FORM 10-Q

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

QUARTERLY REPORT UNDER SECTION 13 OR 15 (d) OF
THE SECURITIES EXCHANGE ACT OF 1934

For the Quarter Ended	Commission File Number
April 30, 1998	0-19133

FIRST CASH, INC.
(Exact name of registrant as specified in its charter)

Delaware	75-2237318
(State of Incorporation)	(IRS Employers Identification Number)

690 East Lamar, Suite 400 Arlington, Texas	76011
(Address of principal executive offices)	(Zip Code)

(817)460-3947
(Registrant's telephone number, including area code)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15 (d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

Yes x No ---

As of June 15, 1998, there were 7,012,846 shares of Company common stock, par value $.01 per share ("Common Stock"), issued and outstanding.

Part I. Financial Information
Item 1. Financial Statements

FIRST CASH, INC.
CONDENSED CONSOLIDATED BALANCE SHEETS

	April 30, 1998 (unaudited)	July 31, 1997
	(amounts in thousands)	
ASSETS		
Cash and cash equivalents	$ 2,699	$ 1,139
Service charges receivable	2,055	1,949
Loans	13,596	12,877
Inventories	12,031	10,035
Prepaid expenses and other current assets	900	1,122
Total current assets	31,281	27,122
Property and equipment, net	7,445	6,554
Intangible assets, net	24,642	22,256
Other	702	745
	$ 64,070	$ 56,677
LIABILITIES AND STOCKHOLDERS' EQUITY		
Current portion of long-term debt and notes payable	$ 365	$ 942
Accounts payable and accrued expenses	2,765	2,437
Income taxes payable	288	127
Total current liabilities	3,418	3,506
Revolving credit facility	19,400	15,575
Long-term debt and notes payable, net of current portion	1,680	2,735

Debentures Due 1999	6,022	6,022
Debentures Due 2004	500	500
Deferred income taxes	2,421	2,060
	33,441	30,398
Stockholders' equity:		
Preferred stock; $.01 par value; 10,000,000 shares authorized; no shares issued or outstanding	-	-
Common stock; $.01 par value; 20,000,000 shares authorized; 5,336,751 and 4,931,376 shares issued, respectively; 4,865,792 and 4,460,417 shares outstanding, respectively	53	50
Additional paid-in capital	22,639	21,005
Retained earnings	10,202	7,489
Common stock held in treasury, at cost, 470,959 shares	(2,265)	(2,265)
	30,629	26,279
	$ 64,070	$ 56,677

The accompanying notes are an integral
part of these condensed consolidated financial statements.

FIRST CASH, INC.
CONDENSED CONSOLIDATED STATEMENTS OF INCOME

(unaudited)
(amounts in thousands, except per share amounts)

	Three Months Ended		Nine Months Ended	
	April 30, 1998	April 30, 1997	April 30, 1998	April 30, 1997
Revenues:				
Merchandise sales	$ 9,864	$ 8,529	$ 28,050	$ 24,538
Pawn service charges	4,718	4,002	14,152	12,268
Other	81	79	252	221
	14,663	12,610	42,454	37,027
Cost of goods sold and expenses:				
Cost of goods sold	6,599	6,061	19,023	17,112
Operating expenses	4,632	4,005	13,375	11,590
Interest expense	506	578	1,585	1,779
Depreciation	243	185	652	527
Amortization	176	160	510	475
Administrative expenses	1,110	912	2,968	2,755
	13,266	11,901	38,113	34,238
Income before income taxes	1,397	709	4,341	2,789
Provision for income taxes	517	276	1,628	1,007
Net income	$ 880	$ 433	$ 2,713	$ 1,782
Basic earnings per share	$ .20	$ .11	$ .61	$ .48
Diluted earnings per share	$ .15	$ .09	$ .45	$ .36

The accompanying notes are an integral
part of these condensed consolidated financial statements.

