SECURITIES AND EXCHANGE COMMISSION
WASHINGTON DC 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 10, 2014

CONSUMER PORTFOLIO SERVICES, INC.
(Exact Name of Registrant as Specified in Charter)

CALIFORNIA	1-14116	33-0459135
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

3800 Howard Hughes Parkway, Suite 1400, Las Vegas, NV 89169
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code (949) 753-6800

Not Applicable
(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 (see General Instruction A.2. below):

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 REGULATION FD DISCLOSURE

We are today making available one presentation consisting of 21 slides. A copy is attached as an exhibit. Although the exhibit is an update of similar presentations made available from time to time as an exhibit to a report on Form 8-K, we are not undertaking to update further any of the information that is contained in the attached presentation. The same presentation furnished as an exhibit to this report will be made available on our website, at this address:

http://ir.consumerportfolio.com/presentations.cfm

We routinely post important information, including news releases and reports to the U.S. Securities and Exchange Commission, on our website.

The information furnished in this report shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

Neither financial statements nor *pro forma* financial information are filed with this report.

One exhibit is attached:

Exhibit Number	Description
99.1	Company Summary as of September 30, 2014

SIGNATURES

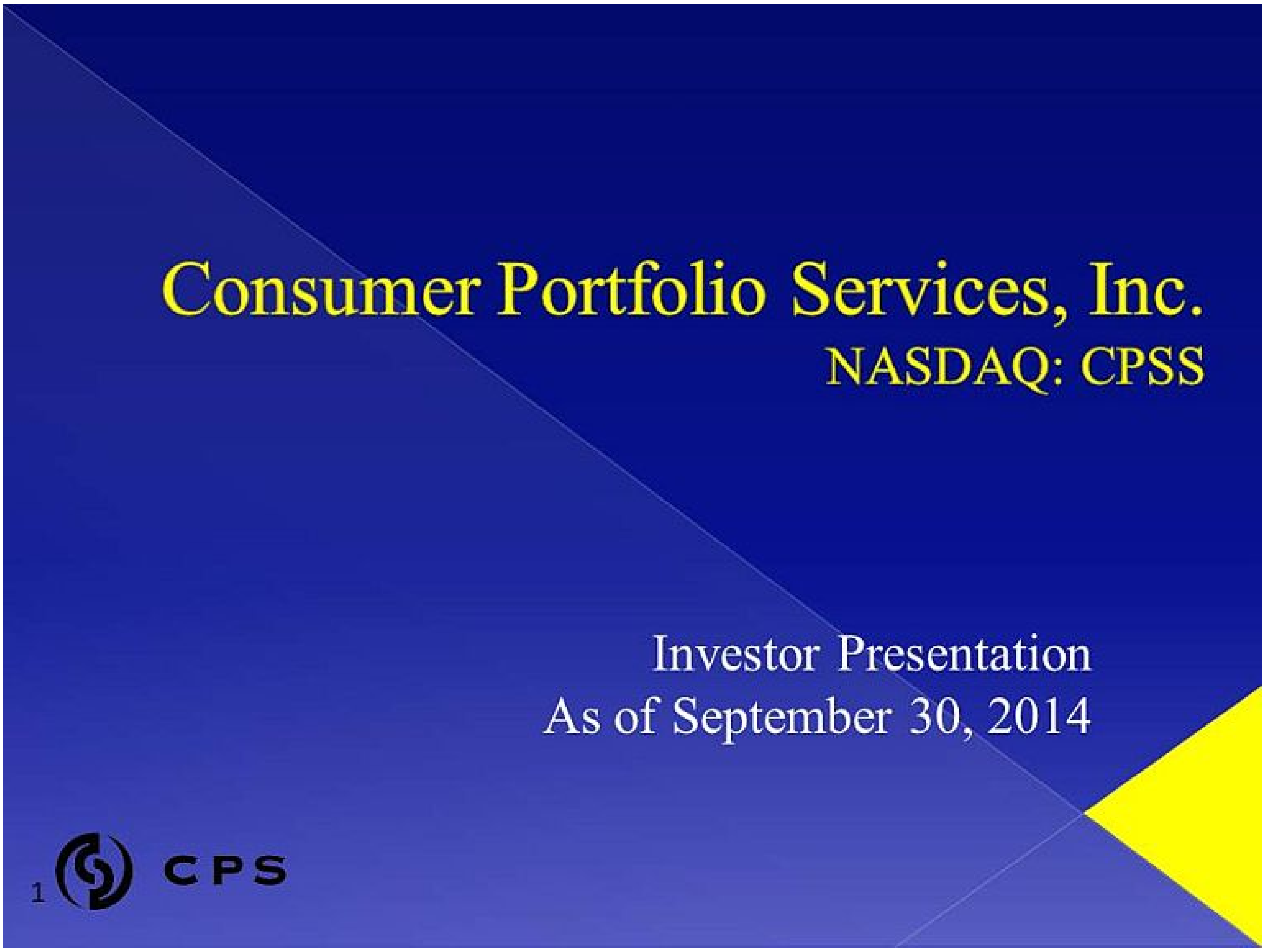
Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

