DIGEST: Applicant failed to rebut the presumption that the Judge considered all of the evidence in the record and failed to establish the Judge weighed the evidence in a manner that was arbitrary, capricious, or contrary to law. Adverse decision affirmed.

CASE NO: 16-03378.a1

KEYWORD: Guideline F

APPEAL BOARD DECISION

APPEARANCES

FOR GOVERNMENT

James B. Norman, Esq., Chief Department Counsel

FOR APPLICANT Pro se

The Department of Defense (DoD) declined to grant Applicant a security clearance. On December 21, 2016, DoD issued a statement of reasons (SOR) advising Applicant of the basis for that decision—security concerns raised under Guideline F (Financial Considerations) of Department of Defense Directive 5220.6 (Jan. 2, 1992, as amended) (Directive). Applicant requested a hearing. On October 26, 2017, after the hearing, Defense Office of Hearings and Appeals (DOHA) Administrative Judge Mark Harvey denied Applicant's request for a security clearance. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Applicant raised the following issue on appeal: whether the Judge's unfavorable decision

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

The SOR alleged nine delinquent debts, including a student loan placed for collection and a Federal tax lien. The Judge noted Applicant planned to pay all of his delinquent debts within five years. He found in favor of Applicant on some debts and against him on others for which Applicant provided no documentation of making payments.

In his appeal brief, Applicant states that, shortly after the hearing, he and his wife experienced a house fire that destroyed their possessions and essentially left them homeless. This resulted in him using money earmarked to resolve his financial problems for temporary lodging and other expenses. Although tragic, this information constitutes new evidence that the Appeal Board cannot consider on appeal. Directive ¶ E3.1.29.

Applicant contends that the Judge did not take into consideration his "whole body of work" in denying him a clearance. The Judge, however, noted that Applicant has served the Federal Government for 40 years, including about seven years of military service, about seven years of Federal civilian service, and many years as an employee of Federal contractors. Applicant has failed to rebut the presumption that the Judge considered all of the evidence in the record. *See*, *e.g.*, ISCR Case No. 16-00844 at 2 (App. Bd. Jul. 25, 2017).

The balance of Applicant's arguments amounts to a disagreement with the Judge's weighing of the evidence. His arguments, however, are not sufficient to establish that the Judge weighed the evidence in a manner that is arbitrary, capricious, and contrary to law. *See*, *e.g.*, ISCR Case No. 14-06440 at 4 (App. Bd. Jan. 8, 2016).

Applicant has not established that the Judge committed harmful error. 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: Michael Y. Ra'anan Michael Y. Ra'anan Administrative Judge Chairperson, Appeal Board

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

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