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 23, 2009

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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o 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))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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 23, 2009, EZCORP, Inc. issued a press release announcing its results of operations and financial condition for the quarter and nine-month period ended June 30, 2009. 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 23, 2009, 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 23, 2009 By: /s/ Daniel N. Tonissen

(Signature)

Senior Vice President, Chief Financial Officer, and

Director

EXHIBIT INDEX

99.1 Press release dated July 23, 2009, issued by EZCORP, Inc.

EZCORP'S EARNINGS PER SHARE IMPROVE 16% IN JUNE QUARTER

AUSTIN, Texas (July 23, 2009) ¾ EZCORP, Inc. (Nasdaq: EZPW) announced today results for its fiscal third quarter and nine-month period ended June 30, 2009. EZCORP's net income for the quarter ended June 30, 2009 increased 33% to \$14.4 million (\$0.29 per share) compared to \$10.8 million (\$0.25 per share) for the quarter ended June 30, 2008. Total revenues for the quarter increased 37% over the prior year period to \$147.8 million with pawn service charges up 45% and total sales (merchandise and jewelry scrapping) up 52%. Signature loan revenues (payday loan and credit service fees) decreased \$0.4 million, or 1%. Auto title loans, a new and developing product, contributed \$1.0 million of revenues.

Consolidated operating income improved 32% to \$21.5 million (24% of net revenues) from \$16.3 million (24% of net revenues) in the prior year quarter. The Company's U.S. pawn operations contributed \$6.4 million of improvement, partially offset by a \$0.5 million lower contribution from the EZMONEY operations and an increase in administrative costs. Operating income from the 47-store Empeño Fácil pawn segment increased 46% in Mexican pesos, or 13% after translation to a stronger U.S. dollar.

The 78 pawn stores acquired in the December quarter contributed total revenues of \$3.1 million, operating income of \$5.3 million, and net income of \$3.2 million. The acquired stores contributed approximately \$0.04 earnings per share to the quarter after the effect of shares issued in the acquisitions.

EZCORP's net income for the nine-month period ended June 30, 2009 increased 31% to \$47.5 million (\$1.00 per share) compared to \$36.4 million (\$0.84 per share) for the prior year nine-month period. Operating income for the nine months improved 29% to \$71.2 million (27% of net revenues) compared to \$55.1 million (27% of net revenues) for the prior year nine-month period.

Commenting on these results, President and Chief Executive Officer, Joe Rotunda, stated, "Our third quarter earnings were in line with our revised guidance, and represent our 28th consecutive quarter of year over year earnings growth. Our results reflect the successful integration of the 78 pawn stores acquired in November and December, which collectively contributed \$0.04 earnings per share. These acquisitions provided \$0.02 earnings per share accretion in the March quarter, and have gained momentum as they have been assimilated into our business. These results clearly demonstrate the value of our strategy to build earning assets through quality acquisitions."

Rotunda continued, "In pawn, our same store loan yield remained strong across all categories, as did our general merchandise loan growth and sales. Jewelry loan growth and jewelry sales were not as strong as seasonally expected. We recently increased our gold lending guidelines to accelerate the loan growth, and anticipate a jewelry sales benefit from several promotions, beginning with our 'Christmas in July' layaway

promotion. Our EZMONEY operations enjoyed a lift from new loan products, including auto title loans introduced this year and installment loans introduced last year. The benefit of these new products largely offset the lower contribution from payday loans. We expect an increased contribution from these new products as they mature and are introduced into more of our stores."

Rotunda concluded, "We continue to expect fourth quarter earnings per share of \$0.41 to \$0.43, representing an increase of 11% to 16% over the prior year quarter. We expect full-year earnings per share of \$1.40 to \$1.42 compared to last year's \$1.21, or an increase of 16% to 17%. We remain on track to open approximately 30 Mexico pawn locations by fiscal year-end, including the nine added year-to-date. We anticipate opening our first Canadian EZMONEY stores prior to the holiday season."

