

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

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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.