Date: February 10, 2022

In the matter of:)
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Applicant for Security Clearance)

ISCR Case No. 20-03668

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 January 5, 2021, 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). On March 31, 2021, Department Counsel amended the SOR to add Guideline E (Personal Conduct) allegations and requested a hearing. On November 16, 2021, after the hearing, Defense Office of Hearings and Appeals (DOHA) Administrative Judge Edward W. Loughran denied Applicant's request for a security clearance. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

The SOR alleged ten delinquent debts under Guideline F. The Judge found against Applicant on two of those concerns—a \$15,000 debt arising from a vehicle repossession and a charged-off debt in the amount of \$685 owed to a bank. The Judge entered favorable findings regarding the remaining eight Guideline F allegations and on the two allegations arising under Guideline E.

Applicant's brief does not raise an explicit allegation of harmful error by the Judge. Rather, she provides background and context for her adverse financial situation. Her presentation includes matters from outside the record, which we cannot consider. Directive ¶ E3.1.29. To the extent that Applicant is implicitly arguing that the Judge erred in weighing the record evidence, we find no reason to conclude that the Judge weighed the evidence in a manner that was arbitrary, capricious, or contrary to law. *See, e.g.*, ISCR Case No. 19-03941 at 3 (App. Bd. Jan. 21, 2022). Applicant requests that we grant additional time to enable her to address her financial difficulties. The record does not support the application of any of the exceptions listed under Appendix C of the Directive.

Other than these matters, Applicant's brief raises no issue that we are authorized to consider. *See* Directive ¶ E3.1.32 for a description of the Appeal Board's jurisdiction. We do not review cases *de novo*, and our review authority is limited to cases in which the appealing party has raised a claim of harmful error. *See, e.g.*, ISCR Case No. 20-00989 at 2 (App. Bd. Jan. 24, 2022). Accordingly, the decision of the Judge is affirmed.

Order

The Decision is **AFFIRMED**.

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

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

<u>Signed: Jennifer I. Goldstein</u> Jennifer I. Goldstein Administrative Judge Member, Appeal Board