

KEYWORD: Guideline F

DIGEST: In his appeal brief, Applicant contends that Judge erred in finding he lost a job in 2018 by pointing out that he lost it in 2015. A review of the evidence confirms that Applicant lost his job in 2015, vice 2018. This error, however, was harmless because it did not likely affect the outcome of the case. We note the Judge’s mitigation analysis focused on the failure of Applicant to establish that he has taken any steps to satisfy his financial delinquencies or seek professional assistance to develop a debt resolution plan. Adverse decision affirmed.

CASE NO: 19-02934.a1

DATE: 09/09/2020

DATE: September 9, 2020

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In Re:	)	
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	)	
Applicant for Security Clearance	)	

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**APPEAL BOARD DECISION**

**APPEARANCES**

**FOR GOVERNMENT**

Julie R. Mendez, Esq., Deputy Chief Department Counsel

**FOR APPLICANT**

*Pro se*

The Department of Defense (DoD) declined to grant Applicant a security clearance. On December 11, 2019, DoD issued a statement of reasons (SOR) advising Applicant of the basis for that decision—security concerns raised under Guideline F (Financial Considerations) of Department of Defense Directive 5220.6 (Jan. 2, 1992, as amended) (Directive). Applicant requested a decision on the written record. On June 2, 2020, after considering the record, Administrative Judge Marc E. Curry denied Applicant’s request for a security clearance. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

The SOR alleged that Applicant had ten delinquent debts totaling about \$44,000. He provided no evidence that he has either satisfied or arranged payment plans for the alleged debts. The Judge found against him on all the alleged debts.

In his appeal brief, Applicant contends that Judge erred in finding he lost a job in 2018 by pointing out that he lost it in 2015. A review of the evidence confirms that Applicant lost his job in 2015, vice 2018. This error, however, was harmless because it did not likely affect the outcome of the case. *See, e.g.*, ISCR Case No 19-01220 at 3 (App. Bd. Jun. 1, 2020). In this regard, we note the Judge’s mitigation analysis focused on the failure of Applicant to establish that he has taken any steps to satisfy his financial delinquencies or seek professional assistance to develop a debt resolution plan.

Applicant has failed to establish the Judge committed any harmful errors. The Judge examined the relevant evidence and articulated a satisfactory explanation for the decision. The decision is sustainable on this record. “The general standard is that a clearance may be granted only when ‘clearly consistent with the interests of the national security.’” *Department of the Navy v. Egan*, 484 U.S. 518, 528 (1988). *See also* Directive, Encl. 2, App. A ¶ 2(b): “Any doubt concerning personnel being considered for national security eligibility will be resolved in favor of the national security.”

**Order**

The Decision is **AFFIRMED**.

Signed: Michael Ra'anan  
Michael Ra'anan  
Administrative Judge  
Chairperson, Appeal Board

Signed: James E. Moody  
James E. Moody  
Administrative Judge  
Member, Appeal Board

Signed: James F. Duffy  
James F. Duffy  
Administrative Judge  
Member, Appeal Board