

NICHOLAS FINANCIAL INC  
Form 8-K  
February 01, 2006

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**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) February 1, 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)**

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**Item 8.01 Other Events**

**FEBRUARY 1, 2006** - Clearwater, Florida., - Nicholas Financial, Inc. (Nasdaq, NICK), announced effective February 1, 2006, the Company has executed Amendment No. 7 to its Credit Line. This amendment increases the size of the Credit Line from \$85 million to \$100 million. All other terms and conditions of the Credit Line remain in effect.

**Item 9.01 Financial Statements and Exhibits**

Exhibit #	Description
99.1	Press release dated February 1, 2006.

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**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: February 1, 2006

/s/ Peter L. Vosotas

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

Date: February 1, 2006

/s/ Ralph T. Finkenbrink

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

Exhibit Index

Exhibit	Description
<b>99.1</b>	Press release dated February 1, 2006.

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