United States Court of Appeals FOR THE EIGHTH CIRCUIT

No. 01-1975

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Janet E. McCormick, also known as

Debtor,

Janet E. Edwards.

In re: Janet E. McCormick,

Appeal from the United States Bankruptcy Appellate Panel for the Eighth Circuit.

* Appellant,

* [UNPUBLISHED] v.

Diversified Collection Service, Inc., Clam of: United States Department

of Education,

Appellee.

Submitted: August 31, 2001

Filed: September 7, 2001

Before HANSEN, FAGG, and BEAM, Circuit Judges.

PER CURIAM.

Janet E. McCormick challenges the Bankruptcy Appellate Panel's affirmance of the bankruptcy court's refusal to discharge McCormick's student loan debt under 11

U.S.C. § 523(a)(8). Because McCormick has not provided a trial transcript, <u>see</u> Fed. R. Bankr. P. 8006, we must defer to the bankruptcy court's finding that McCormick failed to prove she could not repay this debt without undue hardship. <u>See In re Clark</u>, 223 F.3d 859, 863 (8th Cir. 2000). Because we have nothing to add to the Bankruptcy Appellate Panel's decision, we affirm on the basis of the panel's decision. <u>See</u> 8th Cir. R. 47B.

A true copy.

Attest:

CLERK, U.S. COURT OF APPEALS, EIGHTH CIRCUIT.