



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



In the matter of:)
)
) ISCR Case No. 20-03596
)
Applicant for Security Clearance)

Appearances

For Government: Adrienne Driskill, Esq., Department Counsel
For Applicant: *Pro se*

November 9, 2022

Decision

TUIDER, Robert, Administrative Judge:

Applicant mitigated security concerns regarding Guidelines B (foreign influence) and F (financial considerations). Clearance is granted.

Statement of the Case

On March 22, 2020, Applicant submitted a Questionnaire for National Security Positions (SF-86). On December 29, 2020, the Defense Counterintelligence and Security Agency (DCSA) Consolidated Adjudications Facility (CAF) issued a Statement of Reasons (SOR) to Applicant detailing security concerns under Guidelines B and F. The SOR detailed reasons why the CAF was unable to find that it is clearly consistent with the national interest to grant or continue a security clearance for Applicant. On April 21, 2021, Applicant submitted his Answer to the SOR through counsel.

On July 12, 2021, the Defense Office of Hearings and Appeals (DOHA) assigned the case to me. On July 22, 2021, DOHA issued a notice of hearing sent to Applicant's counsel scheduling the hearing for September 9, 2021. On August 19, 2021, at Applicant's request, DOHA issued a notice of cancellation. On September 14, 2021,

DOHA issued a notice of hearing sent to Applicant's counsel scheduling the hearing for October 15, 2021. On September 30, 2021, Applicant's counsel notified DOHA of their withdrawal from the case. October 1, 2021, DOHA issued a notice to Applicant reaffirming that his hearing was scheduled for October 15, 2021.

I convened the hearing as scheduled. Applicant reaffirmed that he was prepared to appear *pro se*. (Tr. 5-12) I admitted Government Exhibits (GE) 1 through 5 without objection. (Tr. 10-11) I marked Applicant's attachments to the SOR as Applicant Exhibits (AE) A through G, which were admitted without objection. Applicant testified, but submitted no other evidence during his hearing. I held the record open until November 12, 2021, to afford him an opportunity to do so after the hearing. (Tr. 75-78) He timely submitted documents with I marked as AE H through T and admitted without objection. On October 19, 2021, DOHA received the hearing transcript (Tr.).

At Department Counsel's request and without objection, I take administrative notice of certain facts about Pakistan as contained in official U.S. Government documents (Hearing Exhibit (HE) I). Of particular note is the significant threat of crime, terrorism, harboring of terrorists, terrorist-related activities, kidnapping, armed conflict, civil unrest, and Pakistan's limited capacity to provide support to U.S. citizens. Pakistan's history of espionage against the United States cannot be overlooked. There are also ongoing human rights problems in Pakistan. HE I discusses these concerns in greater detail. (Tr. 10-11; HE I)

Findings of Fact

Background Information

Applicant is a 36-year-old naturalized U.S. citizen from Pakistan. He works as a senior project manager who has been employed by a defense contractor since July 2021. He worked for several other defense contractors before beginning his current job. He seeks a Secret security clearance to enhance his upward mobility in his career field. (Tr. 12-16, 78-79; GE 1)

After emigrating from Pakistan at age 15 with his family, Applicant was raised and educated in the U.S. He graduated from high school in May 2004. He was awarded a Bachelor of Arts degree in economics in August 2016, and was awarded a Master of Business Administration degree in October 2018. (Tr. 16-18; GE 1; AE E) He married in November 2018. At the time of his hearing, his wife was pregnant, though she later had a miscarriage. (Tr. 18-19; AE H)

Foreign Influence

SOR ¶ 1.a, the sole issue under Guideline B, concerns Applicant's wife, mother-in-law, and father-in-law, all allegedly citizens and residents of Pakistan. This allegation is established in part by his March 22, 2020 SF-86; his subsequent background interviews, his SOR Answer; and his hearing testimony. (GE 1 and 2; SOR Answer)

Applicant's mother-in-law and father-in-law are citizens and residents of Pakistan. (SOR Answer) Applicant's wife is a citizen of Pakistan; however, she obtained her "green card" in April 2021 and is now a permanent resident of the United States. (SOR Answer) Applicant met his wife through their families. They married in Pakistan in November 2018. She immigrated to the United States in March 2021 with a "spouse visa." She intends to become a U.S. citizen when eligible after completing the waiting period. (Tr. 22-27, 38-39) His wife earned a Bachelor of Dental surgery degree in March 2019 in Pakistan. She works at a dental clinic in the United States and is studying for the state dental certification examination. (SOR Answer; Tr. 35, 39; AE F).

