

**FOR PUBLICATION**  
**UNITED STATES COURT OF APPEALS**  
**FOR THE NINTH CIRCUIT**

In re: STEPHANIE TRUVONNE  
HAWKINS,

*Debtor,*

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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.

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**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.