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NELNET INC Form 8-K November 05, 2004

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)
NOVEMBER 5, 2004

NELNET, INC. (Exact name of registrant as specified in its charter)

NEBRASKA 001-31924 84-0748903

(State or other jurisdiction (Commission (I.R.S. Employer of incorporation) File Number) Identification No.)

121 SOUTH 13TH STREET

SUITE 201

LINCOLN, NEBRASKA

08308

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (402) 458-2370

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.

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On November 5, 2004, Nelnet, Inc. issued a press release with respect to its earnings for the fiscal quarter ended September 30, 2004.

Item 9.01. Financial Statements and Exhibits.

A copy of the press release is attached as Exhibit 99.1 to this Current Report. Additional information for the quarter, which is

available on the Registrant's website at www.nelnet.net, is furnished as Exhibit 99.2.

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.

Dated: November 5, 2004

NELNET, INC.

By: /s/ Terry J. Heimes

Name: Terry J. Heimes

Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release dated November 5, 2004 - "Nelnet reports substantial growth in net income and student loan assets"
99.2	Additional Information Available on the Registrant's Website.