

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**

February 28, 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 and a slideshow of new store locations in Mexico. These presentations are included herein as Exhibits 99.1 and 99.2.

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
 - 99.2 First Cash Financial Services, Inc. Mexico Store Slideshow
-

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 28, 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
99.2	First Cash Financial Services, Inc. Mexico Store Slideshow

FIRST CASH FINANCIAL SERVICES



INVESTOR PRESENTATION - FEBRUARY/MARCH 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, 2003 and 2004, our reports on Form 10-Q for the periods ended March 31, 2005, June 30, 2005 and September 30, 2005 and on various Form 8-K filings in 2005 and 2006.

FIRST CASH FINANCIAL SERVICES

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

First Cash Overview

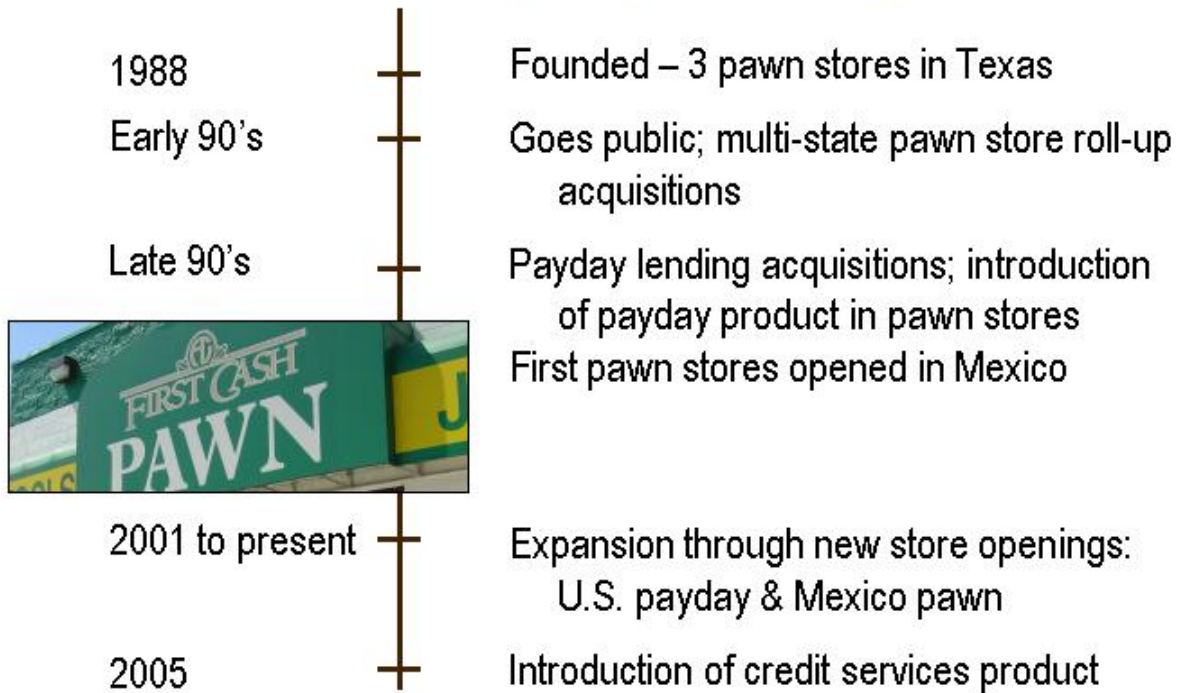
- Leading provider of diversified specialty consumer finance products
- Superior earnings performance and financial position
- Significant future growth through store expansion



