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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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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 7, 2006

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CONN'S, INC.  
(Exact name of registrant as specified in charter)

Delaware  
(State or other Jurisdiction of Incorporation or Organization)

000-50421  
(Commission File Number)

06-1672840  
(IRS Employer Identification No.)

3295 College Street  
Beaumont, Texas 77701  
(Address of Principal Executive  
Offices and zip code)

(409) 832-1696  
(Registrant's telephone  
number, including area code)

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

On November 7, 2006, the Company issued a press release announcing its net sales for the quarter and the nine months ended October 31, 2006.

The press release also contains the announcement of a Company's webcast to be broadcast on November 30, 2006, 10:00 a.m. Central Time from the Company's corporate headquarters.

A copy of the press release is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01(c) Exhibits.

Exhibit 99.1 Press Release, dated November 7, 2006

All of the information contained in Item 2.02 and Item 9.01(c) in this Form 8-K and the accompanying exhibit shall not be deemed to be "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, and shall not be incorporated by reference in any filing under the Securities Act of 1933, as amended.

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.

CONN'S, INC.

Date: November 7, 2006

By: /s/ David L. Rogers

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David L. Rogers  
Chief Financial Officer



Conn's, Inc. Reports Sales Results for the Quarter  
and Nine Months Ended October 31, 2006

BEAUMONT, Texas--(BUSINESS WIRE)--Nov. 7, 2006--Conn's, Inc. (NASDAQ/NM:CONN), a specialty retailer of home appliances, consumer electronics, computers, lawn and garden products, furniture and mattresses, today announced its net sales results for the quarter and nine months ended October 31, 2006.

Net sales for the quarter ended October 31, 2006 of \$152.4 million decreased \$0.7 million, or 0.4%, as compared with the quarter ended October 31, 2005 which, as previously disclosed, was positively impacted by hurricanes Katrina and Rita. Net sales for the nine months ended October 31, 2006 increased \$51.8 million, or 11.9%, to \$487.7 million from \$435.9 million for the nine months ended October 31, 2005.

Net sales represent net product sales, delivery charges, service revenues and commissions from service maintenance agreement sales. Revenues from finance charges and other for the quarter will be reported in the Company's press release and conference call scheduled for November 30, 2006.

Same store sales (sales recorded in stores operated for the entirety of both periods) decreased 3.7% for the quarter ended October 31, 2006. As previously disclosed, same store sales for the quarter ended October 31, 2005 of 23.3% were positively impacted 700 to 900 basis points by hurricanes Katrina and Rita. Same store sales were up 6.5% for the nine month period ended October 31, 2006.

"We are generally pleased with our sales performance for the quarter considering the positive impact of last year's Gulf Coast hurricane activity which augmented last year's sales," said Thomas J. Frank, Chairman and Chief Executive Officer. "We were up against unprecedented sales volume with same store sales increases of 23.3% in last year's third quarter. We were able to retain most of the prior year's enormous sales growth."

The Company's total net sales for the quarter benefited from the four stores added since the first three quarters of last year. The Company experienced approximately 10% and 18% increases in its core categories of major appliances and electronics, respectively, and also saw strong percentage increases in the mattresses and furniture categories of 46% and 106%, respectively, for the nine month period ended October 31, 2006. As a percentage of total product sales, appliances and electronics represent approximately 36% and 33%, respectively. Combined mattresses and furniture sales comprise 8% of total product sales.

During the quarter, the Company opened its 59th store; the new 30,000 square-foot store is located in San Antonio. Conn's expects to open its 60th store later this week in Arlington, Texas, west of Dallas. The Company is targeting to open five to six new stores during the fiscal year ending January 31, 2007, including the three stores already opened so far this year and the one expected to open this week.

The Company will host a conference call and audio webcast on Thursday, November 30, 2006 at 10:00 AM, CDT, to fully discuss earnings and performance for the quarter and nine months ended October 31, 2006. The webcast will be available live at [www.conns.com](http://www.conns.com) and will be archived for one year. Participants can join the call by dialing 800-289-0572 or 913-981-5543.

About Conn's, Inc.

The Company is a specialty retailer currently operating 59 retail locations in Texas and Louisiana. It sells major home appliances, including refrigerators, freezers, washers, dryers and ranges, and a variety of consumer electronics, including projection, plasma, LCD and DLP televisions, camcorders, DVD players and home theater products. The Company also sells computers, lawn and garden products, mattresses and furniture, and continues to introduce additional product categories for the home to help increase same store sales and to respond to our customers' product needs.

Unlike many of its competitors, the Company provides in-house credit options for its customers. Historically, it has financed over 57% of retail sales. Customer receivables are financed substantially through an asset-backed securitization facility, from which the Company derives servicing fee income and interest income from these assets. The Company transfers receivables, consisting of retail installment contracts and revolving accounts extended to its customers, to a qualifying special purpose entity in exchange for cash and subordinated securities represented by asset-backed and variable funding notes issued to third parties.

This press release contains forward-looking statements that involve risks and uncertainties. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "should," "anticipate," or "believe," or the negative thereof or variations thereon or similar terminology. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: the Company's growth strategy and plans regarding opening new stores and entering new markets; the Company's intention to update or expand existing stores; the Company's estimated capital expenditures and costs related to the opening of new stores or the update or expansion of existing stores; the Company's ability to introduce additional product categories; the Company's cash flow from operations, borrowings from its revolving line of credit and proceeds from securitizations to fund operations, debt repayment and expansion; growth trends and projected sales in the home appliance and consumer electronics industry and the Company's ability to capitalize on such growth; relationships with the Company's key suppliers; the results of the Company's litigation; interest rates; weather conditions in the Company's markets; delinquency and loss trends in the sold receivables portfolio; changes in the Company's stock price; and the actual number of shares of common stock outstanding. Further information on these risk factors is included in the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K/A filed on September 15, 2006. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.

CONTACT: Conn's, Inc., Beaumont  
Thomas J. Frank, 409-832-1696 Ext. 3218  
Chairman and CEO