WORLD ACCEPTANCE CORP Form 8-K October 23, 2008

# 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) October 23, 2008

#### WORLD ACCEPTANCE CORPORATION

(Exact name of registrant as specified in its charter)

South Carolina 0-19599 57-0425114
(State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) 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

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 October 23, 2008, World Acceptance Corporation ("WRLD") issued a press release announcing financial information for its second fiscal quarter ended September 30, 2008. 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.

(d) Exhibits.

Exhibit Number Description of Exhibit

99.1 Press release issued October 23, 2008

#### **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: October 23, 2008

By: /s/ Kelly M. Malson

Kelly M. Malson Chief Financial Officer

## EXHIBIT INDEX

Exhibit Description

99.1 Press Release dated October 23, 2008