FIRST CASH FINANCIAL SERVICES

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

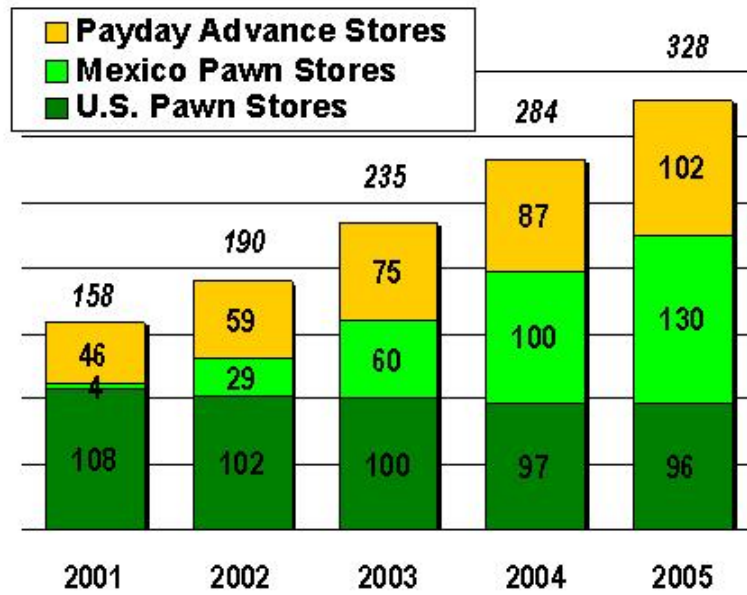
Company History



FIRST CASH FINANCIAL SERVICES

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

Store Counts

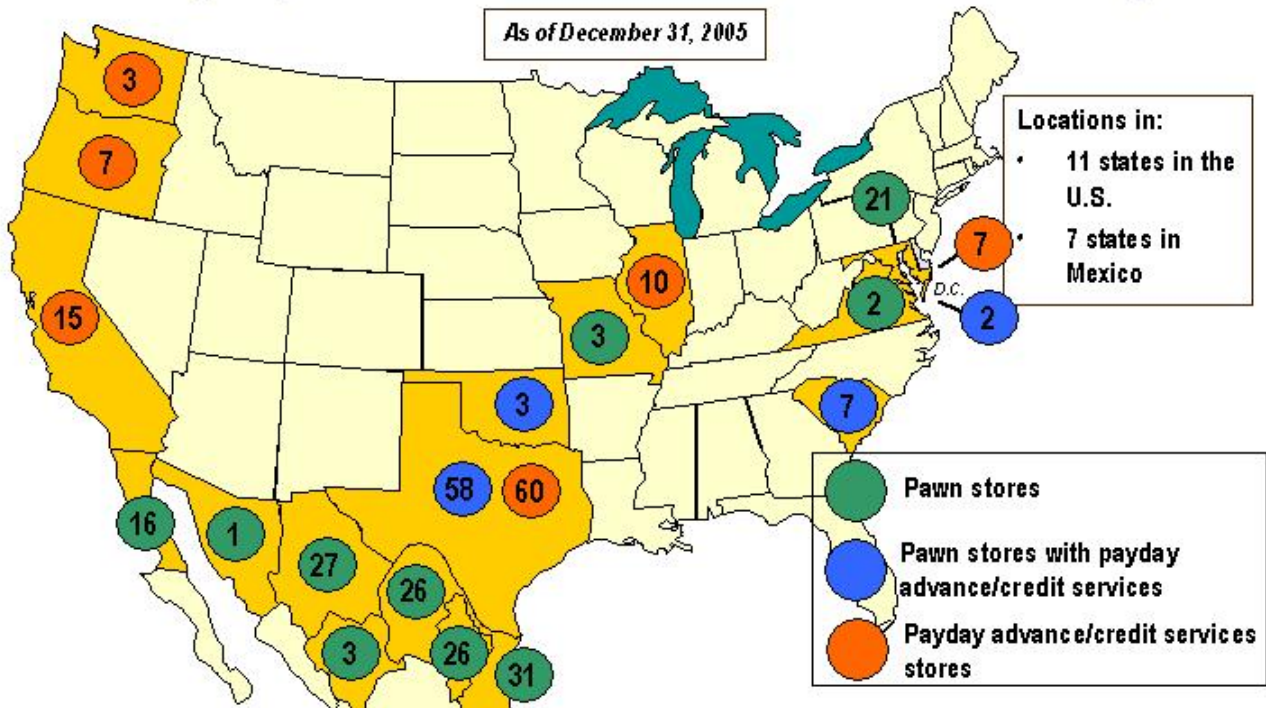


FIRST CASH FINANCIAL SERVICES

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Geographic Markets & Product Offerings

