

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)

<p>1. Name and Address of Reporting Person *</p> <p>^ Dyer Daniel Clinton</p> <p>(Last) (First) (Middle)</p> <p>230 4TH AVE. NORTH SUITE 500</p> <p>(Street)</p> <p>NASHVILLE,^ TN^ 37219</p> <p>(City) (State) (Zip)</p>	<p>2. Date of Event Requiring Statement</p> <p>(Month/Day/Year)</p> <p>10/28/2005</p>	<p>3. Issuer Name <b>and</b> Ticker or Trading Symbol</p> <p>WORLD ACCEPTANCE CORP [WRLD]</p>	<p>4. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p><input type="checkbox"/> Director <input type="checkbox"/> 10% Owner  <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other                  (give title below) (specify below)                  SVP, Central Division</p>	<p>5. If Amendment, Date Original Filed(Month/Day/Year)</p>	<p>6. Individual or Joint/Group Filing(Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person</p>
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**Table I - Non-Derivative Securities Beneficially Owned**

<p>1. Title of Security (Instr. 4)</p>	<p>2. Amount of Securities Beneficially Owned (Instr. 4)</p>	<p>3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)</p>	<p>4. Nature of Indirect Beneficial Ownership (Instr. 5)</p>
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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

<p>1. Title of Derivative Security (Instr. 4)</p>	<p>2. Date Exercisable and Expiration Date (Month/Day/Year)</p> <p>Date Exercisable      Expiration Date</p>	<p>3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)</p> <p>Title      Amount or Number of Shares</p>	<p>4. Conversion or Exercise Price of Derivative Security</p>	<p>5. Ownership Form of Derivative Security: Direct (D) or Indirect (I)</p>	<p>6. Nature of Indirect Beneficial Ownership (Instr. 5)</p>
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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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