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 its pawnshops, 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 its signature loan stores and some pawnshops, the Company offers short-term non-collateralized loans, often referred to as payday loans, or fee based credit services to customers seeking loans.

As of June 30, 2009, EZCORP operated a total of 897 locations in the U.S. and Mexico consisting of 370 U.S. pawnshops, 47 pawnshops in Mexico and 480 U.S. signature loan stores. EZCORP, as a near-30% stockholder, is also actively involved in the management of Albemarle & Bond Holdings PLC, the U.K.'s largest pawnbroking business with 115 stores. This announcement contains certain forward-looking statements regarding the Company's expected operating and financial performance for future periods, including new store expansion, anticipated benefits of acquisitions and expected future earnings.

These statements are based on the Company's current expectations. Actual results for future periods may differ materially from those expressed or implied by these forward-looking statements due to a number of uncertainties and other factors, including changing market conditions in the overall economy and the industry, consumer demand for the Company's services and merchandise, actions of third parties who offer services and products in the Company's locations and changes in the regulatory environment. For a discussion of these and other factors affecting the Company's business and prospects, see the Company's annual, quarterly and other reports filed with the Securities and Exchange Commission.

You are invited to listen to a conference call discussing these results on July 23, 2009 at 3:30pm Central Time. The conference call can be accessed over the Internet or replayed at your convenience at the following address.

http://www.videonewswire.com/event.asp?id=60390

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

Highlights of Consolidated Statements of Operations (Unaudited) (in thousands, except per share data)

		Three Months 2009	Ended June 30, 2008
1	Revenues:		
2	Merchandise sales	\$ 50,442	\$ 35,728
3	Jewelry scrapping sales	30,867	17,907
4	Pawn service charges	32,880	22,691
5	Signature loan fees	30,815	31,223
6	Auto title loan fees	1,030	_
7	Other	1,740	521
8	Total revenues	147,774	108,070
9	Cost of goods sold:		
10	Cost of merchandise sales	31,057	20,706
11	Cost of jewelry scrapping sales	19,908	10,754
12	Total cost of goods sold	50,965	31,460
13	Bad debt:		
14	Signature loan bad debt	8,618	8,545
15	Auto title loan bad debt	104	
16	Total bad debt	8,722	8,545
17	Net revenue	88,087	68,065
18			
19	Operations expense	53,833	39,873
20	Administrative expense	9,687	8,527
21	Depreciation and amortization	3,254	3,081
22	(Gain) / Loss on sale/disposal of assets	(146)	284
23	Operating income	21,459	16,300
24			
25	Interest income	(59)	(165)
26	Interest expense	428	72
27	Equity in net income of unconsolidated affiliate	(851)	(997)
28	Other	11	11
29	Income before income taxes	21,930	17,379
30	Income tax expense	7,545	6,552
31	Net income	<u>\$ 14,385</u>	\$ 10,827
32			
33	Net income per share, diluted	\$ 0.29	\$ 0.25
34			!
35	Weighted average shares, diluted	49,279	43,325
	D		

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Highlights of Consolidated Statements of Operations (Unaudited) (in thousands, except per share data)

			Ended June 30,
1	Revenues:		2008
2	Merchandise sales	\$ 156,293	\$120,902
3	Jewelry scrapping sales	78,609	49,570
4	Pawn service charges	92,777	67,384
5	Signature loan fees	98,409	94,917
6	Auto title loan fees	1,666	<i>5</i> 1,517
7	Other	4,901	1,228
8	Total revenues	432,655	334,001
9	Cost of goods sold:		
10	Cost of merchandise sales	96,348	72,122
11	Cost of jewelry scrapping sales	51,468	29,610
12	Total cost of goods sold	147,816	101,732
13	Bad debt:		
14	Signature loan bad debt	23,174	24,847
15	Auto title loan bad debt	153	_
16	Total bad debt	23,327	24,847
17	Net revenue	261,512	207,422
18			
19	Operations expense	151,955	117,308
20		29,892	25,418
21	1	9,471	9,027
22	(Gain) / Loss on sale/disposal of assets	(967)	527
23	Operating income	71,161	55,142
24			
25		(257)	(359)
26		1,064	228
27	1 7	(3,163)	(3,162)
28		38	11
29		73,479	58,424
30	Income tax expense	25,946	22,026
31	Net income	\$ 47,533	\$ 36,398
32			
33	Net income per share, diluted	\$ 1.00	\$ 0.84
34			
35		47,724	43,269
		77,727	13,233
	D 4 - 6 7		

