



Date: January 7, 2026

In the matter of:

Applicant for Security Clearance

ISCR Case No. 24-01034

APPEAL BOARD DECISION

APPEARANCES

FOR GOVERNMENT

Andrea M. Corrales, Esq., Deputy Chief Department Counsel

FOR APPLICANT

Pro se

The Department of Defense (DoD) declined to grant Applicant a security clearance. On October 9, 2024, DoD issued a Statement of Reasons (SOR) advising Applicant of the basis of that decision – security concerns raised under Guideline F (Financial Considerations) of the National Security Adjudicative Guidelines (AG) in Appendix A of Security Executive Agent Directive 4 (effective June 8, 2017) and DoD Directive 5220.6 (Jan. 2, 1992, as amended) (Directive). On September 29, 2025, Defense Office of Hearings and Appeals Administrative Judge Eric C. Price denied Applicant national security eligibility. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Discussion

The SOR alleged 11 delinquent debts totaling approximately \$21,500. In her response to the SOR, Applicant admitted nine of the debts and denied two, providing explanations and documents. Applicant elected a decision on the written record and subsequently submitted additional information in response to the Government's File of Relevant Material. The Judge found favorably on three of the alleged debts and adversely on the remaining eight. Although the Judge

credited Applicant with enrolling several of the debts in a debt relief program, he noted that she did not provide sufficient documentary evidence that she had made the required payments and concluded that “[t]he evidence is insufficient to establish that her financial problems are being resolved, are under control, or that she initiated and is adhering to a good-faith effort to repay overdue creditors.” Decision at 7.

There is no presumption of error below and the appealing party has the burden of raising claims of error with specificity. Directive ¶ E3.1.30. On appeal, Applicant makes no assertion of error but rather provides both her monthly budget and an update on her resolution efforts. The Appeal Board does not review cases *de novo* and is prohibited from considering new evidence on appeal. Directive ¶ E3.1.29.

The Board’s authority to review a case is limited to cases in which the appealing party has alleged the judge committed harmful error. Because Applicant has not made such an allegation of error, the decision of the Judge denying Applicant national security eligibility is sustainable.

Order

The decision in ISCR Case No. 24-01034 is **AFFIRMED**.

Signed: Moira Modzelewski

Moira Modzelewski
Administrative Judge
Chair, Appeal Board

Signed: Allison Marie

Allison Marie
Administrative Judge
Member, Appeal Board

Signed: Jennifer I. Goldstein

Jennifer I. Goldstein
Administrative Judge
Member, Appeal Board