Applicant's father came to the United States when his U.S. employer transferred him here from Saudi Arabia. He later sponsored his wife, three daughters, and Applicant, in July 2021. At the time, Applicant was 15 years old. (SOR Answer; Tr. 20-22; GE 1) Applicant and all of these family members are now naturalized U.S. citizens. (Tr. 66-67; GE 1)

Applicant described his immediate family as "close-knit." His immediate family lives nearby and regularly communicate with each other. (Tr. 67) Applicant's father is retired and financially independent. Before retiring, his father owned a pizza parlor. His mother is a homemaker. (Tr. 72-73)

Applicant became a naturalized U.S. citizen in September 2007. (SOR Answer; GE 1) His most recent U.S. passport was issued in August 2018. The Pakistani passport he used to immigrate to United States has since expired. He holds no other foreign passport. (SOR Answer; GE 1) Applicant has not visited Pakistan since his wedding in November 2018. He does not expect to return. (Tr. 32-33)

Applicant's father-in-law and mother-in-law have both worked in healthcare for the past 20 years. (SOR Answer; Tr. 28-29; AE F, AE G) They desire to move to the United States to pursue a better life. (Tr. 30-31) Applicant's wife has two brothers and two sisters. One of her sisters is married and lives in the United Kingdom, and her other three siblings live in Pakistan. Applicant's wife and in-laws have never been affiliated with or employed by the Pakistani government. Applicant does not communicate with his wife's siblings. (SOR Answer; Tr. 29-31)

Applicant speaks very infrequently to his in-laws. For example, as of the hearing date, he had only spoken to them once since his wife arrived in the United States in March 2021. His wife speaks to her parents weekly. (Tr. 27-28) Applicant's parents occasionally send small amounts of money to help family members in Pakistan. His parents own two small parcels of property in Pakistan. Their future intentions as to those properties is undetermined. (Tr. 34-35)

Applicant has no bank accounts or assets in Pakistan. He maintains checking and savings accounts in the United States. His annual salary is about \$85,000. His wife has been working and contributing to their joint income. Applicant is registered to vote in his U.S. state of residence and exercises his rights of U.S. citizenship. (Tr. 40-42; AE H) Applicant does not communicate with any family or friends in Pakistan. (Tr. 35-36)

Financial Considerations

The 10 financial allegations in the SOR are established by Applicant's March 22, 2020 SF-86, his background interviews, his SOR Answer, the credit reports in the record, from April 2020, October 2020, and July 2021, and his hearing testimony. (GE 1 through 5; SOR Answer)

He incurred his SOR debts primarily when he was in college. He was a full-time college student. He put himself through college, assumed his own rent and college expenses, and also had to support his parents. He quit his job and from 2014 to 2016. His father was retired and his mother did not work outside the home. (Tr. 42-44) Applicant was also briefly laid off, from March 2021 to July 2021. During this timeframe, he received unemployment compensation, COVID-related stimulus money, and a severance package from his employer. (Tr. 61-63)

Applicant initiated contact with a debt consolidation company (DCC) in January 2021 and signed a contract with them in March 2021. (Tr. 53-54; AE B, AE M) He was required to pay the DCC \$2,575 in five monthly payments of \$495, for the DCC's fees and to settle and/or pay off his delinquent accounts. (Tr. 55-59, 68-71; AE M - AE R) Applicant communicates with the DCC on a regular basis, typically by email. (Tr. 70)

The following is a summary of Applicant's ten SOR allegations and their status:

SOR ¶ 2.a – **Charged-off credit card account in the amount of \$5,809.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and will be settled and/or paid as funds become available. (Tr. 44-47, 57-59; AE M, AE S) **DEBT BEING RESOLVED.**

SOR ¶ 2.b – **Charged-off credit card account in the amount of \$4,592.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and will be settled and/or paid as funds become available. (Tr. 47, 57-59; AE M, AE S) **DEBT BEING RESOLVED.**

