



E3.1.29. In general, Applicant’s appeal arguments are unpersuasive because they are primarily based on matters the Board cannot consider.

Applicant highlights that certain debts no longer appear on his recent credit report and argues another debt is resolved because it has been charged off. These arguments fail to identify any harmful error. A Judge could reasonably conclude that a charged-off debt remains an ongoing financial problem. *See, e.g.*, ISCR Case No. 17-00683 at 1-2 (App. Bd. Oct. 19, 2018). Moreover, the fact that a debt no longer appears on a credit report does not establish any meaningful evidence as to the disposition of that debt. *Id.* Overall, Applicant’s arguments amount to a disagreement with the Judge’s weighing of the evidence and are insufficient to establish that the Judge weighed the evidence in manner that was arbitrary, capricious, or contrary to law. Directive ¶ E3.1.32.3.

The Judge examined the relevant evidence and articulated a satisfactory explanation for the decision. The decision is sustainable on the record. “The general standard is that a clearance may be granted only when ‘clearly consistent with 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 national security.”

### Order

The decision is **AFFIRMED**.

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

Signed: Jennifer I. Goldstein  
Jennifer I. Goldstein  
Administrative Judge  
Member, Appeal Board

Signed: Moira Modzelewski  
Moira Modzelewski  
Administrative Judge  
Member, Appeal Board