

PORTFOLIO RECOVERY ASSOCIATES INC

Form 8-K

November 18, 2004

**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): November 18, 2004

PORTFOLIO RECOVERY ASSOCIATES, INC.

(Exact Name of Registrant as Specified in Charter)

<u>DELAWARE</u>	<u>000-50058</u>	<u>75-3078675</u>
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

<u>120 CORPORATE BOULEVARD, NORFOLK,</u>	<u>23502</u>
<u>VIRGINIA</u>	
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: (888) 772-7326

N/A
(Former Name or Former Address, if Changed Since Last Report.)

Item 8.01. Other Events.

On November 18, 2004, Portfolio Recovery Associates, Inc. (the Company) issued the press release attached hereto as Exhibit 99.1 and incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

a. Financial Statements of Business Acquired.

Not applicable.

b. Pro Forma Financial Information.

Not applicable.

c. Exhibits

Exhibit No.	Description
99.1	Press Release from Portfolio Recovery Associates, Inc. dated November 18, 2004, entitled Portfolio Recovery Associates, Inc. Announces Pricing of Secondary Public Offering Of Its Common Stock

SIGNATURE

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.

PORTFOLIO RECOVERY
ASSOCIATES, INC.

Date: November 18, 2004

By: /s/ Kevin P. Stevenson

Name: Kevin P. Stevenson
Title: Executive Vice President, Chief
Financial
Officer, Treasurer and Assistant
Secretary