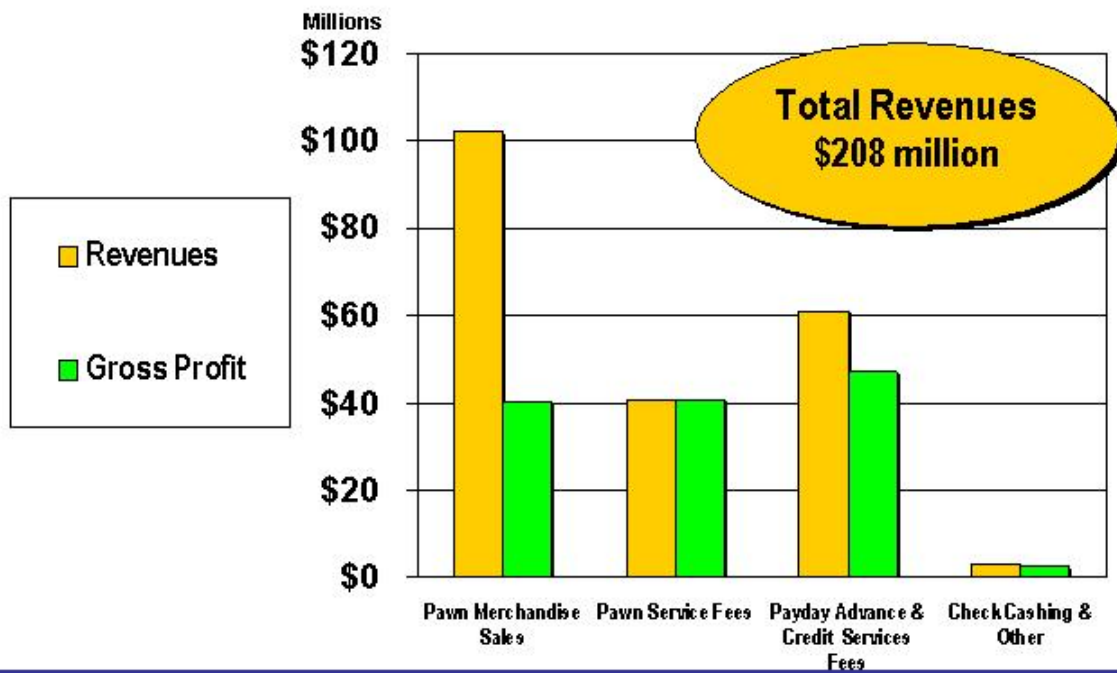
As of December 31, 2005



FIRST CASH FINANCIAL SERVICES

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Revenue Mix - 2005



FIRST CASH FINANCIAL SERVICES

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Pawn Loans

- 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

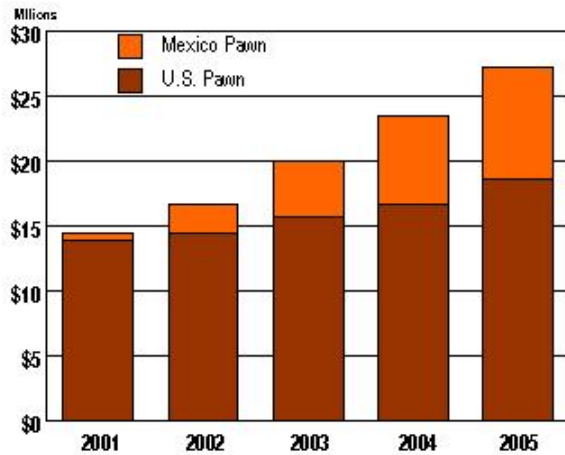


FIRST CASH FINANCIAL SERVICES

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Pawn Demographics

Loan Growth



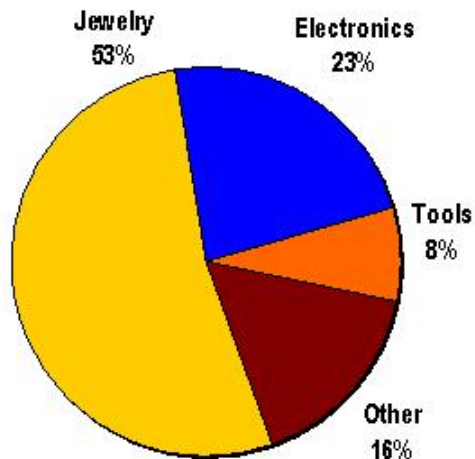
- Many un-banked or under-banked customers
- Both in the U.S. and...
- In Mexico, where:
 - 88% of retail transactions are in cash
 - An estimated 80% of the population is un-banked

FIRST CASH FINANCIAL SERVICES

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Pawn-Related Retail

Composition of Retail Inventories



- Retail inventories are primarily acquired via forfeited pawn loan collateral
- Gold jewelry represents 53% of the retail inventory

Retail Metrics for 2005

- | | |
|---|------|
| • Total merchandise margins | 40% |
| • Retail margins (excludes scrap jewelry sales) | 44% |
| • Inventory turns | 3.2x |

FIRST CASH FINANCIAL SERVICES

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

Payday Advance Product

- Typical advance amount: \$100 to \$500
- Term: 7 to 31 days
- Typical service charge per advance: 15%
- Proof of employment and bank account required – but no credit check
- Advance secured by personal check held until due date



