

**UNIFORM FRANCHISE OFFERING CIRCULAR  
FOR PROSPECTIVE FRANCHISEES**

**CASH  PLUS**

3002 Dow Avenue, Suite 120  
Tustin, California 92780  
(714) 731-2274

**RECEIVED**  
**JAN - 3 2006**  
Department of Corporations  
Los Angeles

**INFORMATION FOR PROSPECTIVE FRANCHISEES  
REQUIRED BY FEDERAL TRADE COMMISSION**

TO PROTECT YOU, WE'VE REQUIRED YOUR FRANCHISOR TO GIVE YOU THIS INFORMATION. WE HAVEN'T CHECKED IT, AND DON'T KNOW IF IT'S CORRECT.

IT SHOULD HELP YOU MAKE UP YOUR MIND. STUDY IT CAREFULLY. WHILE IT INCLUDES SOME INFORMATION ABOUT YOUR CONTRACT, DON'T RELY ON IT ALONE TO UNDERSTAND YOUR CONTRACT. READ YOUR ENTIRE CONTRACT CAREFULLY. BUYING A FRANCHISE IS A COMPLICATED INVESTMENT. TAKE YOUR TIME TO DECIDE. IF POSSIBLE, SHOW YOUR CONTRACT AND THIS INFORMATION TO AN ADVISOR, LIKE A LAWYER OR AN ACCOUNTANT. THERE MAY BE RISKS INVOLVED WITH THIS FRANCHISE. IF YOU FIND ANYTHING YOU THINK MAY BE WRONG OR ANYTHING IMPORTANT THAT'S BEEN LEFT OUT, YOU SHOULD LET US KNOW ABOUT IT. IT MAY BE AGAINST THE LAW.

THERE MAY ALSO BE LAWS ON FRANCHISING IN YOUR STATE. ASK YOUR STATE AGENCIES ABOUT THEM.

FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

The date of this offering circular is: \_\_\_\_\_.

**FRANCHISE OFFERING CIRCULAR  
REQUIRED BY THE STATE OF CALIFORNIA**



FRANCHISOR: **CASH PLUS, INC.**  
3002 Dow Avenue, Suite 120  
Tustin, California 92780  
Phone: (714) 731-2274

The franchises described in this offering circular are for the establishment and operation of a check cashing store. The franchisor offers both individual franchised businesses ("Single-Unit Franchise") pursuant to the Cash Plus, Inc. Franchise Agreement and development rights for multiple franchises ("Multiple Franchises").

The initial franchise fee is \$35,000 for a new franchised location or \$17,500 for an operating independent check cashing store. The estimated initial investment required ranges from \$160,200 to \$244,200 for a new franchised location or \$60,500 to \$98,500 for an operating independent check cashing store. A development fee for Multiple Franchises which is variable depending upon the number of franchises to be developed is charged pursuant to the Development Agreement as described in Item 5. The initial investment for Multiple Franchises will vary depending upon the development schedule.

**Risk Factors:**

THE FRANCHISE AGREEMENT REQUIRES THAT MOST DISAGREEMENTS BE SETTLED BY ARBITRATION IN ORANGE COUNTY, CALIFORNIA. OUT OF STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE WITH US IN CALIFORNIA THAN IN YOUR HOME STATE.

THE FRANCHISE AGREEMENT STATES THAT THE LAW OF THE STATE WHERE THE STORE IS LOCATED GOVERNS THE AGREEMENT. THERE MAY BE OTHER RISKS CONCERNING THE FRANCHISE.

Information comparing franchisors is available. Call the state administrators or your public library for sources of information.

Registration of this franchise with the state does not mean that the state recommends it or has verified the information in this offering circular. If you learn that anything in this offering circular is untrue, contact the Federal Trade Commission and the California Department of Corporations.

Effective date of this Offering Circular: \_\_\_\_\_.