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WORLD ACCEPTANCE CORP  
Form 8-K  
January 24, 2005

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, 2005  
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WORLD ACCEPTANCE CORPORATION

-----  
(Exact name of registrant as specified in its charter)

South Carolina

0-19599

57-0425114

-----  
(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

108 Frederick Street, Greenville, South Carolina

29607

-----  
(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code (864) 298-9800  
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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))

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Item 2.02 Results of Operations and Financial Condition; and

Item 7.01 Regulation FD Disclosure.

On January 24, 2005, World Acceptance Corporation ("WRLD") issued a press release announcing financial information for its third fiscal quarter ended December 31, 2004. The press release is attached as Exhibit 99.1 to this Form 8-K and is furnished to, but not filed with, the Commission.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

Exhibit Number	Description of Exhibit
99.1	Press release issued January 24, 2005

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, 2005

By: /s/ A. Alexander McLean, III

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A. Alexander McLean, III  
Executive Vice President  
and Chief Financial Officer

EXHIBIT INDEX

Exhibit	Description
99.1	Press Release dated January 24, 2005