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2004 to shareholders of record as of August 27, 2004.

Item 9.01 Financial Statements and Exhibits

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Exhibit # Description

99.2 Press release dated February 22, 2005, announcing the Board of Directors has set record date and the payment date of its second dividend payment.

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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 22, 2005 /s/ Peter L. Vosotas
Peter L. Vosotas
Chairman, President,
Chief Executive Officer
(Principal Executive Officer)

Date: February 22, 2005 /s/ Ralph T. Finkenbrink
Ralph T. Finkenbrink
(Principal Financial
Officer and Accounting Officer)

4

Exhibit Index

Exhibit Description

99.2 Press release dated February 22, 2005, announcing the Board of Directors has set record date and the payment date of its second dividend payment.

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Exhibit 99.2

FOR IMMEDIATE RELEASE

Nicholas Financial, Inc.
Corporate Headquarters

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Clearwater, FL 33759
Contact: Ralph Finkenbrink
 Sr. Vice President, CFO
NASDAQ: NICK
Web site: www.nicholasfinancial.com
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Nicholas Financial Announces Record Date For
Cash Dividend Payment

FEBRUARY 22, 2005 - Clearwater, Florida, - Nicholas Financial, Inc. (Nasdaq, NICK), announced today that the Board of Directors has set the record date and payment date for its second dividend payment associated with the annual cash dividend of \$0.10 per share announced on August 17, 2004, payable semi-annual. Shareholders of record as of March 8, 2005 will receive a cash dividend of \$0.05 per share payable on March 22, 2005. The first dividend payment of \$0.05 per share was made on September 17, 2004 to shareholders of record as of August 27, 2004.

Founded in 1985, with assets of \$114,029,000 as of December 31, 2004, Nicholas Financial, Inc. is one of the largest publicly traded specialty consumer finance companies based in the Southeast. The Company presently operates out of 35 branch locations in both the Southeast and the Mid-West States. The Company has approximately 6,600,000 shares of common stock outstanding. For an index of Nicholas Financial Inc.'s news releases or to obtain a specific release, visit our web site at www.nicholasfinancial.com.

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