4300 West Cypress Street

SECURITIES AND EXCHANGE CO	MMISSION
WASHINGTON, D.C. 20549	
FORM 8-K	
CURRENT REPORT	
PURSUANT TO SECTION 13 OR 15(D))
OF THE SECURITIES EXCHANGE ACT OF	F 1934
July 22, 2004	
(Date of report)	
Checkers Drive-In Restauran	ts, Inc.
(Exact name of Registrant as specified in its charter)	
Commission file number 0-19649	
Delaware (State or other jurisdiction of	58-1654960 (I.R.S. Employer
ncorporation or organization)	identification no.)

33607

Suite 600

Tampa, FL (Address of principal executive offices)

(Zip code)

(813) 283-7000

(Registrant s telephone number, including area code)

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 22, 2004, the Registrant issued a news release entitled Checkers Drive-In Restaurants, Inc. Reports Second Quarter 2004 Earnings, and a copy is being furnished herewith as Exhibit 99.1.

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: July 22, 2004 By: /s/ S. Patric Plumley

Treasurer and Chief Financial Officer

EXHIBIT INDEX

Exhibit	
Number	Description
99.1	Press Release dated July 22, 2004