

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	Chapter 7
JOSEPH MICHAEL HENDEL,	:	
	:	Case No. 22-13102-AMC
Debtor.	:	
<hr style="width: 45%; margin-left: 0;"/>		
JOSEPH MICHAEL HENDEL,	:	
	:	
Plaintiff	:	
	:	Adv. No. 23-00019-AMC
v.	:	
	:	
PENNSYLVANIA HIGHER EDUCATION	:	
ASSISTANCE AGENCY, et al.,	:	
	:	
Defendants.	:	
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ORDER¹

AND NOW, this 2nd day of May 2025, for the reasons given in the accompanying opinion, it is hereby ORDERED that the Loans are held to be nondischargeable pursuant to [11 U.S.C. § 523\(a\)\(8\)](#).



ASHELY M. CHAN
Chief Judge, United States Bankruptcy Court

¹ All terms not otherwise defined in this order have the same meaning as defined in the accompanying opinion.