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) April 28, 2015

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 March 31, 2015

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: April 28, 2015

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

Exhibit 99.1

Consumer Portfolio Services, Inc.

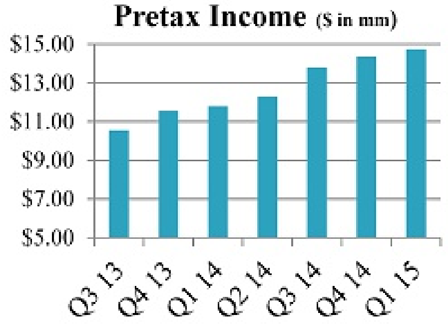
Nasdaq: CPSS

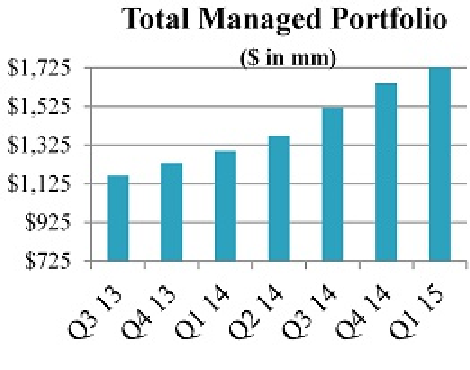
Investor Presentation
As of March 31, 2015

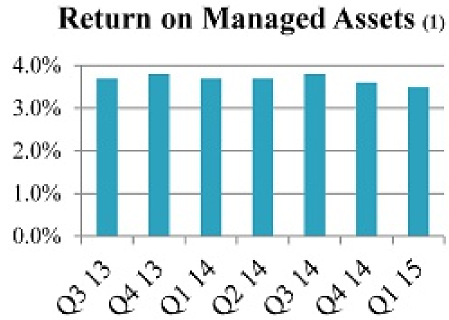
Company Overview

- Consumer finance company focused on sub-prime auto market
- Established in 1991. IPO in 1992
- Through March 31,2015, over \$11.6 billion in contracts purchased from automobile dealers
- From 2002 – 2011, four mergers and acquisitions aggregating \$822.3 million
- Irvine, California operating headquarters; Branches in Nevada, Illinois, Virginia and Florida
- Approximately 880 employees
- \$944.9 million contract purchases in 2014; \$233.9 million in Q1 2015
- \$1.7 billion outstanding managed portfolio at March 31, 2015

Recent Financial and Operating Performance







(1) Equal to annualized pretax income as a percentage of the average managed portfolio.

Economic Model

- Lower funding costs and improvements in operating leverage offsetting lower contract APRs resulting in steady returns on managed portfolio.

	Quarter Ended		
	March 31, 2015	March 31, 2014	December 31, 2014
Interest Income	19.3%	20.4%	19.9%
Servicing and Other Income	0.9%	1.0%	1.0%
Interest Expense	(3.1%)	(4.2%)	(3.2%)
Net Interest Margin	17.1%	17.2%	17.6%
Provision for Credit Losses	(7.8%)	(7.5%)	(7.8%)
Core Operating Expenses	(5.8%)	(6.0%)	(6.2%)
Pretax Return on Assets	3.5%	3.7%	3.6%

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

U.S. Auto Finance Market

U.S. Auto Finance Market

$886 billion in auto loans outstanding as of Q4 2014(1)

Approximately 39% is below “prime” (credit score less than 660) (1)

Approximately $140 billion in new subprime auto loans in 2014 (2)

Historically fragmented market – top 20 players represent 47% of outstandings (1)

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.

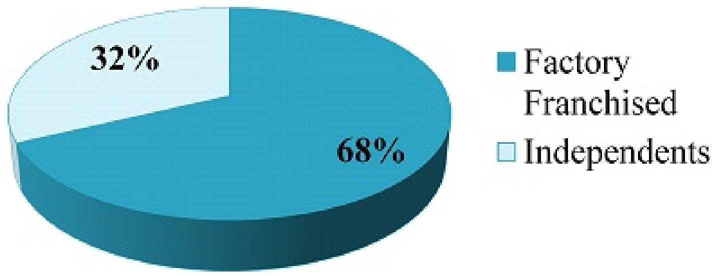
(1) According to Experian Automotive.

