
UNITED STATES
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

Date of Report (Date of Earliest Event Reported):
July 8, 2008

EZCORP, INC.

(Exact name of registrant as specified in its charter)

DELAWARE
(State or other jurisdiction of
incorporation)

0-19424
(Commission File
Number)

74-2540145
(I.R.S. Employer
Identification No.)

1901 CAPITAL PARKWAY
AUSTIN, TEXAS
(Address of principal executive offices)

78746
(Zip Code)

Registrant's telephone number, including area code:

(512) 314-3400

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))
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ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

This information set forth under “Item 2.02. Results Of Operations And Financial Condition,” including the Exhibit attached hereto, shall not be deemed “filed” for purposes of Section 18 of the Securities and Exchange Act of 1934 (the “Exchange Act”) or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, regardless of any general incorporation language in such filing.

On July 8, 2008, EZCORP, Inc. issued a press release announcing an increase in its expected earnings for the third fiscal quarter ended June 30, 2008 and its fiscal year ending September 30, 2008. A copy of the press release is attached hereto as Exhibit 99.1.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS

99.1 Press release dated July 8, 2008, issued by EZCORP, Inc.

SIGNATURE

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.

EZCORP, INC.
(Registrant)

Date: July 8, 2008

By: /s/ Daniel N. Tonissen
(Signature)
Senior Vice President, Chief Financial Officer,
and Director

EXHIBIT INDEX

99.1 Press release dated July 8, 2008, issued by EZCORP, Inc.

EZCORP EXPECTS HIGHER EARNINGS FOR JUNE QUARTER

AUSTIN, Texas (July 8, 2008) EZCORP, Inc. (Nasdaq: EZPW) announced today that it expects earnings for the quarter ended June 30, 2008 to be approximately \$0.25 per share, \$0.04 per share better than its previously provided guidance of \$0.21 and 56% greater than the \$0.16 per share earned for the June 2007 quarter. The expected earnings for the quarter are after the impact of the closure of eleven Florida EZMONEY stores announced on June 17th and the settlement with the Texas Attorney General announced on June 23rd.

For the fourth quarter and fiscal year ending September 30, 2008, EZCORP is raising earnings per share guidance to approximately \$0.35 and \$1.19. Guidance for the fourth fiscal quarter includes an approximate one cent per share benefit from the Value Financial Services acquisition, which is expected to close around July 31st.

Commenting on these expected results, President and Chief Executive Officer, Joe Rotunda, stated, "In our June quarter, we realized stronger than expected sales gross profit in our U.S. EZPAWN operation and lower than expected levels of signature loan bad debt in our EZMONEY operation. While our pawn and signature loan portfolios grew during the quarter, their rate of growth was less than we typically see during this period – leaving our loan balances at a lower than anticipated level going into our September quarter. All of these factors were influenced to some degree by the economic stimulus checks received by our customers during May and June."

EZCORP management will conduct a conference call to discuss the June quarter's results in more detail on July 24th at 3:30 PM CDT. This conference call can be accessed over the internet or replayed at your convenience at the following address.

<http://www.videonewswire.com/event.asp?id=49784>

EZCORP is primarily a lender or provider of credit services to individuals who do not have cash resources or access to credit to meet their short-term cash needs. In 294 U.S. EZPAWN and 30 Mexico Empeño Fácil locations open on June 30, 2008, the Company offers non-recourse loans collateralized by tangible personal property, commonly known as pawn loans. At these locations, the Company also sells merchandise, primarily collateral forfeited from its pawn lending operations, to consumers looking for good value. In 461 EZMONEY locations and 71 EZPAWN locations open on June 30, 2008, the Company offers short-term non-collateralized loans, often referred to as payday loans, or fee based credit services to customers seeking loans.

This announcement contains certain forward-looking statements regarding the Company's expected performance for future periods including, but not limited to,

anticipated benefits of acquisitions and expected future earnings. Actual results for these periods may materially differ from these statements. Such forward-looking statements involve risks and uncertainties such as changing market conditions in the overall economy and the industry, consumer demand for the Company's services and merchandise, changes in the regulatory environment, and other factors periodically discussed in the Company's annual, quarterly and other reports filed with the Securities and Exchange Commission.

For additional information, contact Dan Tonissen at (512) 314-2289.