

KEYWORD: Guideline F

DIGEST: Applicant does not challenge any of the Judge's specific findings of fact or conclusions. Rather, he discusses conditions that impacted his financial situation and his efforts to resolve the debts, highlights his military service and family issues, and notes that he has been working at a company for over two years and has had no problems. None of his arguments are sufficient to show the Judge weighed the evidence or reached conclusions in a manner that is arbitrary, capricious, or contrary to law. Adverse decision affirmed.

CASE NO: 20-00319.a1

DATE: 06/02/2021

DATE: June 2, 2021

In Re:	)	
	)	
	)	
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	)	
Applicant for Security Clearance	)	

**APPEAL BOARD DECISION**

**APPEARANCES**

**FOR GOVERNMENT**

James B. Norman, Esq., Chief Department Counsel

**FOR APPLICANT**

*Pro se*

The Department of Defense (DoD) declined to grant Applicant a security clearance. On May 18, 2020, 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 March 24, 2021, after considering the record, Administrative Judge Carol G. Ricciardello 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 13 delinquent debts totaling over \$36,000. In responding to the SOR, Applicant admitted ten of the debt allegations. The Judge concluded that Applicant had resolved a child support arrearage and a collection account, and she found in favor of him on those debts. In her analysis, the Judge noted that Applicant stated he was making payments to resolve other debts but failed to provide sufficient corroborating documentation.

In his appeal brief, Applicant does not challenge any of the Judge’s specific findings of fact or conclusions. Rather, he discusses conditions that impacted his financial situation and his efforts to resolve the debts, highlights his military service and family issues, and notes that he has been working at a company for over two years and has had no problems. None of his arguments are sufficient to show the Judge weighed the evidence or reached conclusions in a manner that is arbitrary, capricious, or contrary to law. *See, e.g.*, ISCR Case No. 15-08684 at 2 (App. Bd. Nov. 22, 2017).

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