(2) According to Equifax

Marketing

- Purchasing contracts from dealers in 48 states across the U.S.
- As of March 31, 2015 had 123 employee marketing representatives, 53 in the field and 70 in-house
- Primarily factory franchised dealers

Contract Purchases (1)



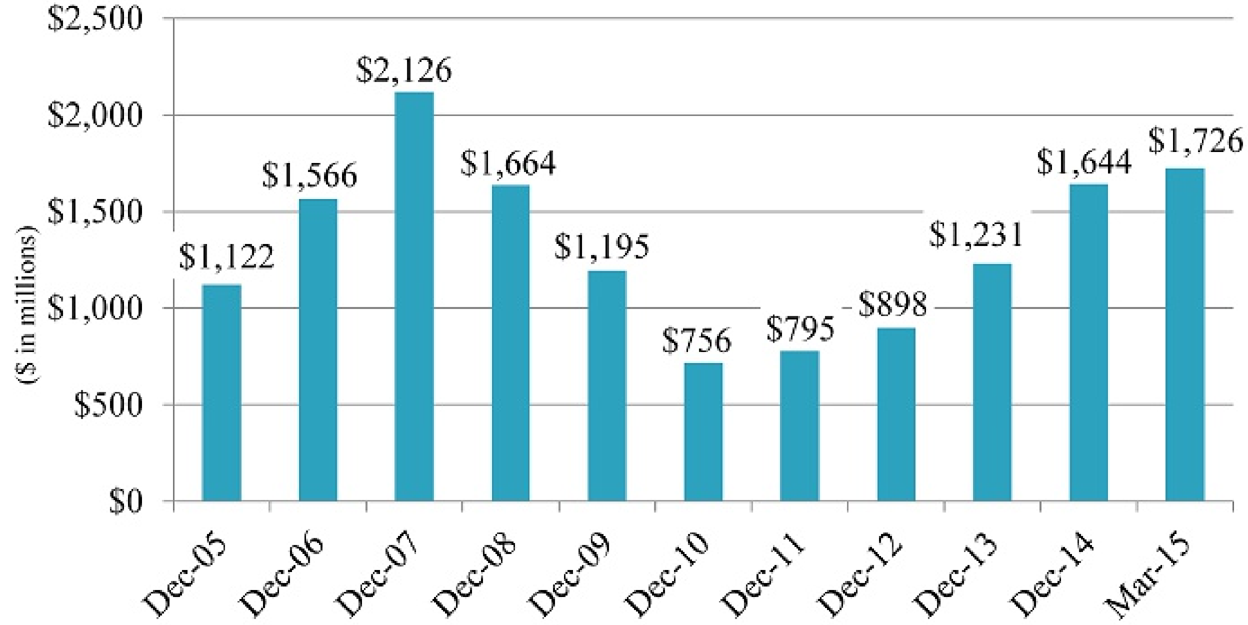
(1) Under the CPS programs for contracts purchased during Q1 2015.

Historical Origination Volume

- Since inception through March 31, 2015 the Company has purchased over $11.6 billion in contracts
- New contract purchases have ramped up significantly since financial crisis

Total Managed Portfolio

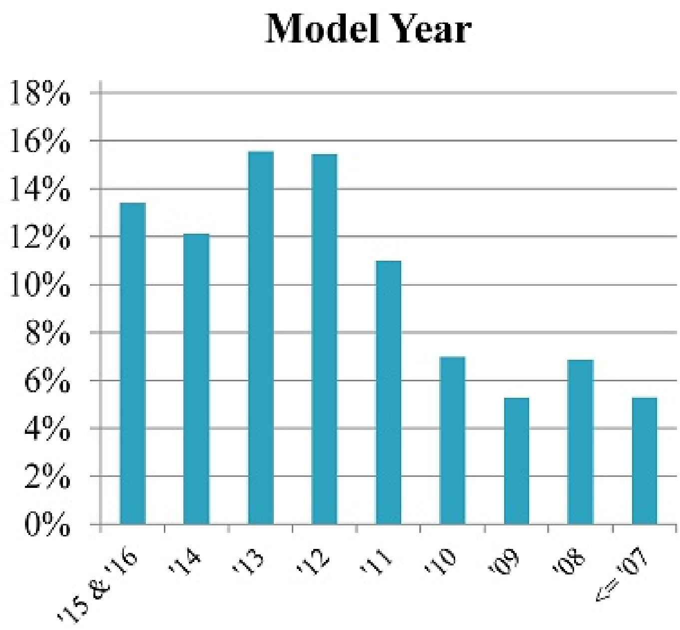
- Decline through 2010 was the result of the financial crisis



Collateral Description (1)

Primarily late model, pre-owned vehicles

- 18% New
- 82% Pre-owned
- 43% Domestic
- 57% Imports



(1) Under the CPS programs for contracts purchased during Q1 2015.

