

WORLD ACCEPTANCE CORP  
 Form 3  
 March 27, 2006

**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 \*

Â Snape Kelly Malson  
 (Last) (First) (Middle)

108 FREDERICK STREET  
 (Street)

GREENVILLE, Â SC Â 29607  
 (City) (State) (Zip)

2. Date of Event Requiring Statement

(Month/Day/Year)  
 03/27/2006

3. Issuer Name and Ticker or Trading Symbol

WORLD ACCEPTANCE CORP [WRLD]

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director  10% Owner  
 Officer  Other  
 (give title below) (specify below)  
 Chief Financial Officer

5. 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

**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)

**Persons who respond to the collection of 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 Exercisable      Expiration 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) (Instr. 5)

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

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Stock option, right to buy	11/09/2006	11/09/2015	common	800	\$ 28.29	D	Â
Stock option, right to buy	11/09/2007	11/09/2015	common	800	\$ 28.29	D	Â
Stock option, right to buy	11/09/2008	11/09/2015	common	800	\$ 28.29	D	Â
Stock option, right to buy	11/09/2009	11/09/2015	common	800	\$ 28.29	D	Â
Stock option, right to buy	11/09/2010	11/09/2015	common	800	\$ 28.29	D	Â
Stock option, right to buy	03/23/2007	03/23/2016	common	5,000	\$ 25.05	D	Â
Stock option, right to buy	03/23/2008	03/23/2016	common	5,000	\$ 25.05	D	Â
Stock option, right to buy	03/23/2009	03/23/2016	common	5,000	\$ 25.05	D	Â
Stock option, right to buy	03/23/2010	03/23/2016	common	5,000	\$ 25.05	D	Â
Stock option, right to buy	03/23/2011	03/23/2016	common	5,000	\$ 25.05	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Snape Kelly Malson 108 FREDERICK STREET GREENVILLE, SC 29607	Â	Â	Â Chief Financial Officer	Â

## Signatures

Kelly Malson  
Snape 03/27/2006

\_\_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. 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.