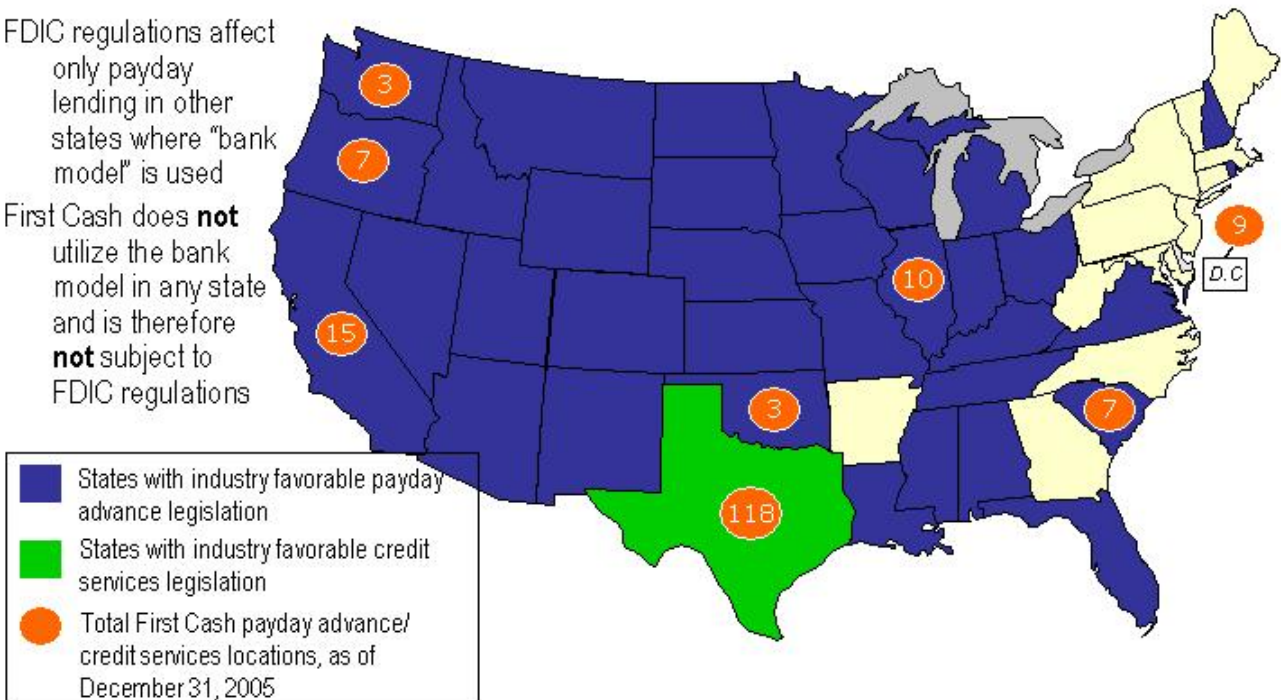
FIRST CASH FINANCIAL SERVICES

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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 Model Utilized in Texas

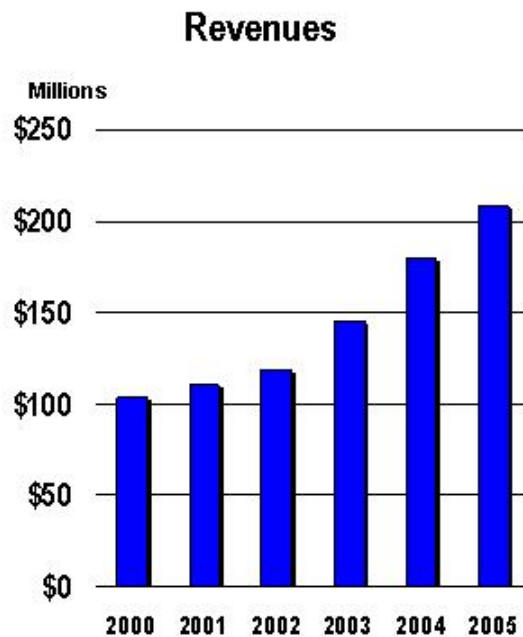
- In Texas, First Cash has elected to operate as a Credit Services Organization (“CSO”)
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 - providing letter of credit
 - disbursement and collection of lender funds
 - Customer pays interest to lender (at less than 10% APR)

FIRST CASH FINANCIAL SERVICES

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Superior Performance & Financial Position

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



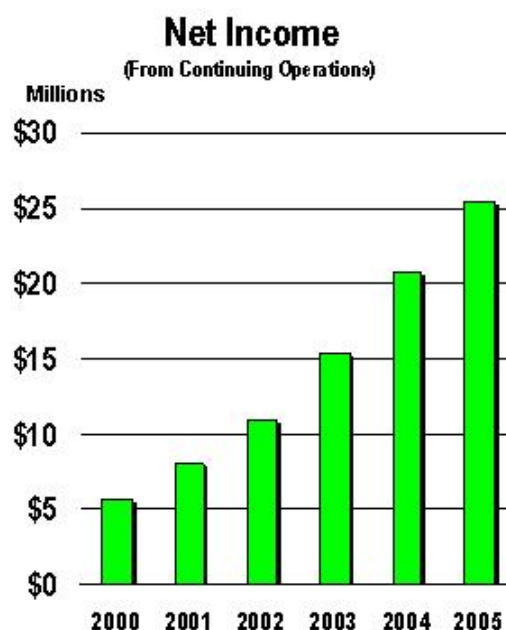
FIRST CASH FINANCIAL SERVICES

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2005 - Fourth Quarter Highlights