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. Annual Household Income	Avg. Time on Job (years)	Avg. FICO	% of Purchases
Preferred	13.6%	$18,974	$88,467	9.6	592	4%
Super Alpha	15.5%	$19,130	$73,001	8.3	576	12%
Alpha Plus	17.8%	$17,585	$60,225	7.2	573	16%
Alpha	20.1%	$16,514	$50,454	6.0	567	41%
Standard	23.7%	$13,724	$49,706	4.8	561	11%
Mercury / Delta	24.2%	$13,041	$43,939	4.5	559	9%
First Time Buyer	23.6%	$12,417	$37,639	2.9	576	7%
Total	19.7%	$15,924	$53,499	6.0	569	100%

(1) Under the CPS programs for contracts purchased during Q1 2015.
(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)

	Q1 2007	Q1 2008	Q1 2010	Q1 2011	Q1 2012	Q1 2013	Q1 2014	Q1 2015
New Contract Purchases ($ in mm)	$319.8	$166.7	$17.4	$50.0	$119.9	$180.0	$189.9	$233.9
Avg. Yield (2)	18.9%	19.7%	25.2%	24.6%	23.8%	22.2%	21.0%	19.7%
Avg. FICO	522	526	568	568	559	562	567	569
Avg. Original Term (months)	65	65	61	63	62	62	63	63
Avg. LTV (3)	115.5%	114.7%	112.3%	114.0%	113.4%	114.2%	113.0%	113.9%

(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.

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	$55,499 per year
• Percentage of homeowners	29%

Contract:

• Average amount financed	$15,924
• Weighted average monthly payment	$436
• Weighted average term	65 months
• Weighted average APR	19.4%
• Weighted average LTV	113.9%

(1) Under the CPS programs for contracts purchased during Q1 2015.

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

Portfolio Financing

- $200 million in interim funding capacity through two credit facilities
  - $100 million with Fortress; revolves to April 2017, due in April 2019
  - $100 million with Citibank; revolves to August 2016, due in August 2017

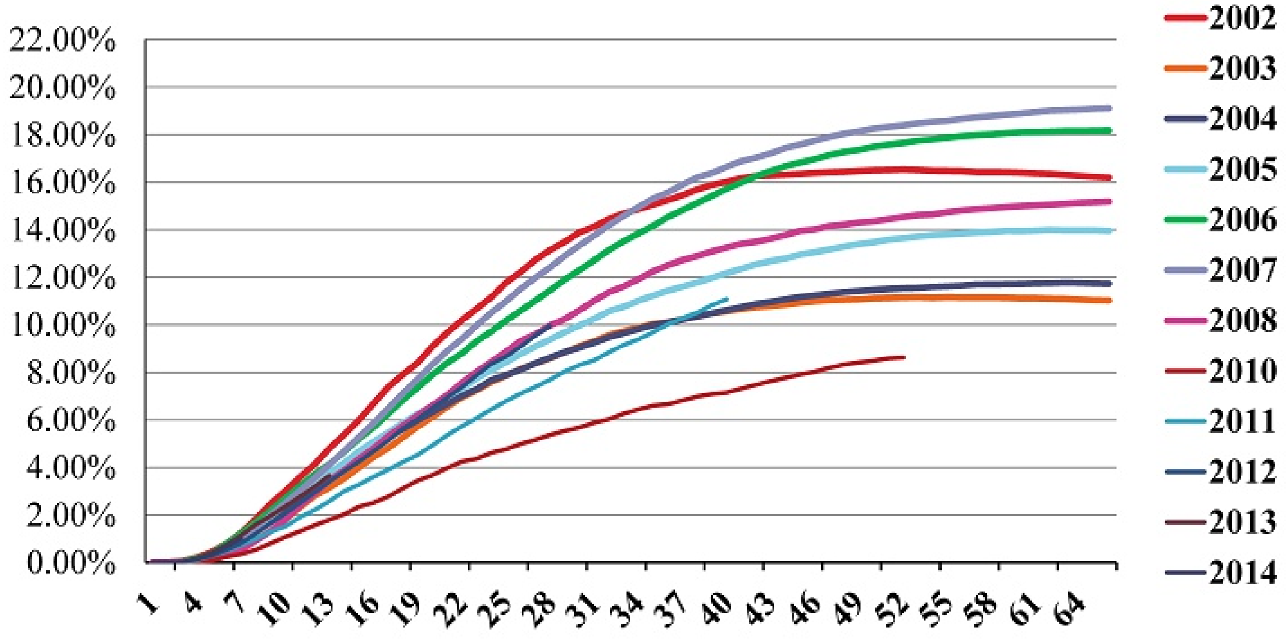
- Regular issuer of asset-backed securities, providing long-term matched funding
  - $9.6 billion in over 66 deals from 1994 through March 2015.
  - Have completed 16 senior subordinated securitizations since the beginning of 2011
  - In March 2015 transaction, sold five tranches of rated bonds from triple "A" down to single "B" with a blended coupon of 3.01%