CONSUMER PORTFOLIO SERVICES, INC.

Dated: November 10, 2014

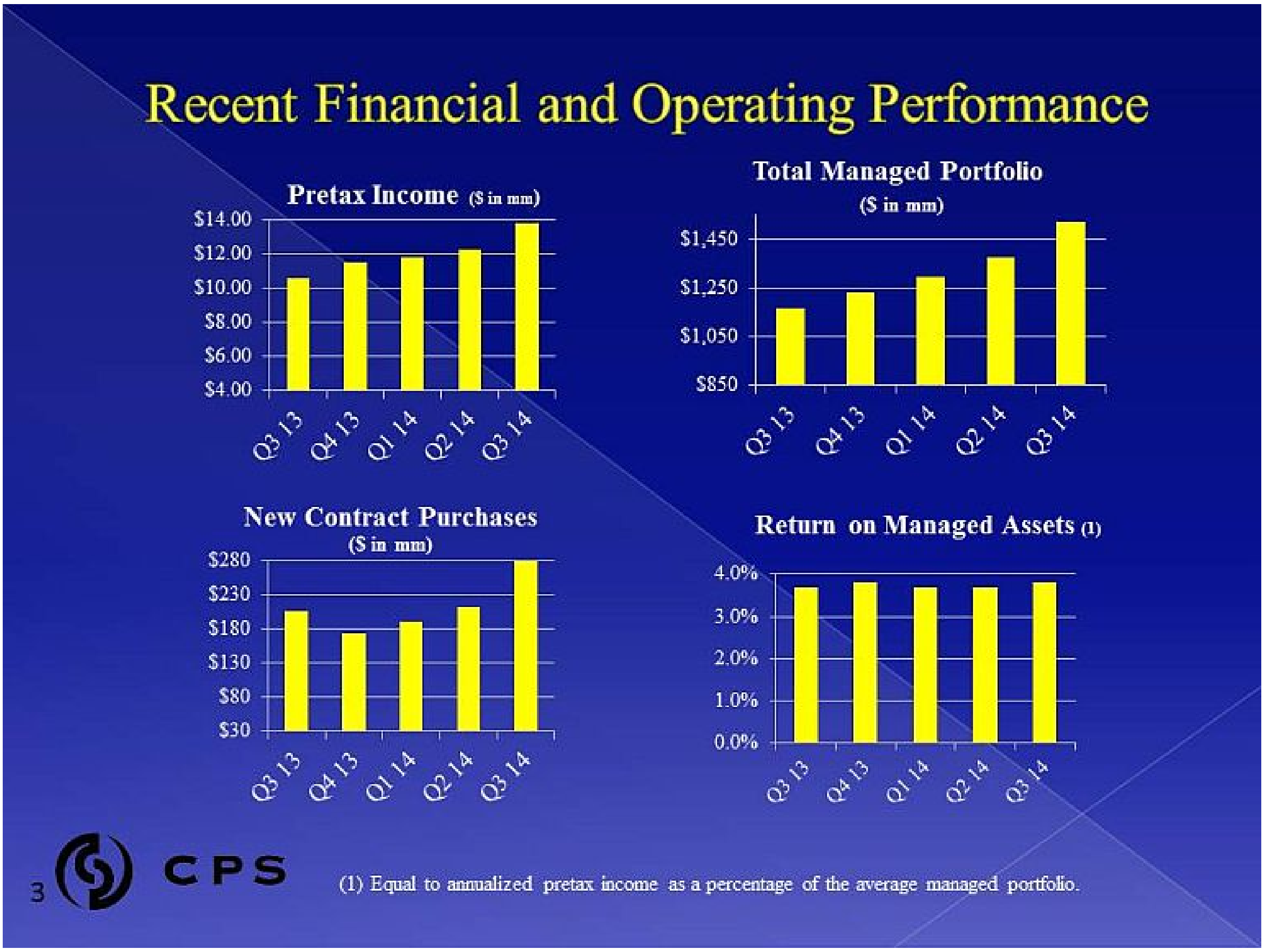
By: /s/ Jeffrey P. Fritz
Jeffrey P. Fritz
Executive Vice President