- 20th consecutive quarter of double-digit EPS growth
- Q4 diluted EPS up 31% over prior year
- Fiscal 2005 performance
 - Revenues of \$208 million
 - Diluted EPS of \$0.76*, up 25%
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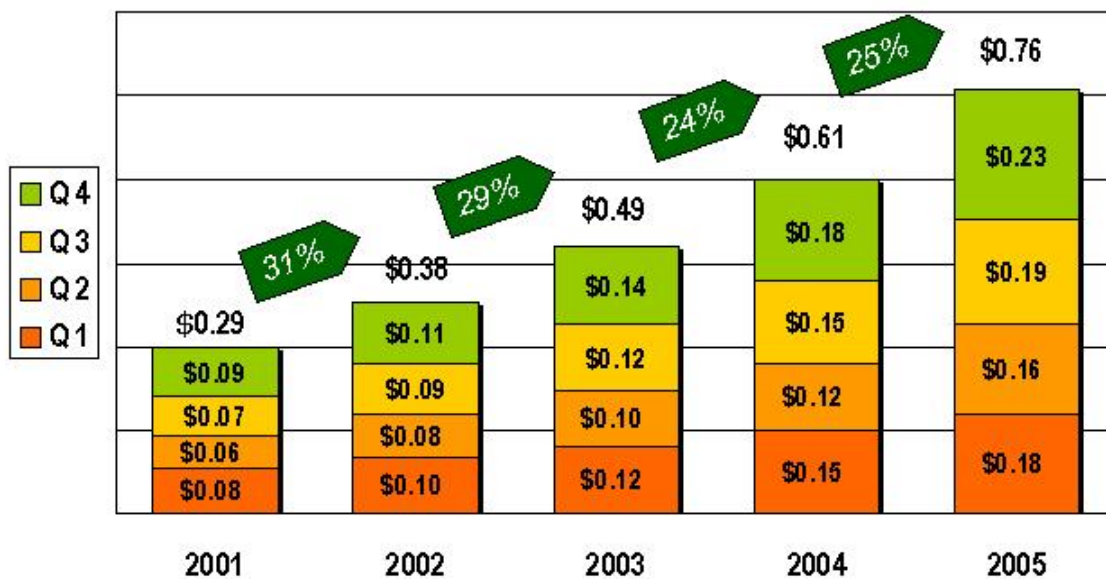
* - R effects two-for-one stock split effective February 22, 2006



FIRST CASH FINANCIAL SERVICES

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Earnings Per Share Growth



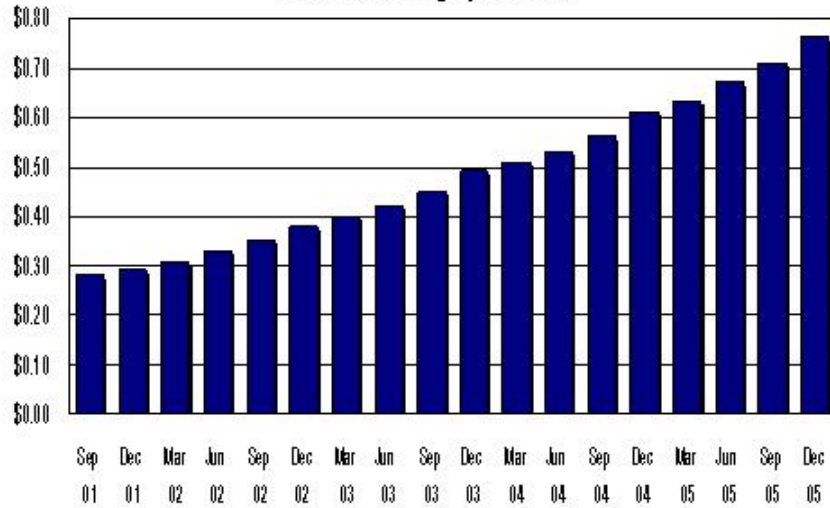
Reflects two-for-one stock split effective February 22, 2006

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 22, 2006



Forbes 200 Best
Small
Companies
4 straight years



Fortune Small
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2 straight years

FIRST CASH FINANCIAL SERVICES

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2006 Growth Expectations

- Annual EPS growth in excess of 20% recorded for the past five years
- 60 to 70 new store openings projected for 2006
- 2006 earnings per share forecast of \$0.91 to \$0.93*
 - Midpoint represents 21% increase over 2005 EPS