SOR ¶ 2.c – **Charged-off credit card account in the amount of \$4,168.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and will be settled and/or paid as funds become available. (Tr. 47-48, 57-59; AE M, AE S) **DEBT BEING RESOLVED.**

SOR ¶ 2.d – **Charged-off credit card in the amount of \$3,539.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and was settled and paid for a lesser amount. (Tr. 48-49, 57-59, 69; GE 1; AE H, AE M, AE S) **DEBT RESOLVED.**

SOR ¶ 2.e – **Charged-off credit card in the amount of \$3,481.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and will be settled and/or paid as funds become available. (Tr. 49, 57-59; AE M, AE S) **DEBT BEING RESOLVED.**

SOR ¶ 2.f – **Charged-off credit card in the amount of \$1,984.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and will be settled and/or paid as funds become available. (Tr. 49, 57-59; AE M, AE S) **DEBT BEING RESOLVED.**

SOR ¶ 2.g – **Collection cell phone account in the amount of \$633.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) Applicant paid this debt in 2020 before entering into a contract with the DCC. (Tr. 49-50, 57-59, 69; AE M, AE S) **DEBT RESOLVED.**

SOR ¶ 2.h – **Charged-off credit card in the amount of \$7,578.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This is one of three accounts with the same creditor (SOR ¶¶ 2.e and 2.f). The DCC had negotiated a settlement with the creditor to forgive this account if Applicant paid the remaining two accounts listed above. Applicant had not yet received an IRS Form 1099-C. (Tr. 50-52, 57-59, 69; AE M) **DEBT BEING RESOLVED.**

SOR ¶- 2.i – **Charged-off credit card in the amount of \$4,106.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) This debt is enrolled with the DCC and will be settled and/or paid as funds become available. (Tr. 52, 57-59; AE M, AE S) **DEBT BEING RESOLVED.**

SOR ¶ 2.j – **Collection cell phone account in the amount \$2,161.** Applicant admitted this allegation in part and denied it in part. (SOR Answer) Applicant paid this debt in 2020 before entering into a contract with the DCC. This debt no longer appears on his most recent credit report. (Tr. 52-53, 57-59, 69; GE 3) **DEBT RESOLVED.**

As noted above, three out of the ten accounts are resolved, and Applicant has a plan in place to resolve the remaining debts. He anticipated having the funds to pay his DCC in “January or March (2022)” when he received his stimulus check and/or income tax refund. (Tr. 59-60) He submitted documentation that he completed an online credit counseling course on March 3, 2021. (Tr. 60, 68; AE D) Applicant uses his debit card for his expenses and avoids using his credit card. (Tr. 61)

Post-hearing, Applicant submitted a current budget. His joint monthly pre-tax income is \$8,800, and his net monthly remainder is \$3,050. His budget reflects that he is living within his means and living a modest lifestyle. In addition, he took the extraordinary step of moving out of state that reduced his monthly rent from \$2,000, plus utilities, to \$650, which includes utilities. As noted, his wife is now working and contributing to their joint income. (Tr. 63-64; AE H) Applicant contributes six percent of his income to a 401k account. (Tr. 65-66, 73-74)

Character Evidence

Applicant submitted five reference letters, two from his colleagues, and three from former colleagues. Collectively, these letters describe Applicant as hardworking, honest, reliable, trustworthy, a team player, family oriented, and was an asset to their

respective organizations. He also submitted a recent August 2020 monetary award from his employer for “performance and continuous improvement.” (SOR Answer; AE A, AE D)

Applicant stated that while growing up, he was taught the value of being honest, the benefits of education, and holding a steady job. His current job enables him to engage directly with his military customers that he finds very rewarding. His life, family, business, career, and loyalty are all in the United States. He would never compromise the information entrusted to him by the Government. He remains committed to the United States, his work, family, and obligations. (SOR Answer)

Policies

This case is adjudicated 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 (AG), which became effective on June 8, 2017.

When evaluating an applicant’s suitability for a security clearance, the administrative judge must consider the adjudicative guidelines. In addition to brief introductory explanations for each guideline, the adjudicative guidelines list potentially disqualifying conditions and mitigating conditions, which are to be used in evaluating an applicant’s eligibility for access to classified information.