Exhibit 99.1


Consumer Portfolio Services, Inc.
NASDAQ: CPSS
Investor Presentation
As of September 30, 2014
1
CPS

Company Overview

- Consumer finance company focused on the sub-prime auto market
- Irvine, California operating headquarters and branches in Nevada, Virginia, Florida and Illinois
- Established in 1991; IPO in 1992
- Approximately 800 employees
- Through September 30, 2014, over $11.1 billion in contract purchases from auto dealers
- As of September 30, 2014, managed portfolio of approximately $1.52 billion


Recent Financial and Operating Performance
Pretax Income ($ in mm)
$14.00
$12.00
$10.00
$8.00
$6.00
$4.00
Q3 13
Q4 13
Q1 14
Q2 14
Q3 14
Total Managed Portfolio
($ in mm)
$1,450
$1,250
$1,050
$850
Q3 13
Q4 13
Q1 14
Q2 14
Q3 14
New Contract Purchases
($ in mm)
$280
$230
$180
$130
$80
$30
Q3 13
Q4 13
Q1 14
Q2 14
Q3 14
Return on Managed Assets (1)
4.0%
3.0%
2.0%
1.0%
0.0%
Q3 13
Q4 13
Q1 14
Q2 14
Q3 14
3
CPS
(1) Equal to annualized pretax income as a percentage of the average managed portfolio.

Economic Model

- Growth in managed portfolio and declines in funding costs are driving enhanced operating leverage and profitability

	Quarter Ended		
	September 30, 2014	June 30, 2014	September 30, 2013
Interest Income	20.1%	20.3%	21.3%
Servicing and Other Income	0.9%	1.0%	1.3%
Interest Expense	(3.3%)	(3.6%)	(4.9%)
Net Interest Margin	17.7%	17.8%	17.7%
Provision for Credit Losses	(7.4%)	(7.6%)	(7.1%)
Core Operating Expenses	(6.5%)	(6.5%)	(6.9%)
Pretax Return on Assets	3.8%	3.7%	3.7%

(1) As a percentage of the average managed portfolio. Percentages may not add due to rounding.

CPS

U.S. Auto Finance Market

U.S. Auto Finance Market

- Over $800 billion in auto loans outstanding as of Q1 2014(1)
- Approximately 35% is "subprime" (credit score less than 620) (1)
- 2014 pacing for approximately $150 billion in new subprime auto loans (2)
- Historically fragmented market
- Few dominant long-term players
- Significant barriers to entry

Other National Industry Players

- Santander Consumer USA
- GM Financial/AmeriCredit
- Capital One
- Chase Custom
- Wells Fargo
- Westlake Financial
- Credit Acceptance Corp.
- Exeter Finance Corp.

CPS

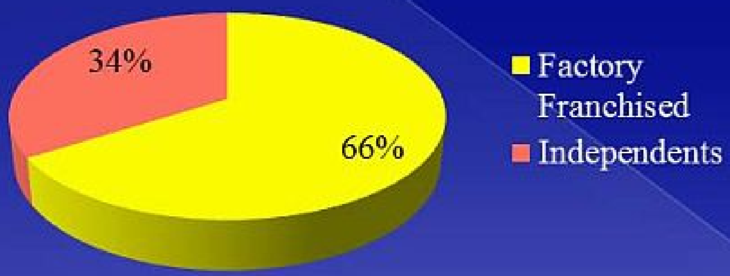
(1) According to Experian Automotive.

(2) According to Equifax.

Marketing

- Purchasing contracts from dealers in 47 states across the U.S.
- As of September 30, 2014 had 127 employee marketing representatives, 54 in the field and 73 in-house
- Primarily factory franchised dealers

Contract Purchases (1)



 CPS (1) Under the CPS programs for contracts purchased during the first nine months of 2014.

