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NICHOLAS FINANCIAL INC  
Form 8-K  
April 27, 2004

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) April 8,  
2004

NICHOLAS FINANCIAL, INC.  
(Exact name of registrant as specified in its Charter)

British Columbia, Canada                      0-26680                      8736-3354  
(State or Other Jurisdiction of   (Commission   (I.R.S. Employer  
Incorporation or Organization)   File Number)   Identification No.)

2454 McMullen Booth Road, Building C  
Clearwater, Florida    33759  
(Address of Principal Executive Offices)                      (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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