These guidelines are not inflexible rules of law. Instead, recognizing the complexities of human behavior, administrative judges apply the guidelines in conjunction with the factors listed in AG ¶ 2 describing the adjudicative process. The administrative judge’s overarching adjudicative goal is a fair, impartial, and commonsense decision. According to AG ¶ 2(a), the entire process is a conscientious scrutiny of a number of variables known as the “whole-person concept.” The administrative judge must consider all available, reliable information about the person, past and present, favorable and unfavorable, in making a decision.

The protection of the national security is the paramount consideration. AG ¶ 2(b) requires that “[a]ny doubt concerning personnel being considered for national security eligibility will be resolved in favor of the national security.”

Under Directive ¶ E3.1.14, the Government must present evidence to establish controverted facts alleged in the SOR. Under Directive ¶ E3.1.15, the applicant is responsible for presenting “witnesses and other evidence to rebut, explain, extenuate, or mitigate facts admitted by the applicant or proven by Department Counsel.” The applicant has the ultimate burden of persuasion to obtain a favorable clearance decision.

A person who seeks access to classified information enters into a fiduciary relationship with the Government predicated upon trust and confidence. This

relationship transcends normal duty hours and endures throughout off-duty hours. The Government reposes a high degree of trust and confidence in individuals to whom it grants access to classified information. Decisions include, by necessity, consideration of the possible risk the applicant may deliberately or inadvertently fail to safeguard classified information. Such decisions entail a certain degree of legally permissible extrapolation of potential, rather than actual, risk of compromise of classified information.

Section 7 of EO 10865 provides that adverse decisions shall be “in terms of the national interest and shall in no sense be a determination as to the loyalty of the applicant concerned.” See *also* EO 12968, Section 3.1(b) (listing multiple prerequisites for access to classified or sensitive information).

Analysis

Guideline B, Foreign Influence

The security concern for foreign influence is set out in AG ¶ 6:

Foreign contacts and interests, including, but not limited to, business, financial, and property interests, are a national security concern if they result in divided allegiance. They may also be a national security concern if they create circumstances in which the individual may be manipulated or induced to help a foreign person, group, organization, or government in a way inconsistent with U.S. interests or otherwise made vulnerable to pressure or coercion by any foreign interest. Assessment of foreign contacts and interests should consider the country in which the foreign contact or interest is located, including, but not limited to, considerations such as whether it is known to target U.S. citizens to obtain classified or sensitive information or is associated with a risk of terrorism.

The guideline notes several conditions that could raise security concerns under AG ¶ 7. The following are potentially applicable in this case:

(a) contact, regardless of method, with a foreign family member, business or professional associate, friend, or other person who is a citizen of or resident in a foreign country if that contact creates a heightened risk of foreign exploitation, inducement, manipulation, pressure, or coercion;

(b) connections to a foreign person, group, government, or country that create a potential conflict of interest between the individual’s obligation to protect classified or sensitive information or technology and the individual’s desire to help a foreign person, group, or country by providing that information or technology; and

(e) shared living quarters with a person or persons, regardless of citizenship status, if that relationship creates a heightened risk of foreign inducement, manipulation, pressure, or coercion.

The starting point for the analysis is the country of Pakistan. The behavior of the Pakistani government presents a serious national security concern. The heightened-risk element is easily satisfied. Given Applicant's family ties to Pakistan via his in-laws, the Government has established its case under Guideline B. The evidence of record establishes security concerns under AG ¶¶ 7(a), 7(b) and (e). Further review is necessary.

Conditions that could mitigate foreign influence security concerns are provided under AG ¶ 8. The following are potentially applicable:

(a) the nature of the relationships with foreign persons, the country in which these persons are located, or the positions or activities of those persons in that country are such that it is unlikely the individual will be placed in a position or having to choose between the interests of a foreign individual, group, organization, or government and the interests of the United States; and

(b) there is no conflict of interest, either because the individual's sense of loyalty or obligation to the foreign person, or allegiance to the group, government, or country is so minimal, or the individual has such deep and longstanding relationships and loyalties in the United States, that the individual can be expected to resolve any conflict of interest in favor of the U.S. interest.

Pakistan's relationship with the United States, and the heightened risk it presents, place a very heavy burden on Applicant to mitigate the security concern. With that said, Applicant has multiple indicators of a mature, stable, responsible, and trustworthy person. He was serious, candid, and credible at the hearing. He appears to have cooperated fully and provided truthful information during the security clearance process and during his OPM interview. He made a good impression upon me during the hearing.

