



arbitrary, capricious, or contrary to law. Consistent with the following, we affirm.

### **The Judge's Findings and Analysis**

Applicant, who is a military reservist, has held a security clearance since 2013. He has worked as a Federal contractor since 2015. He defaulted on several student loans. He states that he has consolidated them but did not provide corroboration. The records that he did submit show that he made inconsistent payments since 2015. He did not submit a copy of a repayment plan or documents showing that he is abiding by such a plan. He also failed to show that he was resolving two minor credit card accounts, one of which he had promised to pay on his security clearance application that he completed in 2015.

The Judge concluded that Applicant had failed to meet his burden of persuasion as to mitigation. The Judge noted that Applicant has been gainfully employed since 2015 and has earned a six-figure salary since 2016. He stated that Applicant's payments on his student loans have been irregular. He found that none of the mitigating conditions apply to Applicant's circumstances.

### **Discussion**

Applicant contends that the Judge did not consider all of the evidence, including his years of service to the Government. Applicant's argument is not enough to rebut the presumption that the Judge considered all of the evidence in the record. *See, e.g.*, ISCR Case No. 17-00257 at 3 (App. Bd. Dec. 7, 2017). Applicant cites to a Hearing Office case that he believes supports his effort to receive a favorable determination. We give this case due consideration as persuasive authority. However, Hearing Office cases are binding neither on other Hearing Office Judges nor on the Appeal Board. *See, e.g.*, ISCR Case No. 16-03219 at 2 (App. Bd. Nov. 15, 2017).

Applicant cites to the Judge's comment that Applicants are not required to be debt-free. However, there is no reason to believe that the Judge held against Applicant merely because Applicant had unresolved debts as of the close of the record. To the contrary, the Judge's decision rested on a paucity of evidence to show that Applicant was making reasonable and good-faith efforts to address his financial problems. The Judge's decision is not contradictory, as Applicant argues, nor does it otherwise suggest that the Judge failed to consider the evidence as a cumulative whole. *See, e.g.*, ISCR Case No. 16-00578 at 2-3 (App. Bd. Sep. 26, 2017).

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

**Order**

The Decision is **AFFIRMED**.

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

Signed: William S. Fields  
William S. Fields  
Administrative Judge  
Member, Appeal Board

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