



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



In the matter of:)
)
) ISCR Case No. 20-03277
)
Applicant for Security Clearance)

Appearances

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

03/30/2022

Decision

CERVI, GREGG A., Administrative Judge:

On April 7, 2021, the Department of Defense Counterintelligence and Security Agency Consolidated Adjudications Facility (DCSA CAF) 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 April 29, 2021, and requested a hearing before an administrative judge. The case was assigned to me on February 4, 2022. The hearing was held as scheduled on March 24, 2022. At the conclusion of the hearing, I proposed that this case was appropriate for a summary disposition in Applicant’s favor. Department Counsel concurred.

This case involves financial concerns under Guideline F. Based upon his testimony and the documents in evidence, Applicant has resolved the SOR-listed debts and tax filings, all of which were incurred because of conditions beyond his control including

serious family and medical issues that significantly impeded his ability to cope with financial matters. The evidence established that mitigating conditions 20(a)-20(d), and (g) substantially apply and all of the SOR delinquencies have been satisfactorily resolved, 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 continue his eligibility for access to classified information. This case is decided for Applicant.

Gregg A. Cervi
Administrative Judge