

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): OCTOBER 12, 2006

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))

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 October 12, 2006, EZCORP, Inc. issued a press release announcing an increase in its expected earnings for the fourth fiscal quarter and its fiscal year ended September 30, 2006, and expected earnings for its fiscal year ending September 30, 2007. 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 October 12, 2006, 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: October 12, 2006

By: /s/ Daniel N. Tonissen

(Signature)
Senior Vice President, Chief Financial Officer,
and Director

EXHIBIT INDEX

99.1 Press release dated October 12, 2006, issued by EZCORP, Inc.

EZCORP RAISES EARNINGS GUIDANCE
FOR FISCAL FOURTH QUARTER AND YEAR

AUSTIN, TEXAS (OCTOBER 12, 2006) -- EZCORP, Inc. (NASDAQ : EZPW) announced today that it expects earnings for its quarter ended September 30, 2006 to be in the range of \$0.61 to \$0.64 per share, significantly higher than its previously announced guidance of \$0.43 to \$0.46. During the quarter, the Company realized a stronger than expected signature loan contribution (primarily due to lower levels of bad debt), a net benefit of approximately \$0.04 per share from several non-recurring items, and a lower than expected earnings drag from new store openings. The Company opened 46 stores during the quarter, with most of these opening late in the quarter.

For the fiscal year ending September 30, 2006, the Company is raising earnings guidance to a range of \$2.05 to \$2.08 per share compared to \$1.09 per share for the twelve month period ended September 30, 2005. For the year, the Company opened 101 EZMONEY stores and closed one, for a net increase of 100 stores.

For fiscal 2007, the Company expects earnings to be in the range of \$2.40 to \$2.45 per share. The Company also expects to open approximately 100 stores in fiscal 2007.

The Company will release earnings for its fiscal fourth quarter and year on Thursday, November 9, 2006 following the close of market. Management will discuss the fiscal year and fourth quarter results and outlook for fiscal 2007 in a conference call scheduled for 3:30 pm Central Time on the 9th.

EZCORP is a lender and provider of credit services to individuals who do not have cash resources or access to credit to meet their short-term cash needs. In 280 EZPAWN locations open on September 30, 2006, 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 334 EZMONEY locations and 82 EZPAWN locations open on September 30, 2006, 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, expected future earnings and new store expansion. 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 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.