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Highlights of Consolidated Balance Sheets (Unaudited) (in thousands, except per share data and store counts)

		As of 3 2009	June 30, 2008
1	Assets:		
2	Current assets:		
3	Cash and cash equivalents	\$ 46,546	\$ 29,812
4	Pawn loans	94,648	68,022
5	Payday loans, net	7,649	6,598
6	Pawn service charges receivable, net	16,693	10,061
7	Auto title loans, net	1,126	_
8	Auto title loan finance charges receivable, net	352	_
9	Signature loan fees receivable, net	5,105	5,086
10	Inventory, net	57,141	39,444
11	Deferred tax asset	15,809	9,007
12	Federal income taxes receivable	· _	454
13	Prepaid expenses and other assets	14,866	5,622
14	Total current assets	259,935	174,106
15			
16	Investment in unconsolidated affiliate	34,784	37,248
17	Property and equipment, net	49,752	38,661
18	Deferred tax asset, non-current	9,090	5,620
19	Goodwill	100,742	24,779
20	Other assets, net	17,892	5,585
21	Total assets	\$472,195	\$ 285,999
22	Liabilities and stockholders' equity:		
23	Current liabilities:		
24	Current maturities of long-term debt	\$ 10,000	\$ —
25	Accounts payable and other accrued expenses	33,958	24,120
26	Customer layaway deposits	3,603	2,254
27	Federal income taxes payable	1,988	· —
28	Total current liabilities	49,549	26,374
29		.5,5 15	
30	Long-term debt, less current maturities	27,500	_
31	Deferred gains and other long-term liabilities	3,352	2,909
32	Total stockholders' equity	391,794	256,716
33	Total liabilities and stockholders' equity	\$472,195	\$285,999
34	1 0	<u></u>	
35	Pawn loan balance per ending pawn store	\$ 227	\$ 210
36	Inventory per ending pawn store	\$ 137	\$ 122
37		\$ 8.05	\$ 6.19
38	Tangible book value per share	\$ 5.65	\$ 5.50
39		417	324
40	Signature loan store count — end of period	480	461
41	Shares outstanding — end of period	48,652	41,441
	onates subtaining the or period	40,002	11, 171

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EZCORP, Inc. Operating Segment Results (Unaudited)

(in thousands, except store counts)