FIRST CASH, INC.
CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS

(unaudited)
(amounts in thousands)

	Nine-Month Period Ended April 30, 1998	1997
Cash flows from operating activities:		
Net income	$ 2,713	$ 1,782
Adjustments to reconcile net income to net cash flows from operating activities:		
Depreciation and amortization	1,162	1,002
(Increase) decrease in:		
Service charges receivable	143	199
Inventories	(445)	(742)
Prepaid expenses and other assets	(2,205)	(417)
Increase (decrease) in:		
Accounts payable and accrued expenses	219	623
Income taxes payable	522	105
Net cash flows from operating activities	2,109	2,552
Cash flows from investing activities:		
Net (increase) decrease in loans	899	1,023
Purchases of property and equipment	(651)	(806)
Acquisition of existing stores	(4,627)	(2,543)
Net cash flows from investing activities	(4,379)	(2,326)
Cash flows from financing activities:		
Proceeds from debt	6,679	11,790
Repayments of debt	(4,486)	(11,883)
Exercise of stock options and warrants	1,637	176
Net cash flows from financing activities	3,830	83
Increase in cash and cash equivalents	1,560	309
Cash and cash equivalents at beginning of the period	1,139	680
Cash and cash equivalents at end of the period	$ 2,699	$ 989
Supplemental disclosure of cash flow information:		
Cash paid during the period for:		
Interest	$ 1,585	$ 1,833
Income taxes	$ 1,107	$ 915

The accompanying notes are an integral part of these condensed consolidated financial statements.

FIRST CASH, INC.
NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(UNAUDITED)

Note 1 - Basis of Presentation

The accompanying unaudited consolidated financial statements, including the notes thereto, include the accounts of First Cash, Inc. and its wholly-owned subsidiaries, American Loan & Jewelry, Inc., Famous Pawn, Inc., Capital Pawnbrokers, Inc., Silver Hill Pawn, Inc., and Elegant Floors, Inc. Such unaudited consolidated financial statements are condensed and do not include all disclosures and footnotes required by generally accepted accounting principles for complete financial statements. Such interim period financial statements should be read in conjunction with the Company's consolidated financial statements which are included in the Company's 1997 Annual Report to Stockholders. All significant intercompany accounts and transactions have been eliminated in consolidation. The consolidated financial statements as of April 30, 1998 and for the periods ended April 30, 1998 and 1997 are unaudited, but in management's opinion, include all adjustments (consisting of only normal recurring adjustments) considered necessary to present fairly the financial position, results of operations and cash flows for such interim periods. Operating results for the period ended April 30, 1998 are not necessarily indicative of the results that may be expected for the full fiscal year.

Note 2 - Revolving Credit Facility

Effective November 1, 1997, the Company increased its long-term line of credit with its senior commercial lender to $35,000,000 (the "Credit Facility"). At April 30, 1998, $19,400,000 was outstanding under this Credit Facility and an additional $8,418,000 was available to the Company pursuant to the available borrowing base. The Credit Facility bears interest at the prevailing LIBOR rate plus one percent, and matures on November 1, 2000. Amounts available under the Credit Facility are limited to 325% of the Company's earnings before income taxes, interest, depreciation and amortization for the trailing twelve months. Under the terms of the Credit Facility, the Company is required to maintain certain financial ratios and comply with certain technical covenants. The Company was in compliance with these requirements and covenants during the first nine months of fiscal 1998 and as of June 15, 1998.

Note 3 - Business Acquisitions

In August, September, and October 1997, the Company acquired the assets of seven individual stores in various regions where the Company operates. In December 1997, the Company acquired 100% of the common stock of Silver Hill Pawn, Inc. and Capital Pawnbrokers, Inc., which each operate one store. In February and March 1998, the Company acquired the assets of two individual stores. In April 1998 the Company acquired 100% of the common stock of JB Pawn, Inc., which operates eleven stores, and in April 1998 the Company also acquired the assets of an individual store in St. Louis, Missouri, and two other individual stores in the Company's existing markets. These acquisitions bring the Company's total number of stores owned as of April 30, 1998 to eighty-two. The acquisitions were financed with proceeds from the Company's Credit Facility.

Note 4 - Earnings Per Share

In February 1997, the Financial Accounting Standards Board issued Financial Accounting Standard No. 128, "Earnings Per Share" ("FAS 128"), which became effective for periods ending after December 15, 1997. FAS 128 establishes standards for computing and presenting earnings per share for entities with publicly held common stock or potential common stock. Basic and diluted earnings per share for the three and nine month periods ended April 30, 1998 have been calculated in accordance with FAS 128. Earnings per share for prior periods have been restated to conform with FAS 128.