I have considered the totality of Applicant's ties to Pakistan via his in-laws. Applicant has a demonstrated record as a reliable employee. Given that his in-laws, with whom he has very limited contact, are living in Pakistan, Applicant understands and is sensitive to the nature of the security concern based on foreign influence. Although the family ties to Pakistan still count and cannot be dismissed out of hand, the strength of those ties are diminished given the facts and circumstances here. On balance, his ties to the United States are far stronger than the family ties to Pakistan.

Given the totality of the facts and circumstances, I conclude that it is unlikely Applicant will be placed in a position of having to choose between the interests of the United States and the interests of the Pakistan government or his spouse or in-laws

who have Pakistani citizenship. I further conclude there is no conflict of interest, because Applicant has developed such deep and long-standing relationships and loyalties in the United States that he can be expected to resolve any potential conflict of interest in the favor of the United States. AG ¶ 8(a) is partially applicable. AG ¶ 8(b) is applicable.

Financial Considerations

AG ¶ 18 articulates the security concern for financial problems:

Failure to live within one's means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which can raise questions about an individual's reliability, trustworthiness, and ability to protect classified or sensitive information. Financial distress can also be caused or exacerbated by, and thus can be a possible indicator of, other issues of personnel security concern such as excessive gambling, mental health conditions, substance misuse, or alcohol abuse or dependence. An individual who is financially overextended is at greater risk of having to engage in illegal or otherwise questionable acts to generate funds. Affluence that cannot be explained by known sources of income is also a security concern insofar as it may result from criminal activity, including espionage.

AG ¶ 19 provides two disqualifying conditions that could raise a security concern and may be disqualifying in this case: "(a) inability to satisfy debts;" and "(c) a history of not meeting financial obligations." The evidence of record establishes security concerns under AG ¶¶ 19(a) and 19(c). Further review is necessary.

AG ¶ 20 lists five potentially applicable mitigating conditions:

(a) the behavior happened so long ago, was so infrequent, or occurred under such circumstances that it is unlikely to recur and does not cast doubt on the individual's current reliability, trustworthiness, or good judgment;

(b) the conditions that resulted in the financial problem were largely beyond the person's control (e.g., loss of employment, a business downturn, unexpected medical emergency, a death, divorce or separation, clear victimization by predatory lending practices, or identity theft), and the individual acted responsibly under the circumstances;

(c) the individual has received or is receiving financial counseling for the problem from a legitimate and credible source, such as a non-profit credit counseling service, and there are clear indications that the problem is being resolved or is under control;

(d) the individual initiated and is adhering to a good-faith effort to repay overdue creditors or otherwise resolve debts; and

(e) the individual has a reasonable basis to dispute the legitimacy of the past-due debt which is the cause of the problem and provides documented proof to substantiate the basis of the dispute or provides evidence of actions to resolve the issue.

The Appeal Board concisely explained Applicant's responsibility for proving the applicability of mitigating conditions as follows:

Once a concern arises regarding an Applicant's security clearance eligibility, there is a strong presumption against the grant or maintenance of a security clearance. See *Dorfmont v. Brown*, 913 F. 2d 1399, 1401 (9th Cir. 1990), *cert. denied*, 499 U.S. 905 (1991). After the Government presents evidence raising security concerns, the burden shifts to the applicant to rebut or mitigate those concerns. See Directive ¶ E3.1.15. The standard applicable in security clearance decisions is that articulated in *Egan, supra*. "Any doubt concerning personnel being considered for access to classified information will be resolved in favor of the national security." Directive, Enclosure 2 ¶ 2(b).

ISCR Case No. 10-04641 at 4 (App. Bd. Sep. 24, 2013).

Applicant's conduct does not warrant full application of AG ¶ 20(a) because there is more than one delinquent debt and his financial problems are not isolated. His debt remains a "continuing course of conduct" under the Appeal Board's jurisprudence. See ISCR Case No. 07-11814 at 3 (App. Bd. Aug. 29, 2008) (citing ISCR Case No. 01-03695 (App. Bd. Oct. 16, 2002)). AG ¶ 20(e) is not applicable.

