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WORLD ACCEPTANCE CORP

Form 8-K January 24, 2006

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) January 24, 2006

WORLD ACCEPTANCE CORPORATION

(Exact name of registrant as specified in its charter)

South Caro	Lina	0-19599		57-04	25114		
(State or other just of incorporate		(Commission File Number)	Ic	(IRS Em lentific		0.)	
108 Frederick Stree	et, Greenville,	South Carolina		2960	7		
(Address of principal executive offices)					(Zip Code)		
Registrant's te	elephone number,	including area	code	(864) 2	98-9800		

n/a
----(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:

- [] 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))

ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION; AND

ITEM 7.01 REGULATION FD DISCLOSURE.

On January 24, 2006, World Acceptance Corporation ("WRLD") issued a press release announcing financial information for its third fiscal quarter ended December 31, 2005. The press release is attached as Exhibit 99.1 to this Form

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8-K and is furnished to, but not filed with, the Commission.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits.

Exhibit Number Description of Exhibit

99.1 Press release issued January 24, 2006

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.

WORLD ACCEPTANCE CORPORATION
-----(Registrant)

Date: January 24, 2006

By: /s/ A. Alexander McLean, III

A. Alexander McLean, III

Executive Vice President and
Chief Financial Officer

EXHIBIT INDEX

Exhibit	Descri	iption				
99.1	Press	Release	dated	January	24,	2006