- $12.1 million in residual interest financing, maturing in April 2018

- Total corporate debt of $15.1 million
  - $15.1 million of subordinated unsecured retail notes
  - $38.6 million senior secured debt prepaid without penalty in Q1 2014

Static Pool Performance

- Average of quarterly vintage cumulative net losses as of March 31, 2015
- 2010 and later vintages in line or better than 2003-2005 vintages



Summary Balance Sheets (1)

($ in millions)	March 31, 2015	December 31, 2014	December 31, 2013	December 31, 2012
Assets				
Cash	$ 20.2	$ 17.9	$ 22.1	$ 13.0
Restricted cash	173.5	175.4	132.3	104.4
Finance receivables, net of allowance	1,615.8	1,534.5	1,115.4	744.8
Finance receivables, measured at fair value	0.7	1.7	14.5	59.7
Residual interest in securitizations	-	-	0.9	4.8
Deferred tax assets, net	40.3	42.9	59.2	75.6
Other assets	55.0	60.7	52.0	35.3
	$ 1,905.5	$ 1,833.1	$ 1,396.4	$ 1,037.6
Liabilities				
Accounts payable and accrued expenses	$ 21.7	$ 21.7	$ 24.8	$ 17.8
Warehouse lines of credit	22.0	56.8	9.5	21.7
Debt secured by receivables measured at fair value	-	1.3	13.1	57.1
Residual interest financing	12.1	12.3	19.1	13.8
Securitization trust debt	1,697.6	1,598.5	1,177.6	792.5
Senior secured debt, related party	-	-	38.6	50.1
Subordinated renewable notes	15.1	15.2	19.1	23.3
	1,768.5	1,705.8	1,301.8	976.3
Shareholders' equity	137.0	127.3	94.6	61.3
	$ 1,905.5	$ 1,833.1	$ 1,396.4	$ 1,037.6

(1) Numbers may not add due to rounding.

Summary Statements of Operations (1)

($ in millions)	Three Months Ended March 31, 2015	Three Months Ended March 31, 2014	Years Ended December 31, 2014	Years Ended December 31, 2013	Years Ended December 31, 2012
Revenues					
Interest income	$ 82.4	$ 65.0	$ 286.7	$ 231.3	$ 175.3
Servicing fees	0.1	0.5	1.4	3.1	2.3
Other income	3.5	2.6	12.1	10.4	9.6
Gain on cancellation of debt	-	-	-	11.0	-
	86.0	68.1	300.2	255.8	187.2
Expenses					
Employee costs	14.5	10.9	50.1	43.0	35.6
General and administrative	10.2	8.2	39.3	32.7	29.5
Interest	13.2	13.4	50.4	58.2	79.4
Provision for credit losses	33.4	23.9	108.2	76.9	33.5
Provision for contingent liabilities	-	-	-	7.8	-
	71.3	56.4	248.0	218.6	178.0
Pretax income	14.7	11.7	52.2	37.2	9.2
Income tax expense (gain)	6.4	5.0	22.7	16.2	(60.2)
Net income	$ 8.3	$ 6.7	$ 29.5	$ 21.0	$ 69.4
EPS (fully diluted)	$ 0.26	$ 0.21	$ 0.92	$ 0.67	$ 2.72

(1) Numbers may not add due to rounding.

Selected Financial Data

($ in millions)	Three Months Ended March 31, 2015	Three Months Ended March 31, 2014	Years Ended December 31, 2014	Years Ended December 31, 2013	Years Ended December 31, 2012
Auto contract purchases	$ 233.9	$ 189.9	$ 944.9	$ 764.1	$ 551.7
Total managed portfolio	$ 1,725.5	$ 1,295.2	$ 1,643.9	$ 1,231.4	$ 897.6
Risk-adjusted margin (1)	$ 39.4	$ 30.9	$ 141.6	$ 109.8	$ 74.3
Core operating expenses (2)					
$ amount	$ 24.6	$ 19.1	$ 89.4	$ 75.7	$ 65.1
% of avg. managed portfolio	5.8%	6.0%	6.3%	7.0%	7.9%
Pretax return on managed assets (3)	3.5%	3.7%	3.7%	3.4%	1.1%
Total delinquencies and repo inventory					
(30+ days past due)					
As a % of total owned portfolio	6.9%	6.3%	7.2%	6.9%	5.6%
Annualized net charge-offs					
As a % of total owned portfolio	6.6%	5.5%	5.8%	4.7%	3.6%

(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
- Fourteen consecutive quarters of improving profitability
- 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 18 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.