Historical Origination Volume

- Since inception through September 2014 the Company has purchased over $11.1 billion in contracts
- New contract purchases have ramped up significantly since financial crisis

CPS

Total Managed Portfolio

- Decline through 2010 was the result of the financial crisis
- Managed portfolio is growing

Collateral Description (1)

Primarily late model, pre-owned vehicles

- 15% New
- 85% Pre-owned
- 46% Domestic
- 54% Imports

(1) Under the CPS programs for contracts purchased during the first nine months of 2014.

Overview of Lending Programs

- CPS's proprietary scoring models and risk-adjusted pricing result in program offerings covering a wide band of the credit spectrum

Program [1]	Avg. Yield [2]	Avg. Amount Financed	Avg. Total Annual Income	Avg. Time on Job (years)	Avg. FICO	% of Purchases
Preferred	14.4%	$18,752	$92,724	9.7	598	4%
Super Alpha	16.2%	$18,881	$74,592	8.5	577	14%
Alpha Plus	18.5%	$17,586	$60,984	7.4	571	14%
Alpha	20.5%	$16,342	$50,688	6.3	565	42%
Standard	23.8%	$13,900	$49,764	5.1	564	9%
Mercury / Delta	24.7%	$13,118	$45,552	4.6	557	10%
First Time Buyer	24.3%	$12,081	$38,892	3.7	580	7%
Total	20.2%	$15,860	$54,540	6.2	568	100%

CPS

(1) Under the CPS programs for contracts purchased during the first nine months of 2014.
(2) Contract APR as adjusted for fees charged (or paid) to dealer.

Quarterly Vintage Credit Profiles

- Yields and credit metrics are significantly stronger today than at the end of the last cycle (1)

	Q3 2007	Q3 2008	Q3 2010	Q3 2011	Q3 2012	Q3 2013	Q3 2014
New Contract Purchases ($ in mm)	$330.8	$33.4	$35.3	$81.2	$143.1	$206.8	$279.3
Avg. Yield (2)	18.7%	23.7%	24.8%	23.4%	23.1%	21.2%	20.2%
Avg. FICO	524	530	574	564	561	563	568
Avg. Original Term (mos)	64	64	62	63	62	63	66
Avg. LTV (3)	115.9%	112.5%	114.2%	114.2%	114.7%	114.4%	113.7%

(1) For new contracts purchased during the calendar quarter under the CPS programs. Averages are weighted by principal balance.
(2) Contract APR as adjusted for fees charged (or paid) to dealer.
(3) Wholesale loan-to-value ratio.

CPS

Borrower and Contract Profile(1)

Borrower:

Average age	42 years
Average time in job	6 years
Average time in residence	7 years
Average credit history	13 years
Average household income	$54,540 per year
Percentage of homeowners	26%

Contract:

Average amount financed	$15,860
Weighted average monthly payment	$455
Weighted average term	65 months
Weighted average APR	19.58%
Weighted average LTV	113.5%

(1) Under the CPS programs for contracts purchased during first nine months of 2014.

Operations

Contract Originations

- Centralized contract originations at Irvine HQ
  - Maximizes control and efficiencies
  - Certain functions performed at Florida and Nevada offices
- Proprietary auto-decisioning system
  - Makes initial credit decision on over 99% of incoming applications
  - Uses both criteria and proprietary scorecards in credit and pricing decisions
- Pre-funding verification of employment, income and residency
  - Protects against potential fraud

Servicing

- Geographically dispersed servicing centers enhance coverage and staffing flexibility and drive portfolio performance
- Early contact on past due accounts; commencing as early as first day after due date
- Early stage workload supplemented by automated intelligent predictive dialer
- Workloads allocated based on specialization and behavioral scorecards, which enhances efficiencies

