FINANCIAL FEDERAL CORP Form SC 13G/A January 28, 2002

> SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

SCHEDULE 13G

INFORMATION STATEMENT PURSUANT TO RULES 13d-1 AND 13d-2 UNDER THE SECURITIES EXCHANGE ACT OF 1934 (Amendment No. 2)

> FINANCIAL FEDERAL CORP. (Name of Issuer)

COMMON STOCK (Title of Class of Securities)

> 317492106 (CUSIP Number)

The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities and Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes.)

CUSIP No. 317492106

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1. NAME OF REPORTING PERSONS Lord, Abbett & Co.

> I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY) 13-5620131

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*

(a) [\_] (b) [\_]

3. SEC USE ONLY

<sup>4.</sup> CITIZENSHIP OR PLACE OF ORGANIZATION

NEW YORK NUMBER OF 5. SOLE VOTING POWER 1,404,691 SHARES BENEFICIALLY 6. SHARED VOTING POWER OWNED BY EACH 7. SOLE DISPOSITIVE POWER REPORTING 1,404,691 PERSON 8. SHARED DISPOSITIVE POWER WITH 9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 1,404,691 10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES\* [\_] N/A 11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 8.44% 12. TYPE OF REPORTING PERSON\* IA:PN Item 1. See Front Cover Page (a)

- 733 Third Avenue (b) New York, NY 10017
- Item 2.
  - Lord, Abbett & Co. (a)
  - (b) 90 Hudson Street Jersey City, NJ 07302
  - (c) New York
  - (d) See Front Cover Page

(e) See Front Cover Page

Item 3. If this statement is filed pursuant to Rule 13d-1(b), or 13d-2(b), check whether the person filing is a:

- (e) Investment Advisor registered under Section 203 of the Investment Advisers Act of 1940
- Item 4. Ownership
  - (a) See No. 9
  - (b) See No. 11
  - (C)
- (i) See No. 5
- (ii) See No. 6
- (iii) See No. 7
- (iv) See No. 8
- Item 5. Owner of Five Percent or Less of a Class

N/A

Item 6. Ownership of More than Five Percent on Behalf of Another Person

N/A

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company

N/A

Item 8. Identification and Classification of Members of the Group

N/A

Item 9. Notice of Dissolution of Group

N/A

Item 10. Certification

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purpose or effect.

#### SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

January 16, 2002

Date

Signature

/s/ Paul A. Hilstad
----General Counsel