The following table sets forth the computation of basic and diluted earnings per share (in thousands, except per share data):

	Three Months Ended		Nine Months Ended	
	April 30, 1998	April 30, 1997	April 30, 1998	April 30, 1997
Numerator:				
Net income for calculating basic earnings per share	$ 880	$ 433	$ 2,713	$ 1,782
Plus interest expense, net of taxes, relating to convertible debentures	120	161	360	505
Net income for calculating diluted earnings per share	$ 1,000	$ 594	$ 3,073	$ 2,287
Denominator:				
Weighted-average common shares for calculating basic earnings per share	4,471	3,843	4,466	3,758
Effect of dilutive securities:				
Stock options and warrants	993	688	930	560
Convertible debentures	1,402	2,017	1,402	2,078
Weighted-average common shares for calculating diluted earnings per share	6,866	6,548	6,798	6,396
Basic earnings per share	$ .20	$ .11	$ .61	$ .48
Diluted earnings per share	$ .15	$ .09	$ .45	$ .36

Note 5 - Subsequent Event

- -------------------------

In May and June 1998, the Company initiated conversion of all outstanding convertible debentures, which totaled $6,522,000 at April 30, 1998. The holders of the Convertible Debentures Due 1999 and the Convertible Debentures Due 2004 converted all such debentures into a total of 1,402,054 shares of First Cash, Inc. common stock.

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

GENERAL

The Company's revenues are derived primarily from service charges on pawn loans and the sale of unredeemed goods, or "merchandise sales". Loans are made for a 30-day term with an automatic extension of 60 days in Texas and Missouri, 30 days in Oklahoma and 15 days in Maryland. Loans made in Washington, DC are made for 120 days with no automatic extension. All loans are collateralized by tangible personal property placed in the custody of the Company. The annualized service charge rates on the loans are set by state laws and range between 12% and 240% in Texas and 36% and 240% in Oklahoma, depending on the amount of the loan. Service charge rates are 144% on an annualized basis in Maryland, regardless of loan amount. In Washington, DC, loans up to $40 bear a flat $2 charge per month, while loans over $40 bear a 60% annualized rate. In Missouri, service charge rates are 240% on an annualized basis for loans less than $400, while loans over $400 bear interest at a 180% annualized rate. In its Texas stores, the Company recognizes service charges at the inception of the loan at the lesser of the statutory amount for the initial 30-day term or $15, in accordance with state law. In Oklahoma, Maryland, Washington, DC and Missouri the Company recognizes service charges at the inception of the loan at the amount allowed by law for the first 30 days. Pawn service charge income applicable to the remaining term and/or extension period is not recognized until the loan is repaid or renewed. If a loan is not repaid prior to the expiration of the automatic extension period, the property is forfeited to the Company and held for resale.

As a result of the Company's policy of accruing pawn service charges only for the initial 30-day term, unredeemed merchandise is transferred to inventory at a value equal to the loan principal plus one-month's accrued interest. The Company's accounting policy defers recognition of an amount of income equal to the amount of pawn service charges relating to the remaining term and/or extension period until the loan is repaid, renewed, or until the merchandise is resold. As a result of this policy, the Company's annualized loan yield is lower than certain of its publicly traded competitors. Conversely, this revenue recognition policy results in inventory being recorded at a lower value, which results in realization of a larger gross profit margin on merchandise sales than would be realized by certain of its publicly traded competitors, which lessens the risk that the inventory's cost will exceed its realizable value when sold. However, if the pawn loan is repaid or renewed, or if the forfeited merchandise is resold, the amount of income which would be recognized by the Company or certain of its publicly traded competitors would be the same over time.

Although the Company has had significant increases in revenues due to acquisitions and store openings, the Company has also incurred increases in operating expenses attributable to the additional stores and increases in administrative expenses attributable to establishing a management team and supporting personnel associated with the Company's growth. Operating expenses consist of all items directly related to the operation of the Company's stores, including salaries and related payroll costs, rent, utilities, equipment depreciation, advertising, property taxes, licenses, supplies and security. Administrative expenses consist of items relating to the operation of the corporate office, including the salaries of corporate officers, area supervisors and other management, accounting and administrative costs, liability and casualty insurance, outside legal and accounting fees and stockholder-related expenses.

