

FOR PUBLICATION
UNITED STATES COURT OF APPEALS
FOR THE NINTH CIRCUIT

In re: STEPHANIE TRUVONNE
HAWKINS,

Debtor,

OHIO UNIVERSITY,

Appellant,

v.

STEPHANIE TRUVONNE HAWKINS,

Appellee.

No. 04-17475

BAP No.
EC-03-01490-SPB
OPINION

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

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.