



**DEFENSE LEGAL SERVICES AGENCY
DEFENSE OFFICE OF HEARINGS AND APPEALS
APPEAL BOARD**



Date: July 15, 2026

In the matter of:

Applicant for Security Clearance

ISCR Case No. 25-01190

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 September 19, 2025, 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 May 26, 2026, Defense Office of Hearings and Appeals Administrative Judge Charles C. Hale denied Applicant national security eligibility. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Discussion

The SOR alleged that Applicant carried three delinquent consumer debts totaling approximately \$39,000, that he failed to timely file his federal and state tax returns for tax years 2020 through 2023, and that he owed a federal tax balance of approximately \$45,000. In response to the SOR, Applicant admitted all allegations and explained how his financial problems arose and his efforts to resolve them. The Judge found that Applicant provided sufficient evidence to support his resolution of two credit card debts and resolved those allegations favorably. Noting that, as of

the hearing, Applicant still had not addressed the remaining credit card debt, filed his outstanding tax returns, or made formal arrangements to pay his federal tax balance, the Judge resolved the remaining allegations adversely.

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. He instead requests reconsideration of the circumstances leading to his financial problems and offers additional narrative evidence about his tax resolution efforts. The Appeal Board does not review cases *de novo* and is prohibited from considering new evidence on appeal. Directive ¶ E3.1.29. Accordingly, the Judge's decision is affirmed.

Order

The decision in ISCR Case No. 25-01190 is **AFFIRMED**.

Signed: Moira Modzelewski

Moira Modzelewski
Administrative Judge
Chair, Appeal Board

Signed: Allison Marie

Allison Marie
Administrative Judge
Member, Appeal Board

Signed: Jennifer Goldstein

Jennifer Goldstein
Administrative Judge
Member, Appeal Board