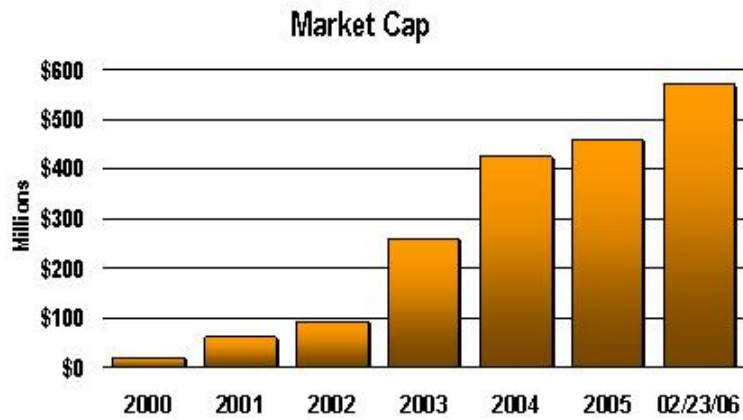
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FIRST CASH FINANCIAL SERVICES

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Increasing Market Visibility & Liquidity

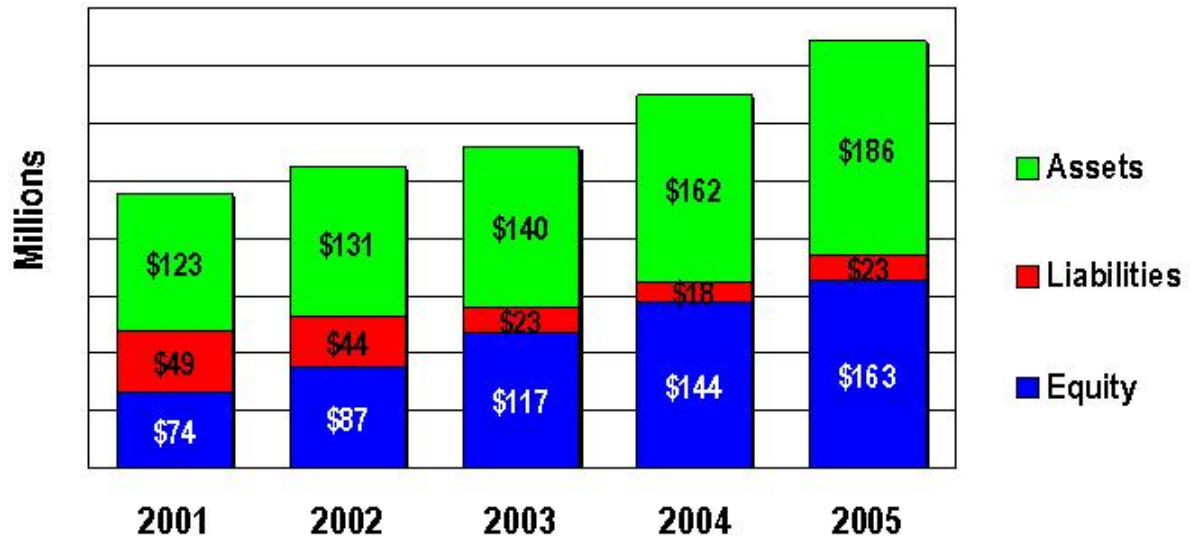
Two-for-one stock split effective
February 22, 2006



FIRST CASH FINANCIAL SERVICES

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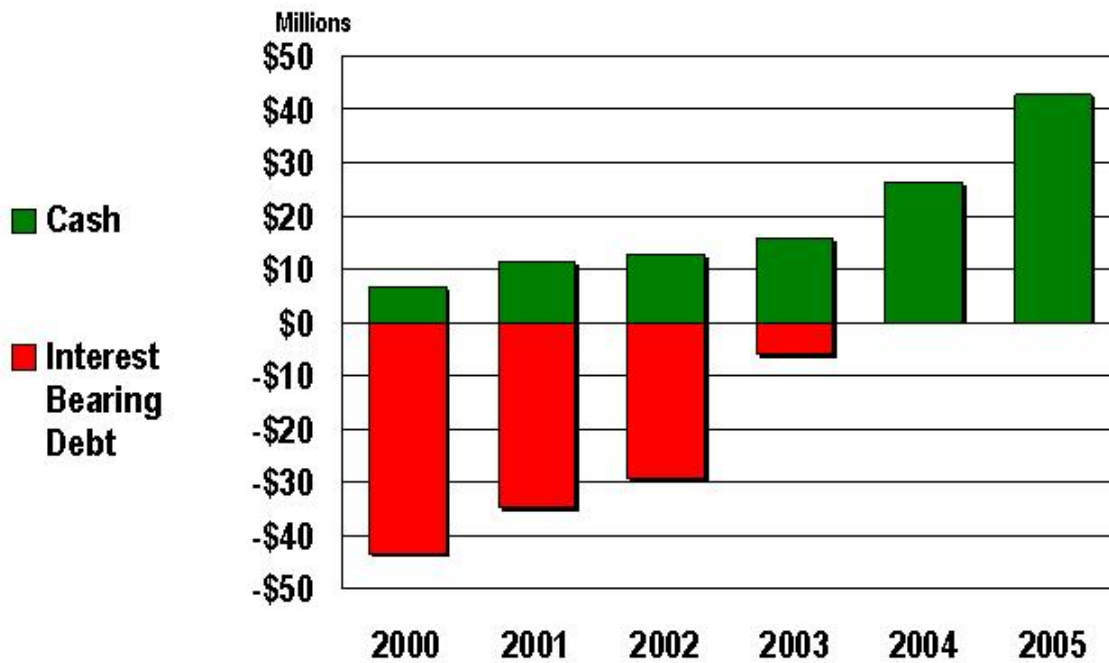
Balance Sheet



