

TINNEY JEFF L  
Form 4  
February 23, 2010

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN 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)

1. Name and Address of Reporting Person \*  
TINNEY JEFF L

2. Issuer Name and Ticker or Trading Symbol  
WORLD ACCEPTANCE CORP  
[WRLD]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
550 HIGHWAY 377 NORTH STE A  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
02/22/2010

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
SVP, WESTERN DIVISION

WHITESBORO, TX 76273

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | (A) or (D) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|------------|---|--|--|
|                                 |                                      |  | Code                           | V   | Amount     | Price   |  |  |
| Common stock, no par value      | 02/22/2010                           |  | M                              |   | 600        | \$ 16.55  | 600  | D  |
| Common stock, no par value      | 02/22/2010                           |  | M                              |   | 3,000      | \$ 23.53  | 3,600  | D  |
| Common stock, no par value      | 02/22/2010                           |  | M                              |   | 4,000      | \$ 28.19  | 7,600  | D  |
| Common stock, no                | 02/22/2010                           |  | M                              |   | 2,400      | \$ 28.29  | 10,000   | D  |

par value

|                            |            |  |   |       |   |          |        |   |
|----------------------------|------------|--|---|-------|---|----------|--------|---|
| Common stock, no par value | 02/22/2010 |  | M | 2,400 | A | \$ 16.85 | 12,400 | D |
|----------------------------|------------|--|---|-------|---|----------|--------|---|

|                            |            |  |   |        |   |          |   |   |
|----------------------------|------------|--|---|--------|---|----------|---|---|
| Common stock, no par value | 02/22/2010 |  | S | 12,400 | D | \$ 41.47 | 0 | D |
|----------------------------|------------|--|---|--------|---|----------|---|---|

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| stock option, right to buy                 | \$ 16.55   | 02/22/2010                           |  | M                              | 600   | 10/24/2003 10/24/2013                                    | common 600  | \$                            |
| stock option, right to buy                 | \$ 23.53   | 02/22/2010                           |  | M                              | 3,000   | 10/28/2004 10/28/2014                                    | common 3,000  | \$                            |
| stock option, right to buy                 | \$ 28.19   | 02/22/2010                           |  | M                              | 4,000   | 11/12/2007 11/12/2017                                    | common 4,000  | \$                            |
| stock option, right to buy                 | \$ 28.29   | 02/22/2010                           |  | M                              | 2,400   | 11/09/2005 11/09/2015                                    | common 2,400  | \$                            |
| stock option,                              | \$ 16.85   | 02/22/2010                           |  | M                              | 2,400   | 11/10/2008 11/10/2018                                    | common 2,400  | \$                            |

right to  
buy

## Reporting Owners

| Reporting Owner Name / Address                                       | Relationships |           |                       |       |
|--|---------------|-----------|-----------------------|-------|
|  | Director      | 10% Owner | Officer               | Other |
| TINNEY JEFF L<br>550 HIGHWAY 377 NORTH STE A<br>WHITESBORO, TX 76273 |               |           | SVP, WESTERN DIVISION |       |

## Signatures

Jeff L. Tinney                      02/23/2010

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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