

UNITED STATES  
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): October 3, 2002

JACK HENRY & ASSOCIATES, INC.

-----  
(Exact name of Registrant as specified in its Charter)

Delaware	0-14112	43-1128385
-----	-----	-----
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

663 Highway 60, P.O. Box 807, Monett, MO 65708  
-----  
(Address of principal executive offices)(zip code)

Registrant's telephone number, including area code: (417) 235-6652

Item 5. Other Events.

On October 3, 2002, Jack Henry & Associates, Inc. ("Jack Henry") issued a press release (a copy of which is attached to this report) announcing anticipated earnings and revenues for its first fiscal quarter of 2003 ended September 30, 2002.

Item 7. Financial Statements and Exhibits.

(c) Exhibits

99.1 Press release dated October 3, 2002.

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.

Date: October 3, 2002  
JACK HENRY & ASSOCIATES, INC.  
(Registrant)

By: /s/ Kevin D. Williams  
-----  
Kevin D. Williams  
Chief Financial Officer

Company: Jack Henry & Associates, Inc.  
663 Highway 60, P.O. Box 807  
Monett, MO 65708

Analyst Contact: Kevin D. Williams  
Chief Financial Officer  
(417) 235-6652

IR Contact: Becky Pendleton Reid  
The Cereghino Group.  
(206) 762-0993

For Immediate Release

JACK HENRY & ASSOCIATES PREVIEWS FISCAL 1Q03 PROFITS

Monett, MO -- October 3, 2002 -- Jack Henry & Associates, Inc. (Nasdaq: JKHY) today reported profits for the first quarter of fiscal 2003, which ended September 30, 2002, will fall short of the current street estimates of \$0.16 to \$0.17 by three to four cents per share.

"Based on our preliminary analysis of first quarter results, we anticipate revenues will be approximately \$95 million, and earnings will be approximately \$0.12 to \$0.13 per share," said Michael E. Henry, Chairman and CEO. "The strength in our service bureau and continuing strong demand for credit union and complementary products have helped offset the impact of the current recession on new in-house banking software and hardware sales. In spite of the downturn in the capital goods market, we remain profitable and continue to generate free cash flow with no debt on our balance sheet. These strengths, coupled with the dedication of our employees, carried us through the difficult markets preceding the millennium and are continuing to provide a stable base for our business in the current market environment."

In the first quarter of fiscal 2002, revenues were \$92.6 million, net income was \$14.6 million, and EPS totaled \$0.16 per diluted share. For the full fiscal year, ended June 30, 2002, the company reported its thirteenth consecutive record year with total revenues of \$396.7 million and net income of \$57.1 million, or \$0.62 per diluted share.

"Because our quarterly results are at the very preliminary stage, we are unable to add further information in a conference call, and thus will not host an analyst briefing until first quarter results are released," said Kevin D. Williams, CFO. "We expect to issue a mid-week release and host our regular quarterly conference call the week of October 20th."

Jack Henry & Associates, Inc. provides integrated computer systems and processes ATM and debit card transactions for banks and credit unions. Jack Henry markets and supports its systems throughout the United States and has over 2,800 customers nationwide. For additional information on Jack Henry, visit the company's web site at [www.jackhenry.com](http://www.jackhenry.com).

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors which could affect the Company's financial results are included in its Securities and Exchange Commission (SEC) filings on Form 10-K. Potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

THIRTY