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press release is attached as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits:

The following exhibits are filed herewith:

99.1 Press release dated January 20, 2009

EXHIBIT INDEX

Exhibit No.	Description of Exhibit
99.1	Press release dated January 20, 2009

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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.

FINANCIAL FEDERAL CORPORATION

(Registrant)

By: /s/ Steven F. Groth

Senior Vice President and  
Chief Financial Officer  
(Principal Financial Officer)

January 20, 2009

(Date)

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