FOR PUBLICATION

UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT

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In re: Stephanie Truvonne Hawkins,	
Debtor,	No. 04-17475 BAP No. EC-03-01490-SPB OPINION
Ohio University, Appellant, V.	
Stephanie Truvonne Hawkins, Appellee.	

Appeal from the Ninth Circuit Bankruptcy Appellate Panel Brandt, Perris, and Smith, Bankruptcy Judges, Presiding

Argued and Submitted November 15, 2006—San Francisco, California

Filed December 4, 2006

Before: William C. Canby, Jr., John T. Noonan, and Richard A. Paez, Circuit Judges.

Per Curiam Opinion

19045

19046

IN RE HAWKINS

COUNSEL

Donald M. Stevenson, Stockton, California, for the appellant.

Larry J. Cox, Rocklin, California, for the appellee.

OPINION

PER CURIAM:

Ohio University appeals the judgment of the Bankruptcy Appellate Panel (BAP) discharging Hawkins from a debt resulting from a judgment against her for breach of contract with the university. The BAP held that this debt and the resulting judgment did not meet the criteria for a loan or educational benefit that are excluded from discharge under 11 U.S.C. § 523(a)(8).

We adopt the opinion of the BAP and affirm its judgment.