



DEPARTMENT OF DEFENSE
DEFENSE OFFICE OF HEARINGS AND APPEALS



In the matter of:)
)
) ISCR Case No. 20-03272
)
Applicant for Security Clearance)

Appearances

For Government: Tara Karoian, Esq., Department Counsel
For Applicant: *Pro se*

09/21/2021

Decision

COACHER, Robert E., Administrative Judge:

On December 16, 2020, the Department of Defense (DOD) issued a Statement of Reasons (SOR) to Applicant detailing security concerns under Guideline F, financial considerations. The action was taken under Executive Order (EO) 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended; DOD Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the adjudicative guidelines implemented by DOD on June 8, 2017 (AG).

Applicant responded to the SOR on January 13, 2021, and requested a hearing before an administrative judge. The case was assigned to me on July 13, 2021. The hearing was held as scheduled on August 24, 2021. On August 25, 2021, I proposed that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

This case involves financial concerns under Guideline F. Based upon his testimony and the documents submitted, Applicant has made significant progress toward paying the SOR-listed debts, many of which were incurred because of conditions

beyond his control. The evidence established that mitigating conditions 20(a)-20(e) substantially apply, thereby mitigating the Guideline F concerns.

The concerns over Applicant's history of financial problems do not create doubts about his current reliability, trustworthiness, good judgment, and ability to protect classified information. In reaching this conclusion, I weighed the evidence as a whole and considered if the favorable evidence outweighed the unfavorable evidence. I also gave due consideration to the whole-person concept. Accordingly, I conclude that he met his ultimate burden of persuasion to show that it is clearly consistent with the national interest to grant him eligibility for access to classified information. This case is decided for Applicant.

Robert E. Coacher
Administrative Judge