RESULTS OF OPERATIONS

Nine months ended April 30, 1998 compared to nine months ended April 30, 1997

Total revenues increased 15% to $42,454,000 for the nine months ended April 30, 1998 (the "Nine-Month 1998 Period") as compared to $37,027,000 for the nine months ended April 30, 1997 (the "Nine-Month 1997 Period"). Of the $5,427,000 increase in total revenues, $1,475,000 relates to the 4% same-store revenue increase at the 50 stores which were in operation throughout both the Nine-Month 1997 Period and the Nine-Month 1998 Period. The remaining increase of $3,952,000 resulted from revenues generated by 32 stores which were acquired or opened subsequent to August 1, 1996. In addition, 65% of the increase in total revenues, or $3,512,000, was attributable to increased merchandise sales, 35%, or $1,884,000, was attributable to increased pawn service charges, and the remaining increase of $31,000 was attributable to the increase in other income. As a percentage of total revenues, merchandise sales were 66% and pawn service charges were 33% during both the Nine-Month 1997 Period and the Nine-Month 1996 Period.

The aggregate loan balance increased 20% from $11,288,000 at April 30, 1997 to $13,596,000 at April 30, 1998. Of the $2,308,000 increase, $1,786,000 was attributable to the addition of 25 stores since April 30, 1997. The remaining increase of $522,000 was due to the 5% increase in same-store loan balances at the 57 stores in operation at both April 30, 1997 and April 30, 1998. The annualized yield on the average aggregate loan balance was 143% during the Nine-Month 1998 Period compared to 142% during the Nine-Month 1997 Period. The Company's average loan balance per store decreased from $198,000 as of April 30, 1997 to $166,000 as of April 30, 1998, primarily due to the large number of stores less than a year old as of April 30, 1998. Same-store loan balances during the same period increased 5%.

The gross profit as a percentage of merchandise sales increased from 30% during the Nine-Month 1997 Period to 32% during the Nine-Month 1998 Period. This increase in the Company's gross profit margin on merchandise sales was primarily the result of significant, low-margin jewelry scrap sales during the first nine months of fiscal 1997, and improved utilization of the Company's internally-developed computer system. Without scrap jewelry sales, the Company's gross profit margin increased from 34% during the Nine-Month 1997 Period to 35% during the Nine-Month 1998 Period.

Operating expenses increased 15% to $13,375,000 during the Nine-Month 1998 Period compared to $11,590,000 during the Nine-Month 1997 Period, primarily as a result of the addition of 32 stores subsequent to August 1, 1996, as well as overall higher revenues at the Company's existing stores. Administrative expenses increased 8% to $2,968,000 during the Nine-Month 1998 Period compared to $2,755,000 during the Nine-Month 1997 Period. Interest expense decreased to $1,585,000 in the Nine-Month 1998 Period compared to $1,779,000 in the Nine-Month 1997 Period as a result of lower borrowing costs under the Company's recently re-negotiated line of credit, and conversion of certain outstanding convertible debentures.

For the Nine-Month 1998 and 1997 Periods, the Company's tax provisions of 37.5% and 36%, respectively, of income before income taxes differed from the statutory rate of 34% primarily due to state income taxes, net of the federal tax benefit.

Three months ended April 30, 1998 compared to the three months ended April 30, 1997
- --

Total revenues increased 16% to $14,663,000 for the three month period ended April 30, 1998 ("the Third Quarter of Fiscal 1998") as compared to $12,610,000 for the three month period ended April 30, 1997 ("the Third Quarter of Fiscal 1997"). Of the $2,053,000 increase in total revenues, $598,000 relates to the 5% same-store revenue increase at the 55 stores which were in operation throughout both the Third Quarter of Fiscal 1998 and the Third Quarter of Fiscal 1997. The remaining increase of $1,455,000 resulted from revenues generated by 27 stores which were acquired or opened subsequent to February 1, 1997. In addition, 65% or $1,335,000 of the increase in total revenues was attributable to increased merchandise sales, 35% or $716,000 was attributable to increased pawn service charges, and the remaining increase of $2,000 was attributable to the increase in other income. As a percentage of total revenues, merchandise sales decreased from 68% to 67%, and pawn service charges decreased from 32% to 33%, during the Third Quarter of Fiscal 1998 as compared to the Third Quarter of Fiscal 1997.

The aggregate loan balance increased 20% from $11,288,000 at April 30, 1997 to $13,596,000 at April 30, 1998. Of the $2,308,000 increase, $1,786,000 was attributable to the addition of 25 stores since April 30, 1997. The remaining increase of $522,000 was due to the 5% increase in same-store loan balances at the 57 stores in operation at both April 30, 1997 and April 30, 1998. The annualized yield on the average aggregate loan balance increased to 140% during the Third Quarter of Fiscal 1998 compared to 137% during the Third Quarter of Fiscal 1997. The Company's average loan balance per store decreased from $198,000 as of April 30, 1997 to $166,000 as of April 30, 1998, primarily due to the large number of stores less than a year old as of April 30, 1998. Same-store loan balances during the same period increased 5%.

