

United States Court of Appeals  
For the Eighth Circuit

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No. 14-3584

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In re: Erik Nielsen; Kathryn R Nielsen

*Debtors*

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Kathryn R Nielsen

*Appellant*

v.

ACS, Inc.; Educational Credit Management Corporation

*Appellees*

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In Re: Erik Nielsen; Kathryn R Nielsen

*Debtors*

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Kathryn R Nielsen

*Appellant*

v.

Iowa Student Loan Liquidity Corporation; Educational Credit Management Corporation

*Appellees*

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

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Submitted: November 6, 2015  
Filed: November 13, 2015  
[Unpublished]

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Before LOKEN, BOWMAN, and MURPHY, Circuit Judges.

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PER CURIAM.

Kathryn Nielsen appeals from the decision of the Bankruptcy Appellate Panel affirming the judgment of the Bankruptcy Court<sup>1</sup> denying her request to discharge her student loan debt under the “undue hardship” provision of 11 U.S.C. § 523(a)(8). We have reviewed the record and Nielsen’s arguments on appeal, and we find no basis for reversal. See Educ. Credit Mgmt. Corp. v. Jespersen, 571 F.3d 775, 778–79 (8th Cir. 2009) (standards of review). To the extent Nielsen has raised new arguments on appeal, we decline to consider them. See Juarez v. Minnesota, 217 F.3d 1014, 1017 (8th Cir. 2000) (“We generally decline to address arguments raised for the first time on appeal . . .”).

We affirm the judgment of the Bankruptcy Appellate Panel.

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<sup>1</sup>The Honorable Anita L. Shodeen, United States Bankruptcy Judge for the Southern District of Iowa.