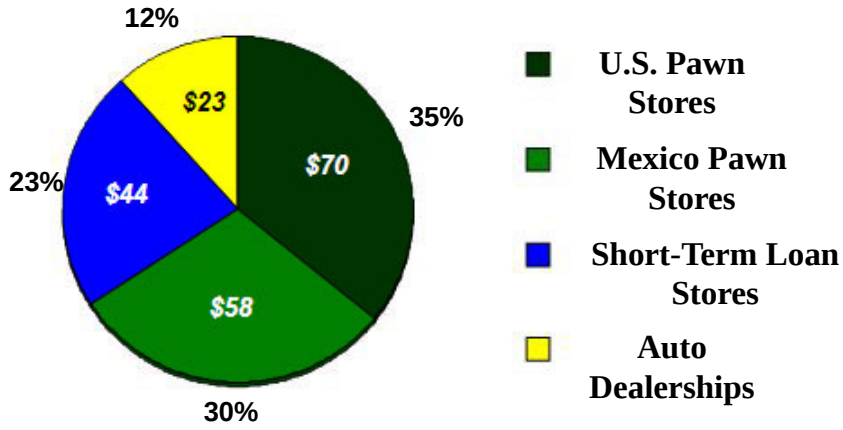
Revenue Mix



Amounts in Millions, as of December 31, 2007 (unaudited)

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Gross Profit Mix



As of December 31, 2007, unaudited

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Pawn Lending

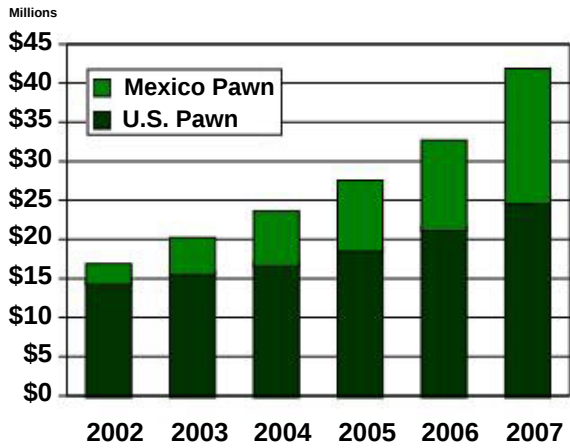
- Fully-secured consumer loans Average loan size: \$150 in U.S. and \$75 in Mexico
- Typical collateral:
 - Gold jewelry
 - Electronics
 - Tools
- Loans available to both **banked** and **unbanked** customers
- Monthly term - with service charge of 10% to 20%



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Pawn Loan Growth

Pawn Loans Receivable

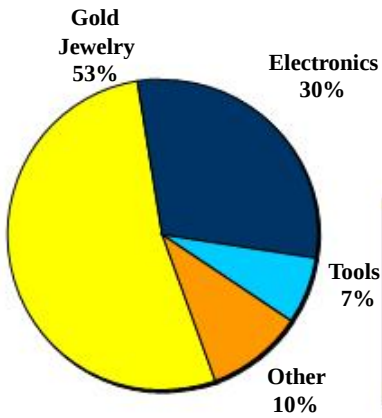


- Product demand driven by unbanked or underbanked customers
- Both in the U.S. and in Mexico, where:
 - 88% of retail transactions are in cash
 - An estimated 80% of the population is unbanked

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Pawn Retail Metrics

Composition of Retail Inventories



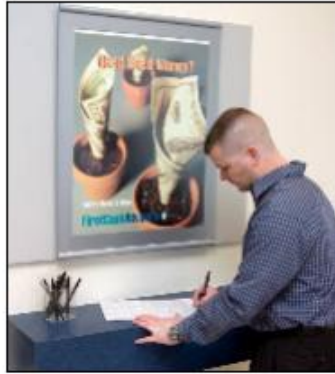
- Typically, 70% of pawn loans are redeemed
- Retail inventories primarily acquired via forfeited pawn loan collateral

Retail Metrics (12 months ended 12/31/2007)	
• Total merchandise margins	42%
• Retail margins (excludes scrap jewelry sales)	44%
• Inventory turns	3.4x

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Short-Term Loan Products

- Loan size: \$100 to \$1,000
- Term: 7 to 31 days
- Typical service charge per loan: 15%
- Proof of employment and active bank account required
- Loan secured by personal check held until due date



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Short-Term Loan Stores

- **Store-based lending model**
 - Primarily monoline stores plus selected pawn stores
- **Tightly focused footprint**
 - Operations in only 6 U.S. states
 - New stores primarily located in Texas



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Short-Term Loan Products Introduced in Mexico



- **CashYa!** store format
 - Short-term loans
 - Money transfers and exchanges
- Both **stand-alone** stores and **side-by-side** with pawn stores

