



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



In the matter of:	)	
	)	
	)	ISCR Case No. 21-00249
	)	
Applicant for Security Clearance	)	

**Appearances**

For Government: Aubrey De Angelis, Esq., Department Counsel  
For Applicant: *Pro se*

08/15/2022

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**Decision**

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COACHER, Robert E., Administrative Judge:

On March 12, 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 April 2, 2022, and requested a hearing before an administrative judge. The case was assigned to me on June 28, 2022. The hearing was held on August 5, 2022. On August 8, 2022, I proposed that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

This case involves six allegations of delinquent debt (consumer and medical debts) under Guideline F. Applicant has paid all the delinquent debt listed in the SOR. While the medical debt and paying his motorcycle debt came after the issuance of the SOR, he credibly explained this was due to him having to wait to receive the proceeds

from his insurance settlement due to a vehicle accident that caused his medical injuries. He further admitted that the delinquent consumer debt he generated was at a time when he was young, immature, and not fully understanding the ramifications of having bad debts on his overall financial wellbeing. He credibly stated that he has learned from his mistakes and presented evidence that he is now in a good financial state. I believe it is unlikely Applicant will find himself in a similar position in the future.

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