



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



Date: July 10, 2026

In the matter of:

Applicant for Security Clearance

ISCR Case No. 25-00156

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 March 27, 2025, DoD issued a Statement of Reasons (SOR) advising Applicant of the basis of that decision – security concerns raised under Guideline F (Financial Considerations) and Guideline E (Personal Conduct) 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 June 4, 2026, Defense Office of Hearings and Appeals Administrative Judge A. M. Driskill denied Applicant national security eligibility. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Discussion

Under Guideline F, the SOR alleged that Applicant carried five delinquent consumer debts totaling approximately \$78,000 and that those debts were included in her recent Chapter 7 bankruptcy, filed in January 2025. The SOR further alleged under Guideline E that Applicant deliberately failed to disclose some of those debts on her 2024 security clearance application (SCA). Applicant admitted all allegations, explaining that the bankruptcy, which she described as a “reasonable choice to clear [her] unconsolidated consumer debts,” was discharged in April 2025

and that she failed to disclose the debts on her SCA due to embarrassment. Answer at 1-2. She requested that her case be decided based on the written record and received a complete copy of the Government's File of Relevant Material (FORM) on May 20, 2025, which notified her of the ability to respond with any objections or additional information for the Judge to consider. Applicant did not respond to the FORM, and the Judge resolved all 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. She instead requests reconsideration of the decision and suggests that the Judge "may not have fully considered the actions undertaken to address the prior financial circumstances referenced in the determination." Appeal Brief at 1. The Appeal Board does not review cases *de novo* and an applicant's disagreement with the judge's weighing of the evidence is not sufficient to demonstrate that the decision was arbitrary, capricious, or contrary to law. *See* ISCR Case No. 04-08975, 2006 WL 2725032 at *1 (App. Bd. Aug. 4, 2006). Accordingly, the Judge's decision is affirmed.

Order

The decision in ISCR Case No. 25-00156 is **AFFIRMED**.

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

Signed: Allison Marie
Allison Marie
Administrative Judge
Member, Appeal Board

Signed: Eric H. Borgstrom
Eric H. Borgstrom
Administrative Judge
Member, Appeal Board