



Administrative Judge Roger C. Wesley denied Applicant's request for a security clearance. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Applicant's appeal brief contains no assertion of harmful error on the part of the Judge. Rather, she correctly notes that she cannot submit documentation in her appeal brief showing she is making payments on some of her debts because it would constitute new evidence. *See*, Directive ¶ E3.1.29. She also contends that applicants should be judged on their character and work ethic and not on their financial faults. We note the Directive provides that "[t]he adjudicative process is an examination of a sufficient period and a careful weighing of a number of variables of an individual life to make an affirmative determination that the individual is an acceptable risk."<sup>1</sup> Guideline F sets forth important conditions for a Judge to consider because "[f]ailure to live within one's means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which can raise questions about an individual's reliability, trustworthiness, and ability to protect classified or sensitive information."<sup>2</sup>

The Board does not review a case *de novo*. The Appeal 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 raised such an allegation, the decision of the Judge is **AFFIRMED**.

Signed: Michael Ra'anan  
Michael Ra'anan  
Administrative Judge  
Chairperson, Appeal Board

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

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<sup>1</sup> Directive, Encl 2, App. A ¶ 2(a).

<sup>2</sup> Directive, Encl. 2, App. A ¶ 18.

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