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): August 2, 2005

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

(Former name or former address, if changed since last report)

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.

On August 2, 2005, Jack Henry & Associates, Inc. issued a press release announcing 2005 fourth quarter and year end results, the text of which is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

99.1 Press release dated August 2, 2005.

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.

JACK HENRY & ASSOCIATES, INC.
(Registrant)

Date: August 2, 2005 By: /s/ Kevin D. Williams

Kevin D. Williams
Chief Financial Officer

Exhibit 99.1

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: Jon Seegert
Director Investor Relations
(417) 235-6652

FOR IMMEDIATE RELEASE

JACK HENRY & ASSOCIATES FISCAL YEAR 2005 RESULTS IN 21% NET INCOME GROWTH

Monett, MO. August 2, 2005 - Jack Henry & Associates, Inc. (Nasdaq: JKHY), a leading provider of integrated technology solutions that perform data processing for financial institutions, today reported fiscal 2005 year end results with a 15% growth in revenue, an 18% increase in gross profit, and a 21% increase in net income compared to fiscal 2004.

For the quarter ended June 30, 2005, the company generated total revenue of $141.4 million compared to $126.0 million in the same quarter a year ago. Gross profit increased to $59.9 million compared to $53.3 million in the final quarter of last fiscal year. Net income totaled $21.7 million, or $0.23 per diluted share, compared to $17.6 million, or $0.19 per diluted share in the fourth quarter a year ago.

Fiscal year 2005 total revenue increased to $535.9 million compared to $467.4 million in total revenue for fiscal year 2004. Gross profit grew $34.5 million to $222.5 million in fiscal 2005 compared to $188.0 million in fiscal 2004. Net income for the year increased 21% to $75.5 million or $0.81 per diluted share, compared to $62.3 million, or $0.68 per diluted share in fiscal 2004.

"We are very pleased with the fiscal year just ended. In addition to having an extremely solid year for contracting new core bank and credit union clients, we continued doing a stellar job cross selling our complementary products and services to our existing core clients," said Jack F. Prim, CEO. "The companies we acquired during the year that support our focused diversification strategy also generated new market opportunities. The best-of-breed solutions these companies provide can be sold to our existing clients, to financial services organizations outside our core customer base, and selectively sold outside the financial services industry. These companies and the products and services that they provide continue to gain momentum in terms of licensing and implementation backlog."

Operating Results

License revenue decreased 10% to $19.7 million, or 14% of fourth quarter total revenue, compared to $21.9 million, or 17% of fourth quarter total revenue a year ago. This change is primarily due to a decrease in the license revenue in the credit union segment compared to the prior year fourth quarter which was a record quarter for that segment. This decrease was offset somewhat by an increase in the bank segment license revenue. Support and service revenue increased 20% to $100.2 million, or 71% of total revenue in the fourth quarter of fiscal 2005, from $83.7 million, or 66% of total revenue for the same period a year ago. There was solid growth in every component in this line which includes installation, ATM/debit card processing, outsourcing and in-house support revenues due to new customers, additional implementations of complementary products and increased volumes. Hardware sales in the fourth quarter of fiscal 2005 increased 5% to $21.5 million from $20.4 million in the final quarter of fiscal 2004.

For fiscal year 2005, license revenue grew by $19.8 million with an increase of 32% to $82.4 million, or 15% of total revenue, compared to $62.6 million, or 13% of total revenue a year ago. Increase in license revenues is from all of the core products related to new core customers and migrations and significant cross selling of many of our complementary products to both new and existing customers. Support and service revenue increased 17% and contributed 68% to total revenue, or $364.1 million for the current year compared to $311.3 million, or 67% of total revenue for fiscal year 2004. The fourth quarter described above mirrors the growth in each component within this line of revenue for the entire fiscal year. Hardware sales for fiscal 2005 decreased 4% to $89.4 million, which represented 17% of total revenue, compared to $93.5 million, or 20% of total revenue for fiscal 2004.

"Our support and service revenue continues to show strong growth which for the fourth quarter had a 20% increase and a 17% increase for the fiscal year compared to the prior year periods as discussed above. Our recurring revenue, which consists of our ATM and debit card processing, in-house support and outsourcing revenue, represented 61% of total revenue for the quarter and 59% of total revenue for the 2005 fiscal year, while last fiscal year, it was 57% for both the fourth quarter and fiscal 2004" said Tony L. Wormington, President. "We believe that the increase in our recurring revenue is directly attributable to the quality of our products we provide and the commitment of our employees to service our customers."

Cost of sales for the fourth quarter increased 12% from $72.7 million for the three months ended June 30, 2004 to $81.6 million for the three months ended June 30, 2005. This increase is primarily related to employee-related expenses and depreciation and amortization. Fourth quarter gross profit in fiscal 2005 increased 12% to $59.9 million compared to $53.3 million in fiscal 2004; both fourth quarters resulted in a 42% gross margin.

