

WORLD ACCEPTANCE CORP
Form 8-K
October 25, 2012

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 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) October 25, 2012

WORLD ACCEPTANCE CORPORATION
(Exact name of registrant as specified in its charter)

| | | |
|---|-------------------------------------|---|
| South Carolina (State or other jurisdiction of incorporation) | 0-19599 (Commission File Number) | 57-0425114 (IRS Employer Identification No.) |
|---|-------------------------------------|---|

| | |
|--|---------------------|
| 108 Frederick Street, Greenville, South Carolina (Address of principal executive offices) | 29607 (Zip Code) |
|--|---------------------|

Registrant's telephone number, including area code (864) 298-9800

n/a
(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02 Results of Operations and Financial Condition; and

Item 7.01 Regulation FD Disclosure.

On October 25, 2012, World Acceptance Corporation ("WRLD") issued a press release announcing financial information for its second fiscal quarter ended September 30, 2012. The press release is attached as Exhibit 99.1 to this Form 8-K and is furnished to, but not filed with, the Commission.

On October 25, 2012, WRLD senior management held a conference call to discuss the results of its second fiscal quarter ended September 30, 2012. A prepared script of remarks for the conference call by the Chairman and Chief Executive Officer of WRLD is attached as Exhibit 99.2 to this Form 8-K and is furnished to, but not filed with, the Commission.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

| Exhibit Number | Description of Exhibit |
|----------------|------------------------|
|----------------|------------------------|

| | |
|------|---------------------------------------|
| 99.1 | Press release issued October 25, 2012 |
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|------|--|
| 99.2 | Prepared script of Chairman and Chief Executive Officer's remarks for October 25, 2012 conference call |
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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.

WORLD ACCEPTANCE CORPORATION
(Registrant)

Date: October 25, 2012

By: /s/ Kelly M. Malson
Kelly M. Malson
Senior Vice President and Chief Financial Officer

EXHIBIT INDEX

| Exhibit | Description |
|-------------|--|
| <u>99.1</u> | Press Release dated October 25, 2012 |
| <u>99.2</u> | Prepared script of Chairman and Chief Executive Officer's remarks for October 25, 2012 conference call |