The gross profit as a percentage of merchandise sales increased from 29% during the Third Quarter of Fiscal 1997 to 33% during the Third Quarter of Fiscal 1998. This increase in the Company's gross profit margin on merchandise sales was primarily the result of more low-margin jewelry scrap sales during the Third Quarter of Fiscal 1997, and improved utilization of the Company's internally-developed computer system. Without scrap jewelry sales, the Company's gross profit margin increased from 32% during the Third Quarter of Fiscal 1997 to 37% during the Third Quarter of Fiscal 1998.

Operating expenses increased 16% to $4,632,000 during the Third Quarter of Fiscal 1998 compared to $4,005,000 during the Third Quarter of Fiscal 1997, primarily as a result of the 27 stores added subsequent to February 1, 1997, and higher overall revenues at the Company's existing stores. Administrative expenses increased 22% to $1,110,000 during the Third Quarter of Fiscal 1998 compared to $912,000 during the Third Quarter of Fiscal 1997. Interest expense decreased to $506,000 in the Third Quarter of Fiscal 1998 compared to $578,000 in the Third Quarter of Fiscal 1997 as a result of lower borrowing costs under the Company's recently re-negotiated line of credit, and conversion of certain outstanding convertible debentures.

For the Third Quarters of Fiscal 1998 and Fiscal 1997, the Company's tax provision of 37% and 39%, respectively, of income before income taxes differed from the statutory rate of 34% primarily due to state income taxes, net of the federal tax benefit.

LIQUIDITY AND CAPITAL RESOURCES

The Company's operations and acquisitions have been financed with funds generated from operations, bank borrowings, seller-financed indebtedness, the private placement of convertible debentures.

Effective November 1, 1997, the Company increased its long-term line of credit with its senior commercial lender to $35,000,000 (the "Credit Facility"). At April 30, 1998, $19,400,000 was outstanding under this Credit Facility and an additional $8,418,000 was available to the Company pursuant to the available borrowing base. The Credit Facility bears interest at the prevailing LIBOR rate plus one percent, and matures on November 1, 2000. Amounts available under the Credit Facility are limited to 325% of the Company's earnings before income taxes, interest, depreciation and amortization for the trailing twelve months. Under the terms of the Credit Facility, the Company is required to maintain certain financial ratios and comply with certain technical covenants. The Company was in compliance with these requirements and covenants during the first nine months of fiscal 1998 and as of June 15, 1998.

In August, September, and October 1997, the Company acquired the assets of seven individual stores in various regions where the Company operates. In December 1997, the Company acquired 100% of the common stock of Silver Hill Pawn, Inc. and Capital Pawnbrokers, Inc., which each operate one store. In February and March 1998, the Company acquired the assets of two individual stores. In April 1998 the Company acquired 100% of the common stock of JB Pawn, Inc., which operates eleven stores, and in April 1998 the Company also acquired the assets of an individual store in St. Louis, Missouri, and two other individual stores in the Company's existing markets. These acquisitions bring the Company's total number of stores owned as of April 30, 1998 to eighty-two. The acquisitions were financed with proceeds from the Company's Credit Facility.

As of April 30, 1998, the Company's primary sources of liquidity were $2,699,000 in cash and cash equivalents, $2,055,000 in service charges receivable, $13,596,000 in loans, $12,031,000 in inventories and $8,418,000 of available and unused funds under the Company's Credit Facility. The Company had working capital as of April 30, 1998 of $27,863,000 and a total liabilities to equity ratio of 1.09 to 1. During the Nine-Month 1998 Period, the Company received proceeds of $1,637,000 from the issuance of 405,000 shares of common stock relating to the exercise of outstanding stock warrants and options.

Net cash provided by operating activities for the Company during the Nine-Month 1998 Period was $2,109,000 as compared with $2,552,000 during the Nine-Month 1997 Period. Net cash used for investing activities during the Nine-Month 1998 Period was $4,379,000 as compared with $2,326,000 during the Nine-Month 1997 Period. Net cash provided by financing activities of $3,830,000 during the Nine-Month 1998 Period compares to net cash provided by financing activities of $83,000 during the Nine-Month 1997 Period.

