

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

Mail Stop 4720

May 23, 2017

Ralph T. Finkenbrink President and Chief Executive Officer Nicholas Financial, Inc. 2454 McMullen Booth Road, Building C Clearwater, Florida 33759

Re: Nicholas Financial, Inc.

Form 10-K for the Fiscal Year Ended March 31, 2016

Filed June 14, 2016 File No. 000-26680

Dear Mr. Finkenbrink,

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

/s/ H. Stephen Kim

H. Stephen Kim Assistant Chief Accountant Office of Financial Services