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WORLD ACCEPTANCE CORP

Form 8-K

July 21, 2004

SECURITIES AND EXCHANGE COMMISSION
Washington, DC 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) July 21, 2004

WORLD ACCEPTANCE CORPORATION
(Exact Name of Registrant as Specified in its Charter)

South Carolina	0-19599	57-0425114
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(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

108 Frederick Street
Greenville, South Carolina 29607

(Address of Principal Executive Offices)
(Zip Code)

(864) 298-9800

(Registrant's Telephone Number, Including Area Code)

Not Applicable

(Former name or address, if changed from last report)

Item 7. Financial Statements and Exhibits.

(c) The following exhibit is filed as part of this report.

Exhibit 99.1 - Press Release issued July 21, 2004

Item 9. Regulation FD Disclosure; and

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Item 12. Results of Operations and Financial Condition.

On July 21, 2004, World Acceptance Corporation ("WRLD") issued a press release announcing financial information for its first fiscal quarter ended June 30, 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.

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.

Date: July 21, 2004

WORLD ACCEPTANCE CORPORATION

By: /s/ A. Alexander McLean, III

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

EXHIBIT INDEX

Exhibit -----	Exhibit No. -----
Press Release issued July 21, 2004.....	99.1