

WORLD ACCEPTANCE CORP  
 Form 3  
 September 22, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Walters James D		(Month/Day/Year)	WORLD ACCEPTANCE CORP [WRLD]	
(Last)	(First)	(Middle)	04/01/2005	
P.O. BOX 6429		4. Relationship of Reporting Person(s) to Issuer		5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)		(Check all applicable)		6. Individual or Joint/Group Filing(Check Applicable Line)
GREENVILLE,Â SCÂ 29606		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below)		<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
(City)	(State)	(Zip)	Senior Vice President, SDV	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock, no par value	8,000	D	Â
Common stock, no par value <sup>(1)</sup>	900	I	Shares wholly owned by spouse.

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

**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.**

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Stock options, right to buy	10/31/1995	10/31/2005	common	2,500	\$ 13	D	Â
Stock options, right to buy	10/23/2005	10/23/2010	common	600	\$ 5.032	D	Â
Stock options, right to buy	10/17/2005	10/17/2011	common	600	\$ 8.39	D	Â
Stock options, right to buy	10/17/2006	10/17/2011	common	600	\$ 8.39	D	Â
Stock options, right to buy	10/24/2005	10/24/2012	common	400	\$ 8.29	D	Â
Stock Options, right to buy	10/24/2006	10/24/2012	common	400	\$ 8.29	D	Â
Stock Options, right to buy	10/24/2007	10/24/2012	common	400	\$ 8.29	D	Â
Stock options, right to buy	10/24/2004	10/24/2013	common	600	\$ 16.55	D	Â
Stock options, right to buy	10/24/2005	10/24/2013	common	600	\$ 16.55	D	Â
Stock options, right to buy	10/24/2006	10/24/2013	common	600	\$ 16.55	D	Â
Stock options, right to buy	10/24/2007	10/24/2013	common	600	\$ 16.55	D	Â
Stock options, right to buy	10/24/2008	10/24/2013	common	600	\$ 16.55	D	Â
Stock options, right to buy	10/28/2005	10/28/2015	common	600	\$ 23.53	D	Â
Stock options, right to buy	10/28/2006	10/28/2015	common	600	\$ 23.53	D	Â
Stock options, right to buy	10/28/2007	10/28/2015	common	600	\$ 23.53	D	Â
Stock options, right to buy	10/28/2008	10/28/2015	common	600	\$ 23.53	D	Â
Stock options, right to buy	10/28/2009	10/28/2015	common	600	\$ 23.53	D	Â

## Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

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Director 10% Owner Officer Other

Walters James D  
P.O. BOX 6429  
GREENVILLE, SC 29606  
Â      Â      Â Senior Vice President, SDV      Â

**Signatures**

James D.  
Walters  
09/22/2005

    Signature of      Date  
Reporting Person

**Explanation of Responses:**

- \* If the form is filed by more than one reporting person, *see* Instruction 5(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).
- (1) These shares are held in the name of Mr. Walters' wife. Mr. Walters disclaims any beneficial interest in these shares.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.  
Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.