Cost of sales for fiscal year 2005 increased 12%, to $313.4 million from $279.4 million for fiscal year 2004. Increase in cost of sales for the fiscal year is primarily related to employee-related expenses and depreciation and amortization. Gross profit for the current fiscal year increased $34.5 million or 18% to $222.5 million producing a 42% gross margin, compared to $188.0 million with a 40% gross margin for fiscal year 2004.

Gross margin on license revenue for the fourth quarter of fiscal 2005 increased to 94% compared to 89% a year ago for the same period due to the mix of products. Support and service gross margin remained at 34% for the fourth quarter of fiscal 2005 and fiscal 2004. Hardware gross margins increased to 31% in the current fourth quarter compared to 25% in the same quarter last year, primarily due to sales mix and vendor rebates received in the fourth quarter.

Gross margin on license revenue for fiscal year 2005 improved to 93% compared to 92% in fiscal 2004 due to decreased license revenue delivered through reseller agreements in prior quarters of this year. Support and service gross margin remained at 33% for both fiscal years. Hardware gross margins increased slightly for the fiscal year to 29% compared to 28% for fiscal 2004, primarily due to the sales mix of hardware and vendor rebates.

For the fourth quarter of 2005, the bank systems and services segment revenue increased 14% to $113.3 million, with a gross margin of 43% from $99.6 million in revenue with a gross margin of 41% in the final quarter in fiscal 2004. The credit union systems and services segment revenue increased 6% to $28.1 million with a gross margin of 41% for the fourth quarter of 2005 from revenue of $26.4 million and a gross margin of 47% in the same quarter a year ago. The credit union systems and services segment gross margin decreased predominantly due to a decrease in the amount of software delivered during the prior year fourth quarter compared to the fourth quarter of fiscal 2005.

For the twelve months ended June 30, 2005, the bank systems and services segment revenue increased 12% to $428.7 million, with a gross margin of 42% from $382.1 million with a gross margin of 40% a year ago. The credit union systems and services segment revenue increased 26% to $107.2 million for fiscal year 2005, with a gross margin of 38% from $85.3 million with a gross margin of 39% for the fiscal year 2004.

Operating expenses increased 8% to $26.0 million for the fourth quarter of fiscal 2005 compared to $24.1 million for the same quarter a year ago primarily due to increased employee-related expenses. Selling and marketing expenses rose 23% in the fourth quarter to $12.4 million, or 9% of total revenue, from $10.0 million, or 8% of total revenue a year ago. Research and development expenses increased 15% to $7.0 million or 5% of total revenue for the fourth quarter of fiscal 2005, from $6.1 million, also 5% of total revenue for the same quarter of fiscal 2004. General and administrative costs decreased 18% to $6.6 million, or 5% of revenue, in the fourth quarter of fiscal year 2005, from $8.0 million, or 6% of revenue for the same quarter a year ago primarily due to loss on assets disposed of in the prior year.

Operating expenses increased 16% to $103.4 million for fiscal 2005 compared to $89.2 million for fiscal 2004 mainly due to increased employee-related expenses. Selling and marketing expenses rose 30% for the current year to $46.6 million, or 9% of total revenue, from $36.0 million, or 8% of total revenue. Research and development expenses increased 17% to $27.7 million from $23.7 million, while remaining at 5% of total revenue for both fiscal years. General and administrative costs decreased 2% to $29.1 million, or 5% of fiscal 2005 revenue compared to $29.5 million, or 6% of fiscal 2004 revenue. "We continue to leverage our resources which is indicated by our continued gross and operating margin improvement over the prior year," stated Kevin D. Williams, CFO. "We believe there is opportunity for continued improvement, especially in the areas of the acquired companies as they gain additional market share and expand their customer base, from our newly developed products and continued cross-selling of complementary offerings to our customers."

Operating income grew 16% to $33.9 million, or 24% of fourth quarter total revenue, compared to $29.2 million, or 23% of total revenue in the fourth quarter of fiscal 2004. Fourth quarter net income totaled $21.7 million, or $0.23 per diluted share, compared to $17.6 million, or $0.19 per diluted share in the fourth quarter of fiscal 2004.

Fiscal 2005 operating income increased 21% to $119.1 million, or 22% of total revenue, compared to $98.8 million, or 21% of total revenue in fiscal 2004. Provision for income taxes was decreased in the fourth quarter to adjust the annual rate to 37.0% from 37.5% for the fiscal year due to changes in the effective state tax provision. Year-to-date net income totaled $75.5 million, or $0.81 per diluted share, compared to $62.3 million, or $0.68 per diluted share in the prior year.

Cash Flow, Balance Sheet and Backlog Review

Cash, cash equivalents, and investments decreased to $12.6 million at June 30, 2005 from $54.8 million at June 30, 2004 primarily due to amounts paid for acquisitions during the year. Trade receivables increased $40.5 million to $210.4 million compared to a year ago primarily due to the increase in annual maintenance billings for newly installed core customers and products compared to a year ago and normal growth in monthly billings due to increased customers and volume of transactions processed.

Deferred revenue increased $26.4 million or 18% to $171.4 million at June 30, 2005 compared to $145.0 million at June 30, 2004. Stockholders' equity grew 17% to $517.2 million at June 30, 2005 from $442.9 million at June 30, 2004.