 CPS

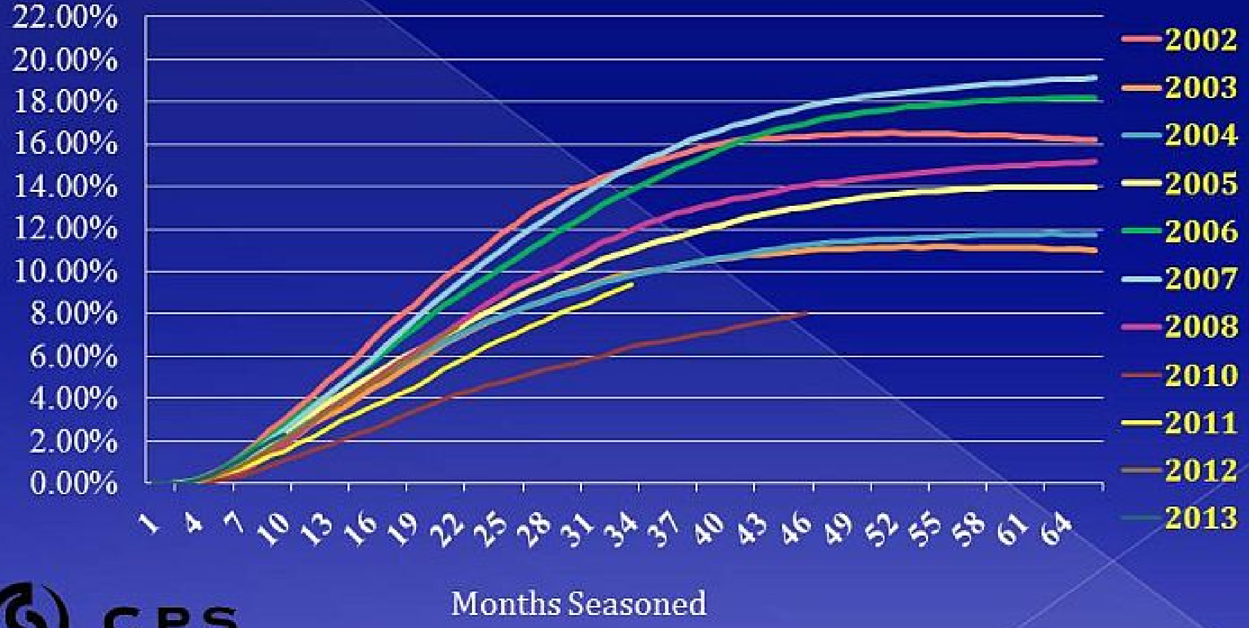
Portfolio Financing

- $200 million in interim funding capacity through two credit facilities
  - $100 million with Goldman Sachs/Fortress due in March 2017
  - $100 million with Citibank due in August 2017
- Regular issuer of asset-backed securities, providing long-term matched funding
  - $9.1 billion in over 64 deals from 1994 through September 2014.
  - Have completed 14 senior subordinated securitizations since the beginning of 2011
  - In September 2014 transaction, sold five tranches of rated bonds from triple "A" down to single "B" with a blended coupon of 2.71%
- $3.2 million of debt secured by Fireside portfolio acquisition
- $12.8 million in residual interest financing, which matures in April 2018
- Total corporate debt of $15.5 million
  - $15.5 million of subordinated unsecured retail notes
  - $38.6 million senior secured debt prepaid without penalty in Q1 2014

CPS

Static Pool Performance

- Average of quarterly vintage cum. net losses as of September 30, 2014
- 2010 and later vintages in line or better than 2003-2005 vintages



CPS

Summary Balance Sheets (1)

($ in millions)	September 30, 2014		December 31, 2013		December 31, 2012		December 31, 2011	
Assets								
Cash	$	13.1	$	22.1	$	13.0	$	10.1
Restricted cash		174.6		132.3		104.4		159.2
Finance receivables, net of allowance		1,407.8		1,115.4		744.8		506.3
Finance receivables, measured at fair value		3.2		14.5		59.7		160.3
Residual interest in securitizations		0.1		0.9		4.8		4.4
Deferred tax assets, net		46.6		59.2		75.6		15.0
Other assets		59.5		52.0		35.3		34.8
	$	1,704.9	$	1,396.4	$	1,037.6	$	890.1
Liabilities								
Accounts payable and accrued expenses	$	22.9	$	24.8	$	17.8	$	28.0
Warehouse lines of credit		59.4		9.5		21.7		25.4
Debt secured by receivables measured at fair value		3.2		13.1		57.1		166.8
Residual interest financing		12.8		19.1		13.8		21.9
Securitization trust debt		1,469.6		1,177.6		792.5		583.1
Senior secured debt, related party		-		38.6		50.1		58.3
Subordinated renewable notes		15.5		19.1		23.3		20.8
		1,583.4		1,301.8		976.3		904.3
Shareholders' equity		121.5		94.6		61.3		(14.2)
	$	1,704.9	$	1,396.4	$	1,037.6	$	890.1

CPS

(1) Numbers may not add due to rounding.

