

Dyer Daniel Clinton
Form 3
October 28, 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 *

^ Dyer Daniel Clinton

(Last) (First) (Middle)

230 4TH AVE. NORTH SUITE
500

(Street)

NASHVILLE,^ TN^ 37219

(City) (State) (Zip)

2. Date of Event Requiring
Statement

(Month/Day/Year)

10/28/2005

3. Issuer Name **and** Ticker or Trading Symbol

WORLD ACCEPTANCE CORP [WRLD]

4. Relationship of Reporting
Person(s) to Issuer

5. If Amendment, Date Original
Filed(Month/Day/Year)

(Check all applicable)

___ Director ___ 10% Owner

X Officer ___ Other
(give title below) (specify below)

SVP, Central Division

6. Individual or Joint/Group

Filing(Check Applicable Line)

X Form filed by One Reporting
Person

___ Form filed by More than One
Reporting Person

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)

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

SEC 1473 (7-02)

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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)

Date Expiration
Exercisable Date

3. Title and Amount of
Securities Underlying
Derivative Security
(Instr. 4)

Title Amount or
Number of
Shares

4. Conversion
or Exercise
Price of
Derivative
Security

5. Ownership
Form of
Derivative
Security:
Direct (D)
or Indirect
(I)

6. Nature of Indirect
Beneficial Ownership
(Instr. 5)

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(Instr. 5)

Stock option, right to buy	10/17/2005	10/17/2011	common	800	\$ 8.39	D	Â
Stock option, right to buy	10/17/2006	10/17/2011	common	800	\$ 8.39	D	Â
Stock Option, right to buy	05/14/2006	05/14/2012	common	1,000	\$ 9	D	Â
Stock option, right to buy	05/14/2007	05/14/2012	common	1,000	\$ 9	D	Â
Stock Option, right to buy	10/24/2005	10/24/2012	common	400	\$ 8.29	D	Â
Stock Option, right to buy	10/24/2006	10/24/2012	common	400	\$ 8.39	D	Â
Stock Option, right to buy	10/24/2007	10/24/2012	common	400	\$ 8.39	D	Â
Stock option, right to buy	10/24/2005	10/24/2013	common	600	\$ 16.55	D	Â
Stock Option, right to buy	10/24/2006	10/24/2013	common	600	\$ 16.55	D	Â
Stock Option, right to buy	10/24/2007	10/24/2013	common	600	\$ 16.55	D	Â
stock option, right to buy	10/28/2005	10/28/2014	common	600	\$ 23.53	D	Â
Stock option, right to buy	10/28/2006	10/28/2014	common	600	\$ 23.53	D	Â
Stock option, right to buy	10/28/2007	10/28/2014	common	600	\$ 23.53	D	Â
Stock option, right to buy	10/28/2008	10/28/2014	common	600	\$ 23.53	D	Â
Stock option, right to buy	10/28/2009	10/28/2014	common	600	\$ 23.53	D	Â
Stock Option, right to buy	10/24/2008	10/24/2013	common	600	\$ 16.55	D	Â

Reporting Owners

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

Signatures

Daniel Clinton
Dyer

10/28/2005

__Signature of
Reporting Person

Date

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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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