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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 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement WORLD ACCEPTANCE CORP [WRLD] Walters James D (Month/Day/Year) 04/01/2005 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) P.O. BOX 6429 (Check all applicable) (Street) 6. Individual or Joint/Group Filing(Check Applicable Line) 10% Owner Director _X_ Form filed by One Reporting _X__ Officer Other Person (give title below) (specify below) GREENVILLE, Â SCÂ 29606 Form filed by More than One Senior Vice President, SDV Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 2. Amount of Securities 4. Nature of Indirect Beneficial 1. Title of Security Beneficially Owned Ownership Ownership (Instr. 4) (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) D Â Common Stock, no par value 8,000 Common stock, no par value $\underline{(1)}$ 900 I Shares wholly owned by spouse. Reminder: Report on a separate line for each class of securities beneficially SEC 1473 (7-02) 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

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

currently valid OMB control number.

3. Title and Amount of 1. Title of Derivative Security 2. Date Exercisable and 6. Nature of Indirect (Instr. 4) **Expiration Date** Securities Underlying Conversion Ownership Beneficial Ownership (Month/Day/Year) Derivative Security or Exercise Form of (Instr. 5) (Instr. 4) Price of Derivative Derivative Security:

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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 otpions, 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

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Director 10% Owner Officer Other

Walters James D

P.O. BOX 6429 Â Â Senior Vice President, SDV Â

GREENVILLE, SCÂ 29606

Signatures

James D. 09/22/2005 Walters

**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 share 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.

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