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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)

July 12, 2004

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)

Item 5. Other Events and Required FD Disclosure.

On July 12, 2004, the Company issued a press release announcing the intending retirement of C. William Frank, Executive Vice President and Chief Financial Officer. A copy of the press release is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

The full text of the amendment is set forth in Exhibit 99.1 attached hereto and is incorporated in this report as if fully set forth herein.

Item 7. Exhibits.

Exhibit 99.1 Press Release dated July 12, 2004

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: July 13, 2004

By: /s/ C. William Frank

C. William Frank
Executive Vice President and
Chief Financial Officer

EXHIBIT INDEX

Exhibit No.

Description

99.1	Press Release dated July 12, 2004
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Conn's Chief Financial Officer to Retire March 2005

BEAUMONT, Texas--(BUSINESS WIRE)--July 12, 2004--Conn's, Inc. (NASDAQ/NM:CONN) announced today that C. William Frank, its Executive Vice President and Chief Financial Officer, has advised the Company of his intent to retire from the Company, effective March 31, 2005.

"I felt the time had come for me to pursue a different path than day-to-day responsibilities as a senior officer of a significant public company," said Mr. Frank, 57 years old. "Together with other senior management, we have outlined a plan to provide for what I believe will be an orderly transition," Frank added.

"Bill Frank has been an invaluable asset to our organization during his seven-year association with us," said Thomas J. Frank, Sr., Chairman and Chief Executive Officer of the Company. "His commitment to the Company is exhibited by the significant transition period he has offered. His March departure date will enable us to have his services through the end of the current fiscal year and its scheduled audit cycle, facilitate meeting mandated requirements under Sarbanes-Oxley concerning the certification of our internal financial controls at fiscal year-end and provide the opportunity for a smooth transition to his successor."

The Company reported that it is currently looking at both external and internal candidates to replace Mr. Frank, as well as reviewing opportunities to reassign certain of Mr. Frank's responsibilities among other officers of the Company.

The Company is a specialty retailer currently operating 47 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 and LCD televisions, camcorders, VCRs, DVD players and home theater products. The Company also sells home office equipment, lawn and garden products and bedding, 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 56% 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, or the issuer, 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, C. William Frank not continuing his current employment with the Company through the stated transition period and/or the Company's inability to employ his successor during such period in sufficient time to enable an orderly transition. 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, Sr., 409-832-1696 Ext. 3218