

CHECKERS DRIVE IN RESTAURANTS INC /DE

Form 8-K

October 14, 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)

**October 14, 2004**

**Checkers Drive-In Restaurants, Inc.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or Other Jurisdiction)

of Incorporation)

**0-19649**  
(Commission

File Number)

**58-1654960**  
(IRS Employer

Identification No.)

**4300 West Cypress Street**

**Suite 600**

**Tampa, FL**  
(Address of principal executive offices)

**33607**  
(Zip Code)

Registrant's telephone number, including area code

**(813) 283-7000**

(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 Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

Section 2 - Financial Information

*ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION*

On October 14, 2004, the Registrant issued a news release entitled CHECKERS DRIVE-IN RESTAURANTS, INC. REPORTS THIRD QUARTER 2004 EARNINGS, and a copy is being furnished herewith as Exhibit 99.1. The information in this Current Report on Form 8-K and the Exhibit attached hereto shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

---

Section 9 - Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits

(c) Exhibits.

99.1 Press Release dated October 14, 2004 from Checkers Drive-In Restaurants, Inc.

**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.

Checkers Drive-In Restaurants, Inc.  
(Registrant)

Date: October 14, 2004

By: /s/ S. Patric Plumley

---

Treasurer and Chief Financial Officer

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press Release dated October 14, 2004