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Automotive Dealerships

- Auto Master - - founded 1989
 - Buy-here/pay here automotive retailer - - used cars
 - Customer financing available at the dealership - - Auto Master retains
- Acquired by First Cash in 2006 and services all notes receivable
- Based in Northwest Arkansas, near Bentonville
- Sixteen dealership locations:
 - Arkansas (9)
 - Missouri (2)
 - Oklahoma (3)
 - Texas (2)



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Auto Master Operations

Centralized Operating Model

Centralized Operations

Vehicle Purchasing

Vehicle Refurb & Detailing

Inventory Management & Pricing

Underwriting

Collections/Call Center

Vehicle Recovery & Dispositions

Marketing and Promotion

Training

Accounting/Finance

Store Level Operations

Retail Sales

Customer Payments



Reconditioning Facility, Northwest AR

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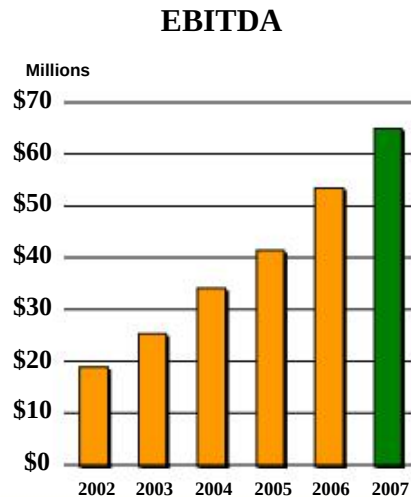
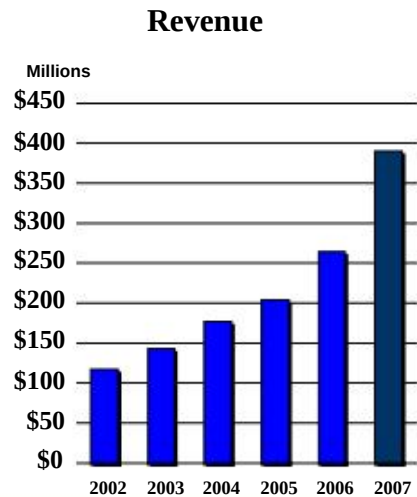
Financial & Growth Metrics



- Operating Results
 - Track record of consistent growth
 - Strong profitability metrics
- Financial Position
 - Strong balance sheet
 - Strong cash flows
 - Continued investment in new stores

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Revenue & EBITDA Growth



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2007 Highlights

- Earnings from continuing operations:
 - Diluted EPS of \$1.00
 - Up 14% over 2006
 - Seven consecutive years of double-digit EPS growth
- Growth highlights:
 - Revenue up 48%, to \$388 million
 - Same-store revenue up 9%
 - 78 new stores opened

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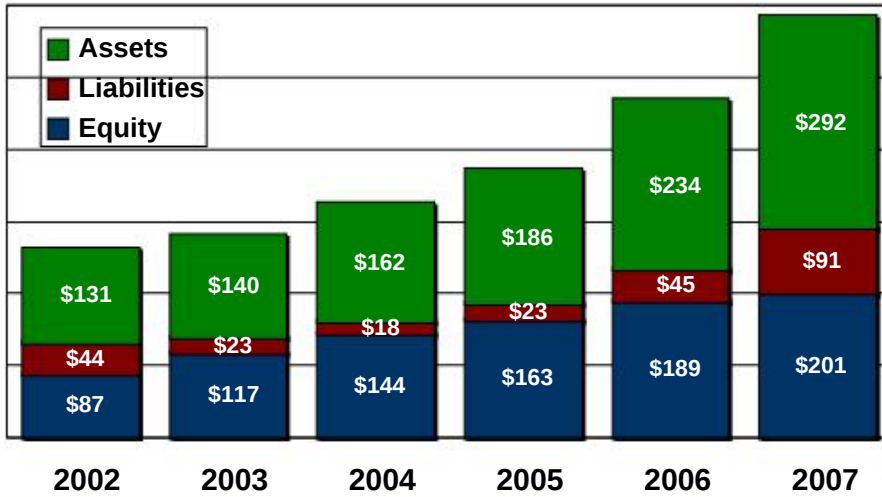
Earnings Per Share Growth



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Balance Sheet

Millions



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Cash Flows Fund Growth

- Store expansion & loan growth funded primarily from
- operating cash flows
- Significant stock repurchases
 - \$32 million during 2007
 - \$25 million during 2006
- Outstanding debt less than 1x EBITDA