FIRST CASH FINANCIAL SERVICES

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Net Cash Position

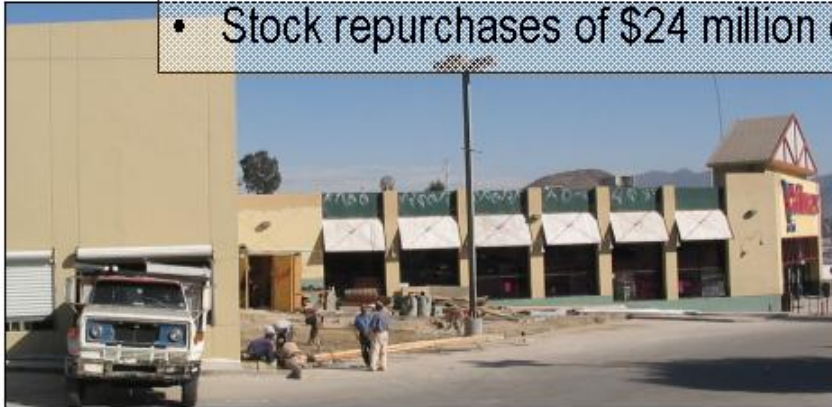


FIRST CASH FINANCIAL SERVICES

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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



FIRST CASH FINANCIAL SERVICES

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Growth Strategy

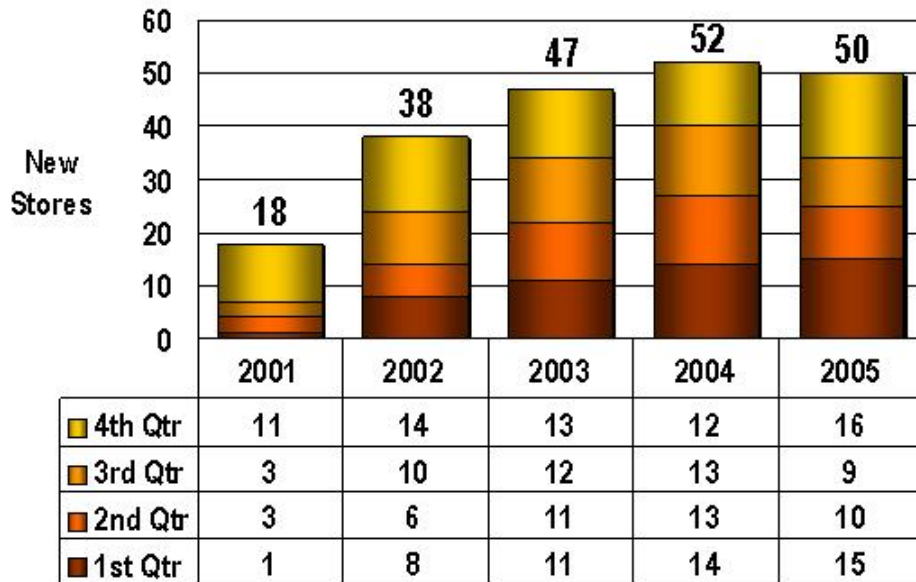
- New store openings in multiple markets
 - United States
 - Mexico
- Diversified product line
 - Pawn loans & related retail
 - Payday advances
 - Credit services



FIRST CASH FINANCIAL SERVICES

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New Store Openings



2006 Projection:
60 – 70
New Stores

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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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New Stores in Mexico



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U.S. Payday Expansion

- Continued growth in key **Texas** markets:
 - Dallas/Fort Worth
 - Houston
 - San Antonio/Austin
 - Many other mid-sized markets
- First stores in **Michigan** projected in Q2 of 2006
- Monitoring opportunities for expansion in other states with favorable payday laws

