

Dyer Daniel Clinton
 Form 4
 November 14, 2005

FORM 4

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

OMB APPROVAL

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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 *
 Dyer Daniel Clinton

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)
 230 4TH AVE. NORTH SUITE 500
 (Street)

3. Date of Earliest Transaction
 (Month/Day/Year)
 11/14/2005

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 SVP, Central Division

NASHVILLE, TN 37219

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)	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 Ownership (Instr. 4)
			Code	V	Amount (A) or (D) Price		
Common stock, no par value	11/09/2005		M		600 \$ 23.53	D	
Common stock, no par value	11/09/2005		M		600 \$ 16.55	D	
Common stock, no par value	11/09/2005		M		400 \$ 8.29	D	
Common stock, no par value	11/09/2005		M		800 \$ 8.39	D	

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par value

Common stock, no par value 11/09/2005 S 2,400 D \$ 28.32 0 D

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

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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
Employee Stock option, right to buy	\$ 23.53	11/09/2005		M	600	10/28/2005 10/28/2014	common 600	\$
Employee stock option, right to buy	\$ 16.55	11/09/2005		M	600	10/24/2005 10/24/2013	common 600	\$
Employee stock option, right to buy	\$ 8.29	11/09/2005		M	400	10/24/2005 10/24/2012	common 400	\$
Employee stock option, right to buy	\$ 8.39	11/09/2005		M	800	10/17/2005 10/17/2011	common 800	\$

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Dyer Daniel Clinton 230 4TH AVE. NORTH SUITE 500 NASHVILLE, TN 37219			SVP, Central Division	

Signatures

Daniel Clinton
Dyer 11/14/2005

__Signature of Date
Reporting Person

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. 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.