The profitability and liquidity of the Company are affected by the amount of loans outstanding, which is controlled in part by the Company's loan decisions. The Company is able to influence the frequency of forfeiture of collateral by increasing or decreasing the amount loaned in relation to the resale value of the pledged property. Tighter credit decisions generally result in smaller loans in relation to the estimated resale value of the pledged property and can thereby decrease the Company's aggregate loan balance and, consequently, decrease pawn service charges. Additionally, small loans in relation to the pledged property's estimated sale value tend to increase loan redemptions and improve the Company's liquidity. Conversely, providing larger loans in relation to the estimated sale value of the pledged property can result in an increase in the Company's pawn service charge income. Also larger average loan balances can result in an increase in loan forfeitures, which increases the quantity of goods on hand and, unless the Company increases inventory turnover, reduces the Company's liquidity. In each of the Company's last three fiscal years, at least 70% of the amounts loaned were either paid in full or renewed. The Company's renewal policy allows customers to renew pawn loans by repaying all accrued interest on such pawn loans. In addition to these factors, the Company's liquidity is affected by merchandise sales and the pace of store expansions.

Management believes that the Credit Facility, current assets and cash generated from operations will be sufficient to accommodate the Company's current operations for at least the next twelve months. The Company has no significant capital commitments as of June 15, 1998. The Company currently has no written commitments for additional borrowings or future acquisitions; however, the Company intends to continue to grow and will likely seek additional capital to facilitate expansion. The Company will evaluate acquisitions, if any, based upon opportunities, acceptable financing, purchase price, strategic fit and qualified management personnel.

The Company intends to continue to engage in a plan of expansion through existing store acquisitions and new store openings. While the Company continually looks for, and is presented with, potential acquisition candidates, the Company has no definitive plans or commitments for further acquisitions. If the Company encounters an attractive opportunity to acquire or open a new store in the near future, the Company will seek additional financing, the terms of which will be negotiated on a case-by-case basis. In August, September, and October 1997, the Company acquired the assets of seven individual stores in various regions where the Company operates. In December 1997, the Company acquired 100% of the common stock of Silver Hill Pawn, Inc. and Capital Pawnbrokers, Inc., which each operate one store. In February and March 1998, the Company acquired the assets of two individual stores. In April 1998 the Company acquired 100% of the common stock of JB Pawn, Inc., which operates eleven stores, and in April and May 1998 the Company also acquired the assets of two individual stores in St. Louis, Missouri, and two other individual stores in the Company's existing markets. These acquisitions bring the Company's number of pawn stores owned as of June 15, 1998 to eighty-three. The acquisitions were financed with proceeds from the Company's Credit Facility.

FORWARD LOOKING INFORMATION

Statements, either written or oral, which express the Company's expectation for the future with respect to financial performance or operating strategies can be identified as "forward-looking statements." These statements are made to provide the public with management's assessment of the Company's business. The Company may or may not update information contained in previously released forward-looking statements and does not assume the duty to do so.

Certain portions of this report contain forward-looking statements, particularly the portion captioned "Liquidity and Capital Resources". Factors such as changes in regional or national economic or competitive conditions, changes in government regulations, changes in regulations governing pawn service charges, unforeseen litigation, changes in interest rates or tax rates, significant changes in the prevailing market price of gold, future business decisions and other uncertainties may cause results to differ materially from those anticipated by some of the statements made in this report. Such factors are difficult to predict and many are beyond the control of the Company.

PART II. OTHER INFORMATION

ITEM 4. Submission of matters to a vote of security holders

ITEM 6. Exhibits and reports on Form 8-K

a. Exhibits

27.0 Financial Data Schedules (Edgar version only).

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: June 15, 1998 FIRST CASH, INC.

(Registrant)

Phillip E. Powell	Rick L. Wessel
- ------------------	----------------
Phillip E. Powell	Rick L. Wessel
Chairman of the Board and	Chief Accounting Officer
Chief Executive Officer	

5

This schedule contains summary financial information extracted from the condensed consolidated balance sheets and condensed consolidated statements of income found in the company's Form 10-Q for the year to date, and is qualified in its entirety by reference to such financial statements.

1,000

9-MOS
JUL-31-1998
APR-30-1998
2,699
0
15,651
0
12,031
31,281
7,445
0
64,070
3,418
0
0
0
53
30,576
64,070
28,050
42,454
19,023
19,023
17,505
0
1,585
4,341
1,628
2,713
0
0
0
2,713
.61
.45