



**DEPARTMENT OF DEFENSE  
DEFENSE OFFICE OF HEARINGS AND APPEALS**



In the matter of: )  
)  
) ISCR Case No. 20-03567  
)  
Applicant for Security Clearance )

**Appearances**

For Government: Jeff Nagel, Esq., Department Counsel  
For Applicant: *Pro se*

12/23/2021

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**Decision**

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COACHER, Robert E., Administrative Judge:

On February 15, 2021, 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 March 26, 2021, and requested a hearing before an administrative judge. The case was assigned to me on October 21, 2021. The hearing was held as scheduled on December 13, 2021. On December 15, 2021, I proposed that this case was appropriate for a summary disposition (SD) in Applicant's favor. Department Counsel did not object.

This case involves financial concerns under Guideline F. I believe a SD is appropriate in this case because Applicant presented credible evidence showing that his debts were due in large part to his serving his country on 14 combat deployments during his 20 years of service. During this time, he found it difficult to provide for his wife

and six children on his military pay. As a result, he incurred some credit-card debt to make ends meet. He realizes this was a mistake. Once he retired in 2019, he gained employment with a defense contractor, qualified for 100% VA disability payments, and started receiving his military retired pay. Needless to say, he is in a far better financial situation now than he was when he was on active duty. He has paid two of the SOR debts and has existing payment plans (documented with several months' worth of prior payments) in place for the two remaining debts. Based upon the foregoing, he mitigated the financial consideration 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. Clearance is granted.

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Robert E. Coacher  
Administrative Judge