

**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)
September 25, 2018

NELNET, INC.
(Exact name of registrant as specified in its charter)

Nebraska _____ (State or other jurisdiction of incorporation)	001-31924 _____ (Commission File Number)	84-0748903 _____ (I.R.S. Employer Identification No.)
121 South 13th Street, Suite 100 Lincoln, Nebraska _____ (Address of principal executive offices)		68508 _____ (Zip Code)

Registrant's telephone number, including area code **(402) 458-2370**

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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 Regulation FD Disclosure.

On September 25, 2018, Nelnet, Inc. (the “Company”) issued a press release entitled “Nelnet Withdraws Application for Industrial Bank Charter with the FDIC and the Utah Department of Financial Institutions.” A copy of the press release is furnished as Exhibit 99.1 to this report.

The above information and Exhibit 99.1 shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”), nor shall such information and Exhibit be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 8.01 Other Events.

On September 25, 2018, the Company announced it has withdrawn its application with the Federal Deposit Insurance Corporation (“FDIC”) and the Utah Department of Financial Institutions to establish Nelnet Bank, a Utah-chartered industrial bank. The Company filed the industrial bank charter application on June 28, 2018.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is furnished as part of this report:

Exhibit No.	Description
99.1*	Press Release dated September 25, 2018 - “Nelnet Withdraws Application for Industrial Bank Charter with the FDIC and the Utah Department of Financial Institutions”

* Furnished herewith

Forward-looking and cautionary statements

This report contains forward-looking statements that involve risks and uncertainties. The word “expect” and similar expressions, as well as statements in future tense, are intended to identify forward-looking statements. No assurance can be given that the results expressed or implied in any forward-looking statements will be achieved, and actual results could be affected by one or more risks and uncertainties, which could cause them to differ materially. Among the key risks and uncertainties that may have a direct bearing on the Company’s future operating results, performance, or financial condition expressed or implied by the forward-looking statements are the uncertain nature of the expected benefits if an industrial bank charter can be obtained, and other risks and uncertainties set forth in the “Risk Factors” section of the Company’s Annual Report on Form 10-K for the year ended December 31, 2017 and subsequent quarterly reports on Form 10-Q. All forward-looking statements contained in this report are qualified by these cautionary statements and are made only as of the date of this report. Although the Company may from time to time voluntarily update or revise its prior forward-looking statements to reflect actual results or changes in the Company’s expectations, the Company disclaims any commitment to do so except as required by securities laws.

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.

Dated: September 25, 2018

NELNET, INC.

By: /s/ JAMES D. KRUGER

Name: James D. Kruger

Title: Chief Financial Officer

Nelnet Withdraws Application for Industrial Bank Charter with the FDIC and the Utah Department of Financial Institutions

LINCOLN, Neb., September 25, 2018 - Nelnet (NYSE: NNI) today announced it has withdrawn its application with the Federal Deposit Insurance Corporation (FDIC) and the Utah Department of Financial Institutions (UDFI) to establish Nelnet Bank, a Utah-chartered industrial bank. Nelnet filed the industrial bank charter application on June 28, 2018.

"We appreciate the constructive dialogue we have had with the FDIC and UDFI regarding our application," said Nelnet President Tim Tewes. "Withdrawing our application is a temporary step back in what we knew could be a long process. The need for more financially secure, borrower-focused, and FDIC-insured lenders in the private student loan marketplace is increasing; we believe Nelnet is an ideal candidate to be such an institution with our financial strength, customer focus, and experience."

Nelnet has a long history helping families plan and pay for their education, including more than 30 years of making private student loans. With diversified sources of funding that include deposits and securitizations, Nelnet Bank would be able to act as a reliable source of funding for creditworthy, education-seeking consumers throughout all credit markets.

Forward-Looking and Cautionary Statements

This press release contains forward-looking statements. The words "believe," "expect," "could," "would," and similar expressions, as well as statements in future tense, are intended to identify forward-looking statements. These statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially from those expressed or implied by the forward-looking statements. Such risks include, but are not limited to, the uncertain nature of the expected benefits if an industrial bank charter can be obtained. All forward-looking statements in this release are as of the date of this release. Although the company may voluntarily update or revise its forward-looking statements from time to time to reflect actual results or changes in the company's expectations, the company disclaims any commitment to do so except as required by securities laws.

About Nelnet

Nelnet (NYSE: NNI) is a diversified and innovative company focused on offering educational services, technology solutions, telecommunications, and asset management. Nelnet helps students and families plan and pay for their education and makes the administrative processes for schools more efficient with student loan servicing, tuition payment processing, and school administration software. Through its subsidiary, ALLO Communications, Nelnet offers fiber optic services directly to homes and businesses for ultra-fast internet and superior telephone and television services. The company also makes investments in real estate developments and new ventures. For more information, visit Nelnet.com.

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