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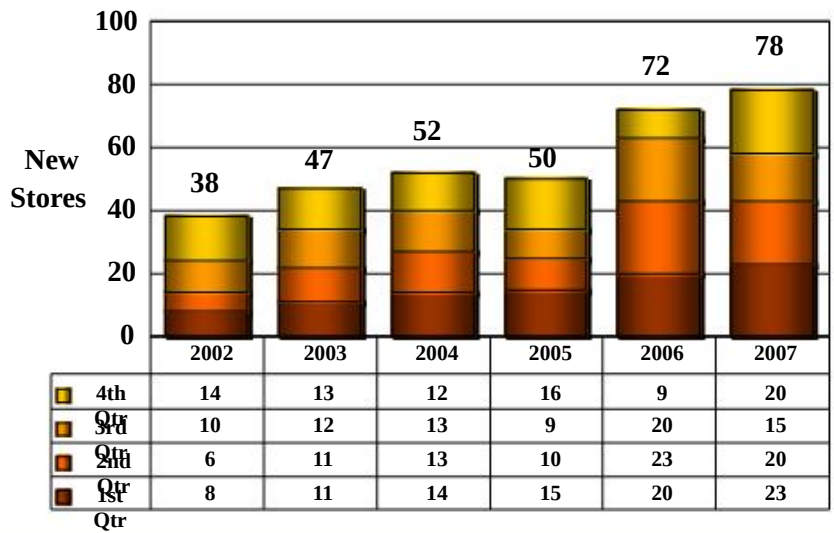
Diversified Growth Strategy

- Diversified product lines
Pawn loans & related retail
Short-term consumer loans
Automotive retail & finance
- Domestic & international markets
United States
– Mexico



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Historical Store Openings

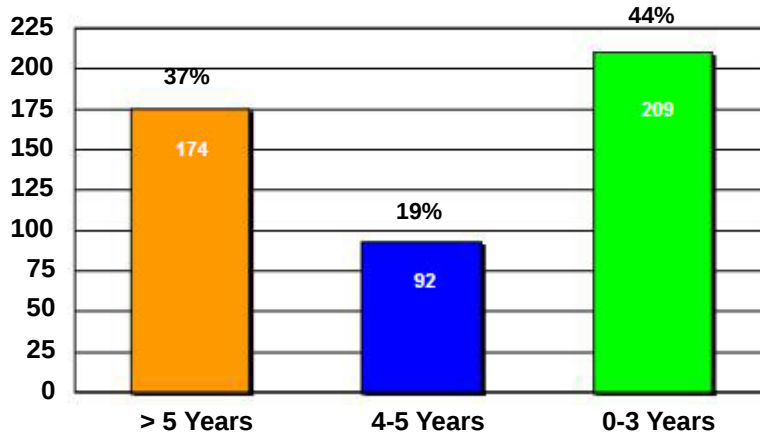


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Store Aging

Maturing Stores Will Continue to Drive Growth

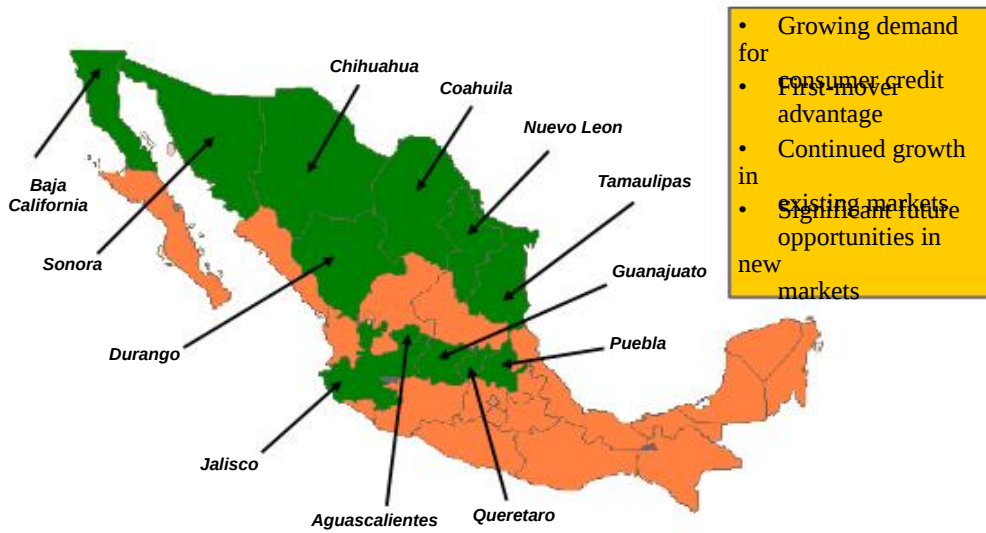
Total
Stores



Age of Store

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Mexico Expansion



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2008 Store Growth

Focused in Mexico

Total store opening target
for 2008: **80**



Targets by division:

- **Mexico** **55 to 65**
- U.S. short-term loan 15 to 20
- Auto Master 1 to 3



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Summary



- **Industry leader in a growth sector**
 - Diversified product suite
 - Constant product demand
 - Strong balance sheet & cash flows

- **Well-defined expansion strategy**
 - Diversified growth platform
 - Multiple products
 - Multiple geographic markets
 - Significant headroom for future locations

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