Jackson Rick C Form 3 January 29, 2010

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

CFFN common stock

1. Name and Address of Reporting 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement CAPITOL FEDERAL FINANCIAL [CFFN] Jackson Rick C (Month/Day/Year) 01/29/2010 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) CAPITOL FEDERAL (Check all applicable) FINANCIAL, Â 700 SOUTH KANSAS AVENUE 10% Owner Director (Street) _X__ Officer Other 6. Individual or Joint/Group (give title below) (specify below) Filing(Check Applicable Line) **Executive Vice President** _X_ Form filed by One Reporting Person TOPEKA, KSÂ 66603 Form filed by More than One Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 1. Title of Security 2. Amount of Securities 3. 4. Nature of Indirect Beneficial Ownership Beneficially Owned (Instr. 4) Ownership Form: (Instr. 5) (Instr. 4) Direct (D) or Indirect (I)

26,838

CFFN common stock 9,759

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

(Instr. 5)

D

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security	2. Date Exercisable and	3. Title and Amount of	4.	5.	6. Nature of Indirect
(Instr. 4)	Expiration Date	Securities Underlying	Conversion	Ownership	Beneficial
	(Month/Day/Year)	Derivative Security	or Exercise	Form of	Ownership

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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
CFFN incentive stock option 01/26/2010	(1)	01/26/2020	CFFN common stock	15,300	\$ 32.67	D	Â
CFFN non-qualified stock option 01/26/2010	(2)	01/26/2025	CFFN common stock	24,700	\$ 32.67	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships				
	Director	10% Owner	Officer	Other	
Jackson Rick C					
CAPITOL FEDERAL FINANCIAL	â	â	Executive Vice President	â	
700 SOUTH KANSAS AVENUE	А	A	A Executive vice President	A	
TOPEKA, KS 66603					

Signatures

James D. Wempe, Power of Attorney 01/29/2010

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) 3,060 stock options vested or will vest on the following dates; January 26, 2010, January 26, 2011, January 26, 2012, January 26, 2013 and January 26, 2014.
- (2) 4,940 stock options vested or will vest on January 26, 2010, January 26, 2011, January 26, 2012, January 26, 2013 and January 26, 2014. Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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