Summary Statements of Operations (1)

($ in millions)	Nine Months Ended September 30, 2014	Nine Months Ended September 30, 2013	Years Ended December 31, 2013	Years Ended December 31, 2012	Years Ended December 31, 2011
Revenues					
Interest income	$ 207.1	$ 167.4	$ 231.3	$ 175.3	$ 127.9
Servicing fees	1.2	2.5	3.1	2.3	4.3
Other income	8.5	8.3	10.4	9.6	10.9
Gain on cancellation of debt	-	10.9	11.0	-	-
	216.8	189.1	255.8	187.2	143.1
Expenses					
Employee costs	35.4	31.7	43.0	35.6	32.3
General and administrative	29.1	24.5	32.7	29.5	26.7
Interest	37.6	44.8	58.2	79.4	83.1
Provision for credit losses	76.8	52.7	76.9	33.5	15.5
Provision for contingent liabilities	-	9.7	7.8	-	-
	178.9	163.4	218.6	178.0	157.6
Pretax income (loss)	37.9	25.7	37.2	9.2	(14.5)
Income tax expense (gain)	16.4	11.2	16.2	(60.2)	-
Net income (loss)	$ 21.5	$ 14.5	$ 21.0	$ 69.4	$ (14.5)
EPS (loss) (fully diluted)	$ 0.67	$ 0.46	$ 0.67	$ 2.72	$ (0.76)

CPS

(1) Numbers may not add due to rounding.

Selected Financial Data

($ in millions)	Nine Months Ended September 30, 2014	Nine Months Ended September 30, 2013	Years Ended December 31, 2013	Years Ended December 31, 2012	Years Ended December 31, 2011
Auto contract purchases	$ 680.6	$ 590.7	$ 764.1	$ 551.7	$ 284.2
Total managed portfolio	$ 1,518.7	$ 1,166.9	$ 1,231.4	$ 897.6	$ 794.6
Risk-adjusted margin (1)	$ 102.4	$ 80.7	$ 109.8	$ 74.3	$ 44.6
Core operating expenses (2)					
$ amount	$ 64.5	$ 56.3	$ 75.7	$ 65.1	$ 59.0
% of avg. managed portfolio	6.3%	7.2%	7.0%	7.9%	8.3%
Pretax return on managed assets (3)	3.7%	3.3%	3.4%	1.1%	-2.0%
Total delinquencies and repo inventory					
(30+ days past due)					
As a % of total owned portfolio	6.7%	6.4%	6.9%	5.6%	6.0%
Annualized net charge-offs					
As a % of total owned portfolio	5.6%	4.2%	4.7%	3.6%	4.8%

CPS

(1) Revenues less interest expense and provision for credit losses.
(2) Total expenses less provision for credit losses and interest expense.
(3) Equal to annualized pretax income as a percentage of the average managed portfolio.

Investment Considerations

- CPS has weathered two industry cycles to remain one of the few independent public auto finance companies
- Eleven quarters of improving profitability and operating performance
- Attractive industry fundamentals with fewer large competitors than last cycle
- Credit performance of 2010 and later vintages in line or better than 2003-2005 vintages
- Growing portfolio enhances operating leverage through economies of scale
- Opportunistic, successful acquisitions
- Stable senior management team with significant equity ownership
  - Senior management, including vice presidents, average 16 years of service with CPS

Reference to Public Reports

- Any person considering an investment in securities issued by CPS is urged to review the materials filed by CPS with the U.S. Securities and Exchange Commission ("Commission"). Such materials may be found by inquiring of the Commission's EDGAR search page (http://www.sec.gov/edgar/searchedgar/companysearch.html) using CPS's ticker symbol, which is "CPSS." Risk factors that should be considered are described in Item 1A, "Risk Factors," of CPS's annual report on Form 10-K, which report is on file with the Commission and available for review at the Commission's website. Such description of risk factors is incorporated herein by reference.

Safe Harbor Statement

- Information included in the preceding slides is believed to be accurate, but is not necessarily complete. Such information should be reviewed in its appropriate context. The implication that historical trends will continue in the future, or that past performance is indicative of future results, is disclaimed. To the extent that one reading the preceding material nevertheless makes such an inference, such inference would be a forward-looking statement, and would be subject to risks and uncertainties that could cause actual results to vary. Such risks include variable economic conditions, adverse portfolio performance (resulting, for example, from increased defaults by the underlying obligors), volatile wholesale values of collateral underlying CPS assets, reliance on warehouse financing and on the capital markets, fluctuating interest rates, increased competition, regulatory changes, the risk of obligor default inherent in sub-prime financing, and exposure to litigation.

CPS