Three months ended June 30, 2009: Revenues:			U.S. Pawn Operations	Empeño Fácil	EZMONEY Operations	Consolidated
Sales \$78,519 \$2,790 \$— \$81,309 3 Pawn service charges 31,409 1,471 — 32,808 4 Signature loan fees 523 — 30,292 30,815 6 Other 1,706 34 — 600 1,030 7 Total revenues 112,587 4,295 30,892 147,774 8 112,587 4,295 30,892 147,774 9 Cost of goods sold 49,157 1,808 — 50,965 10 Signature loan bad debt 237 — 8,381 8,618 11 Auto title loan bad debt 230 2,487 22,437 88,087 12 Net revenues 63,163 2,487 22,437 88,087 15 Store operating income \$ 25,444 \$ 1,046 \$ 7,764 \$ 34,254 17 Pawn store count—end of period 30 47 — 417 18 Signature loan store count—end of period 30 47 — 417 18 Veenues: \$ 24,249 \$ 1,348 \$ 1,	,	Three months ended June 30, 2009:	<u></u>		<u></u>	
3 Pawn service charges 31,409 1,471 — 32,80 4 Signature loan fees 523 — 30,292 30,815 5 Auto title loan fees 430 — 600 1,706 6 Other 1,206 343 — 1,706 7 Total revenues 11,706 4,295 30,802 14,774 8 Total revenues 14,115 4,295 4,295 30,802 14,774 8 Total revenues 237 — 8,381 8,618 10 Signature loan bad debt 237 — 8,381 8,618 12 Auto title loan bad debt 30 2,487 72,437 88,087 13 Operations expense 37,719 1,441 14,673 5,382 14 Operations expense 37,719 1,441 14,673 5,342 15 Pawn store count—end of period 30 47 — 4,17 18 Signature loan						
4 Signature loan fees 523 — 30,292 30,1815 5 Auto title loan fees 430 — 600 1,036 6 Other 112,587 4,295 30,992 147,774 7 Total revenues 112,587 4,295 30,992 147,774 8 Cost of goods sold 49,157 1,808 — 50,965 10 Signature loan bad debt 237 — 8,381 8,618 11 Auto title loan bad debt 237 — 74 1010 12 Net revenues 37,19 1,441 14,673 53,838 15 Store operating income 37,19 1,441 14,673 53,838 15 Store operating income 37,01 47 — 417 16 Pawn store count — end of period 30 47 — 417 17 Pawn store count — end of period 30 47 — 417 18 Sipas 51	2	Sales	\$ 78,519	\$ 2,790	\$ —	\$ 81,309
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6 Other 1.706 34 — 1.740 7 Total revenues 112,587 4,295 30,892 147,778 8 112,587 4,295 3,0892 147,778 9 Cost of goods sold 49,157 1,808 — 50,965 10 Signature loan bad debt 237 — 8,381 8,618 11 Auto title loan bad debt 30 2,487 22,437 88,087 12 Net revenues 37,19 1,411 14,673 53,838 15 Store operating income 37,19 1,411 14,673 53,823 15 Store operating income 37 47 — 417 16 Pawn store count—end of period 37 47 — 417 17 Pawn store count—end of period 37 47 — 417 18 Signature loan store count—end of period 37 47 — 417 19 Pawn store count—end of period <td< td=""><td>4</td><td>Signature loan fees</td><td>523</td><td>_</td><td>30,292</td><td>30,815</td></td<>	4	Signature loan fees	523	_	30,292	30,815
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Auto title loan bad debt 30 — 74 104 12 Net revenues 63,163 2,487 22,437 88,087 14 Operations expense 37,719 1,441 14,673 53,833 15 Store operating income 37,719 1,441 14,673 53,833 16 370 47 — 417 18 Signature loan store count — end of period 6 — 474 480 19 Three months ended June 30, 2008: 21 Revenues: 22 Sales \$51,799 \$1,836 \$— \$5,685 23 Pawn service charges 21,378 1,313 — 22,691 24 Signature loan fees 650 — 30,573 31,223 25 Auto title loan fees 51,299 1,313 — 22,691 25 Auto title loan fees 650 — 30,573 108,070 26 Other 521				_	8,381	
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27 Total revenues 74,348 3,149 30,573 108,070 28 29 Cost of goods sold 30,301 1,159 — 31,460 30 Signature loan bad debt 202 — 8,343 8,545 31 Auto title loan bad debt — — — — 32 Net revenues 43,845 1,990 22,230 68,065 33 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$19,014 \$925 \$8,253 \$28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461						521
28 29 Cost of goods sold 30,301 1,159 — 31,460 30 Signature loan bad debt 202 — 8,343 8,545 31 Auto title loan bad debt — — — — 32 Net revenues 43,845 1,990 22,230 68,065 33 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461				2 1 40	20.572	
29 Cost of goods sold 30,301 1,159 — 31,460 30 Signature loan bad debt 202 — 8,343 8,545 31 Auto title loan bad debt — — — — — 32 Net revenues 43,845 1,990 22,230 68,065 33 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461		Total revenues	/4,348	3,149	30,5/3	108,070
30 Signature loan bad debt 202 — 8,343 8,545 31 Auto title loan bad debt — — — — — 32 Net revenues 43,845 1,990 22,230 68,065 33 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461		Cost of goods cold	20.201	1 150		21 460
31 Auto title loan bad debt — — — — — 32 Net revenues 43,845 1,990 22,230 68,065 33 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461				1,159	0 242	
32 Net revenues 43,845 1,990 22,230 68,065 33 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461			202	_	0,343	0,343
33 34 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461			42.045	1.000		
34 Operations expense 24,831 1,065 13,977 39,873 35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461		Net revenues	43,845	1,990	22,230	68,065
35 Store operating income \$ 19,014 \$ 925 \$ 8,253 \$ 28,192 36 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461			24.024	1.005	12.000	20.052
36 294 30 324 37 Pawn store count — end of period 294 30 — 324 38 Signature loan store count — end of period 6 — 455 461		• •				
37Pawn store count — end of period29430—32438Signature loan store count — end of period6—455461	35	Store operating income	<u>\$ 19,014</u>	<u>\$ 925</u>	\$ 8,253	\$ 28,192
38 Signature loan store count — end of period 6 — 455 461				_		
			294	30	_	324
	38	Signature loan store count — end of period	6	_	455	461
			D C - f 7			