FIRST CASH FINANCIAL SERVICES

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First Cash Summary

- Industry leader in a growth sector
 - Strong demand for specialty consumer finance products
 - Multiple products: pawn and payday advance
- Superior financial metrics
 - 20 consecutive quarters (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 - FEBRUARY/MARCH 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 Counts

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FIRST CASH FINANCIAL SERVICES

Geographic Markets & Product Offerings

As of December 31, 2005

[GRAPHIC APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Revenue Mix - 2005

[CHART APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Pawn Loans

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 - 30 day term
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[GRAPHIC APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Pawn Demographics

Loan Growth

[CHART APPEARS HERE]

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FIRST CASH FINANCIAL SERVICES

Pawn-Related Retail

Composition of Retail Inventories

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Retail Metrics for 2005

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FIRST CASH FINANCIAL SERVICES

Payday Advance 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

Superior Performance & Financial Position

- Operating Results
 - Industry leading performance metrics
 - Consistent growth
 - Increasing margins
- Financial Position
 - Debt-free
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Revenues

[CHART APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

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* - Reflects two-for-one stock split effective February 22, 2006

Net Income (From Continuing Operations)

[CHART APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

Earnings Per Share Growth

[CHART APPEARS HERE]

Reflects two-for-one stock split effective February 22, 2006

FIRST CASH FINANCIAL SERVICES

Consistency of Growth & Earnings

**Trailing 12 Months
Diluted Earnings per Share**

[CHART APPEARS HERE]

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[LOGO OF FORBES]

Forbes 200 Best Small Companies
4 straight years

[LOGO OF FORTUNE SMALL BUSINESS]

Fortune Small Business 100
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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

Increasing Market Visibility & Liquidity

Two-for-one stock split effective February 22, 2006

Market Cap

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FIRST CASH FINANCIAL SERVICES

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FIRST CASH FINANCIAL SERVICES

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[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

[GRAPHIC APPEARS HERE]

FIRST CASH FINANCIAL SERVICES

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[GRAPHICS APPEAR HERE]

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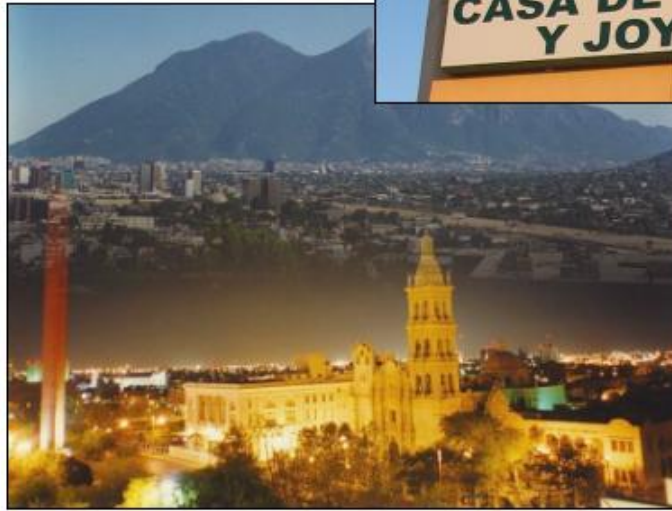
FIRST CASH FINANCIAL SERVICES

[LOGO OF FIRST CASH]

Investor contact information:

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

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Tour of Mexico Operations

February 2006

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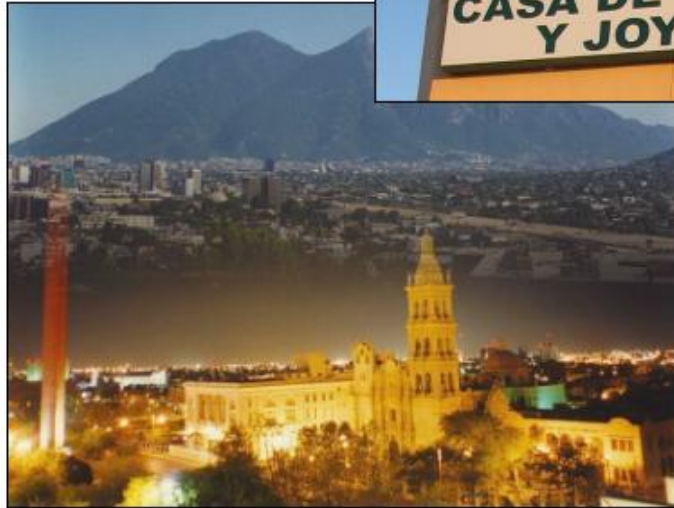
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Tour of Mexico Operations

February 2006

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