UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

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			NT TO SECTION 13 O RITIES EXCHANGE A	* *	
	Da	te of Report (Da	ate of earliest event rep	orted): December 2, 2	2022
			EZCORP, I	Inc	
		ed in its charter)			
Delaware (State or other jurisdiction of incorporation)		0-19424 (Commission File Number)			74-2540145 (IRS Employer Identification No.)
			Road, Bldg One, Suite 200, R		
		Registrant's tele	ephone number, including a	rea code: (512) 314-3400	
Secur	rities registered pursuant to Section	n 12(b) of the Act:			
Title of each class			Trading Symbol(s)	Name of each exchang	ge on which registered
Class	A Non-voting Common Stock, par value	\$.01 per share	EZPW	NASDAQ Stock Market	(NASDAQ Global Select Market)
	k the appropriate box below if the wing provisions:	Form 8-K filing is i	ntended to simultaneously sa	tisfy the filing obligation o	f the registrant under any of the
	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))				
	ate by check mark whether the reer) or Rule 12b-2 of the Securities				Securities Act of 1933 (§230.405 of this
					Emerging growth company □
	emerging growth company, indicative of financial accounting standard				ition period for complying with any new

Item 8.01 — Other Events

As noted in our Annual Report on Form 10-K for the year ended September 30, 2022 (the "Fiscal 2022 Annual Report"), we own a non-redeemable voting participating preferred equity interest in Founders One, LLC ("Founders"), a private company that has majority ownership in Simple Management Group, Inc. ("SMG"). SMG, through its wholly-owned subsidiaries, owns and operates pawn stores principally in the Caribbean. See Note 5 of Notes to Consolidated Financial Statements included in "Part II, Item 8 — Financial Statements and Supplementary Data" of the Fiscal 2022 Annual Report.

On December 2, 2022, SMG acquired 100% of the issued and outstanding capital stock of FFI Holdings, Inc., which owns 52 pawn stores in Florida and Puerto Rico operating under the name "La Familia Pawn & Jewelry" and other related names, including "La Familia" and "Family Financial." To assist with the financing of SMG's acquisition of La Familia, we made the following additional investments in Founders:

- We contributed \$15.0 million to Founders as an additional capital contribution associated with our preferred interest. Those proceeds were used by Founders to acquire additional common stock in SMG, increasing Founders' ownership in SMG to approximately 71%.
- We loaned \$15.0 million to Founders in exchange for a Demand Promissory Note secured by the common interest in Founders held by the other
 member. Those proceeds, along with the proceeds of additional debt financing from a third-party investor, were loaned by Founders to SMG in
 exchange for a Subordinated Note.

SMG used the proceeds from the capital contribution and the subordinated loan from Founders, along with additional debt financing obtained from a third-party senior lender, to complete the La Familia acquisition. SMG now owns and operates a total of 73 pawn stores (42 in the Caribbean and 31 in Florida).

On December 5, 2022, the Company issued a press release regarding, among other things, the closing of this transaction. That press release is filed as Exhibit 99.1 to this report.

Item 9.01 — Financial Statements and Exhibits

- (d) Exhibits.
 - 99.1 Press Release, dated December 5, 2022, regarding business developments
 - 104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

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.

EZCORP, INC.

Date: December 5, 2022 By: /s/ Thomas H. Welch, Jr.

Thomas H. Welch, Jr.

Chief Legal Officer and Secretary



EZCORP INCREASES INVESTMENT IN FLORIDA AND CARIBBEAN; EXPANDS PAWNBROKING FOOTPRINT TO INCLUDE LUXURY OFFERINGS

AUSTIN, Texas--(BUSINESS WIRE) -- EZCORP, Inc. (NASDAQ: EZPW), a leading provider of pawnbroking services in the United States and Latin America and retailer of pre-owned, name-brand merchandise, today announced two investments that highlight its continuing initiatives to expand its geographic footprint and broaden its pawnbroking offerings.

The Company recently increased its investment in Founders One, LLC, a private company that owns a majority interest in Simple Management Group, Inc. (SMG). This increased investment (comprised of a \$15 million preferred equity contribution and a \$15 million loan), along with other third-party financing secured by SMG, was used by SMG to acquire 100% of the outstanding capital stock of FFI Holdings, Inc., which owns 52 pawnbroking stores in Florida and Puerto Rico operating under the "La Familia" or "Family Financial" brand. That acquisition was completed on December 2, 2022, and with it, SMG now owns and operates a total of 73 pawnbroking stores (42 in the Caribbean and 31 in Florida). Additional information about the Company's increased investment in Founders One can be found in its Current Report on Form 8-K, dated December 2, 2022, filed with the Securities and Exchange Commission.

EZCORP also recently acquired a luxury pawnbroking business in Las Vegas operating under the name "Max Pawn" and established a joint venture with Michael Mack, the former owner of Max Pawn. The joint venture will focus on the luxury goods space in Las Vegas and other selected markets across the U.S. In connection with the acquisition, Mr. Mack has joined EZCORP to lead the Company's new Luxury Pawn Division.

"We continue to execute on exciting inorganic strategic opportunities to expand our core pawnbroking business in both existing and new geographic regions. Our increased investment in Founders One gives us enhanced exposure to the strategically important Caribbean region along with increased exposure to the Florida market," said Lachie Given, Chief Executive Officer of EZCORP. "Additionally, our new Luxury Pawn Division will significantly enhance our existing pawnbroking offerings by providing dedicated and targeted focus on higherend products in order to serve more customers, in more places, and in more categories. Together, these new investments strengthen and expand our pawnbroking offerings and broaden the geographic reach of our core pawnbroking business."

ABOUT EZCORP

Formed in 1989, EZCORP has grown into a leading provider of pawn transactions in the United States and Latin America. We also sell merchandise, primarily collateral forfeited from pawn operations and pre-owned merchandise purchased from customers. We are dedicated to satisfying the short-term cash needs of consumers who are both cash and credit constrained, focusing on an industry-leading customer experience. EZCORP is traded on NASDAQ under the symbol EZPW and is a member of the Russell 2000 Index, S&P 1000 Index and Nasdaq Composite Index.

Follow EZCORP on **Instagram** and **LinkedIn**.

FORWARD LOOKING STATEMENTS

This announcement contains certain forward-looking statements regarding the company's strategy, initiatives and expected performance. These statements are based on the Company's current expectations as to the outcome and timing of future events. All statements, other than statements of historical facts, including all statements regarding the company's strategy, initiatives and future

performance, that address activities or results that the company plans, expects, believes, projects, estimates or anticipates, will, should or may occur in the future, including future financial or operating results, are forward-looking statements. 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 operating risks, liquidity risks, legislative or regulatory developments, market factors, current or future litigation and risks associated with the COVID-19 pandemic. 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. The Company undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

Media Contact

EZCORP

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