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Operating Segment Results (Unaudited) (in thousands, except store counts)

Nine months ended June 30, 2009: 1 Revenues: 2 Sales \$227,494 \$7,408 \$— 3 Pawn service charges 88,558 4,219 — 4 Signature loan fees 1,766 — 96,643 5 Actor title loan fees 2001 — 677	\$ 234,902 92,777 98,409 1,666 4,901 432,655
2 Sales \$227,494 \$ 7,408 \$ - 3 Pawn service charges 88,558 4,219 - 4 Signature loan fees 1,766 - 96,643	92,777 98,409 1,666 4,901
3 Pawn service charges 88,558 4,219 — 4 Signature loan fees 1,766 — 96,643	92,777 98,409 1,666 4,901
4 Signature loan fees 1,766 — 96,643	98,409 1,666 4,901
· · · · · · · · · · · · · · · · · · ·	1,666 4,901
CCC A.v. v.	4,901
5 Auto title loan fees 991 — 675	
6 Other <u>4,866</u> <u>35</u> <u>—</u>	432,655
7 Total revenues 323,675 11,662 97,318	- ,
8	
9 Cost of goods sold 143,167 4,649 —	147,816
10 Signature loan bad debt 581 — 22,593	23,174
11 Auto title loan bad debt 72 — 81	153
12 Net revenues 179,855 7,013 74,644	261,512
13	
14 Operations expense 102,764 4,024 45,167	151,955
15 Store operating income \$ 77,091 \$ 2,989 \$ 29,477	\$ 109,557
16	
17 Pawn store count — end of period 370 47 —	417
18 Signature loan store count — end of period 6 — 474	480
19 Signature to an store count — end or period 474	400
Nine months ended June 30, 2008:	
21 Revenues:	
22 Sales \$165,749 \$ 4,723 \$ —	\$ 170,472
23 Pawn service charges 64,089 3,295 —	67,384
24 Signature loan fees 2,131 — 92,786	94,917
25 Auto title loan fees — — —	
26 Other 1,224 4 —	1,228
27 Total revenues 233,193 8,022 92,786	334,001
28 255,135 0,022 52,700	334,001
29 Cost of goods sold 98,853 2,879 —	101,732
30 Signature loan bad debt 741 — 24,106	24,847
31 Auto title loan bad debt — — — —	24,047
32 Net revenues 133,599 5,143 68,680	207,422
33	207,422
34 Operations expense 72,831 2,810 41,667	117,308
· · · · <u></u> · <u></u>	
35 Store operating income <u>\$ 60,768</u> <u>\$ 2,333</u> <u>\$ 27,013</u>	\$ 90,114
36	
37 Pawn store count — end of period 294 30 —	324
38 Signature loan store count — end of period 6 — 455	461