



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

DIVISION OF  
CORPORATION FINANCE

July 27, 2010

David S. Huffman  
Chief Financial Officer  
TFS Financial Corporation  
7007 Broadway Avenue  
Cleveland, Ohio 44105

**Re: TFS Financial Corporation**  
**Form 10-K for Fiscal Year Ended September 30, 2009**  
**Form 10-Q for Fiscal Quarter Ended December 31, 2009**  
**File No. 001-33390**

Dear Mr. Huffman:

We have completed our review of your filings and do not have any further comments at this time.

Sincerely,

John A. Spitz  
Staff Accountant