Cash flow from operations decreased to $108.3 million for fiscal year 2005 from $112.8 million for fiscal year 2004. The decrease of $4.5 million in net cash from operating activities consists primarily of an increase in net income of $13.2 million, an increase in depreciation and amortization expense of $5.4 million, plus / (minus) changes in trade receivables of ($17.6) million, prepaid expenses of ($8.7) million, accounts payable and accrued expenses of $5.5 million, income taxes of ($7.6) million and deferred revenues of $6.7 million.

Fiscal year 2005 net cash used in investing activities includes $119.5 million for acquisitions, capital expenditures of $58.0 million, which includes $12.9 million for an additional facility purchased on June 30, 2005, and capitalized software development of $7.8 million for a total of $185.1 million. In fiscal year 2004, net cash used in investing activities was $100.0 million and mainly consisted of $48.3 million for acquisitions, $49.1 million in capital expenditures and $4.4 million for capitalized software development.

Net cash from financing activities totaled $34.6 million for fiscal 2005 and includes proceeds of $15.1 million from the exercise of stock options and sale of common stock, proceeds from a short term note of $45.0 million, offset by dividends paid of $15.5 million and the purchase of treasury stock of $10.0 million. On April 29, 2005, the Board of Directors authorized an increase to the existing stock repurchase plan to a total authorization of 5.0 million shares. For fiscal 2004, net cash from financing activities was $9.0 million and mainly consisted of the proceeds from the exercise of stock options and sale of common stock of $22.4 million, offset by dividends paid of $13.4 million.

Backlog, which is a measure of future business and revenue, increased 4% at June 2005 from June 2004 and remained almost even from March 2005. Backlog at June 30, 2005 was $199.1 million ($64.0 million in-house and $135.1 million outsourcing). Backlog at June 30, 2004, was $191.3 million ($67.2 million in-house and $124.1 million outsourcing) and at March 31, 2005, was $198.2 million ($67.1 million in-house and $131.1 million outsourcing).

About Jack Henry & Associates

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 6,900 customers nationwide. For additional information on Jack Henry, visit the company's web site at www.jackhenry.com. The company will hold a conference call on August 3rd, 2005; at 7:45 a.m. Central Time and investors are invited to listen at 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 important 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, and 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.

Condensed Consolidated Statements of Income
(In Thousands, Except Per Share Data -unaudited)

	Three Months Ended June 30, 2005	Three Months Ended June 30, 2004	% Change	Twelve Months Ended June 30, 2005	Twelve Months Ended June 30, 2004	% Change
REVENUE						
License	$ 19,732	$ 21,890	-10%	$ 82,374	$ 62,593	32%
Support and service	100,193	83,693	20%	364,076	311,287	17%
Hardware	21,500	20,454	5%	89,413	93,535	-4%
Total	141,425	126,037	12%	535,863	467,415	15%
COST OF SALES						
Cost of license	1,119	2,442	-54%	5,547	4,738	17%
Cost of support and service	65,685	54,912	20%	244,097	207,730	18%
Cost of hardware	14,759	15,390	-4%	63,769	66,969	-5%
Total	81,563	72,744	12%	313,413	279,437	12%
GROSS PROFIT	59,862	53,293	12%	222,450	187,978	18%
Gross Profit Margin	42%	42%		42%	40%	
OPERATING EXPENSES						
Selling and marketing	12,380	10,027	23%	46,630	35,964	30%
Research and development	7,043	6,099	15%	27,664	23,674	17%
General and administrative	6,580	8,014	-18%	29,087	29,534	-2%
Total	26,003	24,140	8%	103,381	89,172	16%
OPERATING INCOME	33,859	29,153	16%	119,069	98,806	21%
INTEREST INCOME (EXPENSE)						
Interest income	173	190	-9%	1,162	1,006	16%
Interest expense	(261)	(26)	>100%	(388)	(107)	>100%
Total	(88)	164	>100%	774	899	-14%
INCOME BEFORE INCOME TAXES	33,771	29,317	15%	119,843	99,705	20%
PROVISION FOR INCOME TAXES	12,065	11,698	3%	44,342	37,390	19%
NET INCOME	$ 21,706	$ 17,619	23%	$ 75,501	$ 62,315	21%
Diluted net income per share	$ 0.23	$ 0.19		$ 0.81	$ 0.68	
Diluted weighted avg shares outstanding	93,127	92,291		92,998	91,859	

Consolidated Balance Sheet Highlights
(In Thousands-unaudited)

	June 30, 2005	June 30, 2004	% Change
Cash, cash equivalents and investments	$ 12,601	$ 54,756	-77%
Trade receivables	210,421	169,873	24%

TOTAL ASSETS	810,692	653,614	24%
Accounts payable and accrued expenses	$ 44,328	$ 36,938	20%
Deferred revenue	171,435	144,996	18%
Note payable	45,000	-	0%
STOCKHOLDERS' EQUITY	517,154	442,918	17%

THIRTY