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 23, 2009

Rent-A-Center, Inc.

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

0-25370

(Commission File Number)

45-0491516

(IRS Employer Identification No.)

5501 Headquarters Drive Plano, Texas 75024

(Address of principal executive offices, including zip code)

(972) 801-1100

(Registrant's telephone number including area code)

Not Applicable

(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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o 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))
- o Pre-commencement communications pursuant to Rule 13e-14(c) under the Exchange Act (17 CFR 240.13e-14(c))

Item 5.04 Temporary Suspension of Trading under Registrant's Employee Benefit Plans

On November 23, 2009, Rent-A-Center, Inc. (the "Company") received a notice from the Rent-A-Center, Inc. 401(k) Retirement Savings Plan (the "U.S. Plan") that the U.S. Plan would be spinning off the accounts of the Company's employees in Puerto Rico to a new plan, the Rent-A-Center East, Inc. Retirement Savings Plan for Puerto Rico Employees (the "P.R. Plan") effective January 1, 2010. A copy of the notice is attached as Exhibit 99.1 to this Current Report on Form 8-K.

The spin-off involves transferring the funds of the Company's employees in Puerto Rico held in the U.S. Plan to a new trustee and recordkeeper for the P.R. Plan, Banco Popular. In connection with the spin-off, the Company's employees in Puerto Rico who currently hold accounts in the U.S. Plan will temporarily be unable to direct or diversify investments in their individual accounts, obtain a loan from either the U.S. Plan or the P.R. Plan, or obtain a distribution or withdrawal from either the U.S. Plan or the P.R. Plan. These restrictions are expected to be in effect from December 23, 2009 until the week of January 18, 2010 (the "Blackout Period").

The Blackout Period is necessary in order to effect the spin off of the accounts of the Company's employees in Puerto Rico to the P.R. Plan and transfer the funds to a new trustee and new recordkeeper, Banco Popular.

During the Blackout Period and for a period of two years after the ending date of the Blackout Period, security holders or other interested persons may obtain, without charge, information regarding the Blackout Period by contacting the Company's Benefits Department at 5501 Headquarters Drive, Plano, Texas 75024 or at (800) 275-2696, to which all inquiries regarding the Blackout Period should be directed.

Item 9.01 Financial Statement and Exhibits

99.1 Notice of blackout period provided to the Company.

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.

RENT-A-CENTER, INC.

Date: November 24, 2009 By: /s/ Robert D. Davis

Name: Robert D. Davis

Title: Executive Vice President — Finance, Chief Financial Officer and Treasurer

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EXHIBIT INDEX

Exhibit Number 99.1

Exhibit Title
Notice of blackout period provided to the Company.

IMPORTANT NOTICE CONCERNING YOUR RIGHTS UNDER THE RENT-A-CENTER, INC. 401(k) RETIREMENT SAVINGS PLAN

November 23, 2009

- 1. This notice is to inform you that your accounts under the Rent-A-Center, Inc. 401(k) Retirement Savings Plan (the "U.S. Plan") will be spun off to a new plan, the Rent-A-Center East, Inc. Retirement Savings Plan for Puerto Rico Employees (the "P.R. Plan") effective January 1, 2010. This spin-off involves transferring the funds in your U.S. Plan account to a new trustee and recordkeeper for the P.R. Plan, Banco Popular.
- 2. As a result of these changes, you temporarily will be unable to direct or diversify investments in your individual accounts, obtain a loan from either plan, or obtain a distribution or withdrawal from either plan. This period, during which you will be unable to exercise these rights otherwise available under the plans, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.
- 3. The blackout period for the plans is expected to begin on December 23, 2009 and end during the week of January 18, 2010. During these weeks, you can determine whether the blackout period has started or ended by contacting Banco Popular at 888.724.3657.
- 4. During the blackout period, you will be unable to direct or diversify the assets held in your account under the plans. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.
- 5. If you have any questions concerning this notice, you should contact the Benefits Department at Rent-A-Center, Inc.'s corporate offices, 5501 Headquarters Drive, Plano, Texas 75024, 800.275.2696.