AG ¶¶ 20(c) and 20(d) are fully applicable, and AG ¶ 20(b) is partially applicable. Applicant's financial situation deteriorated when he was in college and used his credit cards for daily expenses while helping support his parents. He also was unemployed for a short time before beginning his current job. He initiated contact with a DCC in January 2021 and signed a contract in March 2021, well before his October 2021 hearing. He had paid the DCC their \$2,575 fee in five \$495 monthly payments between March 2021 and July 2021. Applicant also had completed financial counseling in March 2021. He moved out of state to reduce his living expenses. Both he and his wife are using their income to pay off creditors. Applicant has demonstrated through his actions that he is determined to overcome his the indebtedness he incurred while in college. He knows that regaining financial responsibility is essential to qualify for a security clearance and has taken reasonable steps to resolve his debts.

Applicant's plan to enter into an agreement with a DCC to settle and/or pay off his debts is deliberate and measured. Given the financial resources available to the Applicant, it appears that he is doing his level best to pay off the creditors. The Appeal

Board has established the following basic guidance for adjudications in cases such as this:

an applicant is not required, as a matter of law, to establish that he has paid off each and every debt listed in the SOR. All that is required is that an applicant demonstrate that he has established a plan to resolve his financial problems and taken significant actions to implement that plan. The Judge can reasonably consider the entirety of an applicant's financial situation and his actions in evaluating the extent to which that applicant's plan for the reduction of his outstanding indebtedness is credible and realistic. There is no requirement that a plan provide for payments on all outstanding debts simultaneously. Rather, a reasonable plan (and concomitant conduct) may provide for the payments of such debts one at a time.

ISCR Case No. 07-06482 at 3 (App. Bd. May 21, 2008) (citations 32) and quotations omitted).

When considering the entirety of Applicant's financial situation, I view his corrective action to be reasonable.

Whole-Person Concept

Under the whole-person concept, the administrative judge must evaluate an applicant's eligibility for a security clearance by considering the totality of the applicant's conduct and all the circumstances. The administrative judge should consider the nine adjudicative process factors listed at AG ¶ 2(a):

(1) the nature, extent, and seriousness of the conduct; (2) the circumstances surrounding the conduct, to include knowledgeable participation; (3) the frequency and recency of the conduct; (4) the individual's age and maturity at the time of the conduct; (5) the extent to which participation is voluntary; (6) the presence or absence of rehabilitation and other permanent behavioral changes; (7) the motivation for the conduct; (8) the potential for pressure, coercion, exploitation, or duress; and (9) the likelihood of continuation or recurrence.

The ultimate determination of whether to grant eligibility for a security clearance must be an overall commonsense judgment based upon careful consideration of the guidelines and the whole-person concept. AG ¶ 2(c). The discussion in the Analysis section under Guidelines B and F is incorporated in this whole-person section. However, further comments are warranted.

Both the mitigating conditions under Guidelines B and F and the whole-person analysis support a favorable decision. To review, Applicant is a 36-year-old senior project manager who has been employed by a defense contractor since July 2021. In 2001, at age 15, he immigrated to the United States along with his mother and three

sisters from Pakistan. He spent a significant portion of his formative years in the United States where he graduated from high school, college, and graduate school. Applicant and his entire immediate family are all naturalized U.S. citizens. They have no connection with or are associated with the Pakistani government. For the last 20 years, they have made their life in the United States.

In 2018, Applicant married his wife, then a Pakistani citizen and resident. She immigrated to the United States in 2021 after obtaining her “green card” to join Applicant in the United States. She is currently employed at a dental clinic in a non-dentist capacity while studying for her state dental certification examination. Applicant has little to no contact with his in-laws in Pakistan. Since he was 15 years old, his entire life has been in the United States. Based on the deep-seated connections Applicant has developed in the United States in past 20 years, he can be expected to resolve any conflicts in favor of the United States.

Applicant fell into debt as a result of using his credit cards to augment his income while in college. He did not have the funds to cover all of his expenses and support his parents. In lieu of working while in college, he chose to focus on completing his education in the shortest possible time so that he could enter the work force and earn income. He also had a brief period of unemployment before beginning his current job. Applicant recognized the importance of regaining financial responsibility, not only for purposes of obtaining a clearance, but also going forward as a productive member of society. He recently married and took on the responsibility of being a husband and hopes to start a family.

Applicant has accepted responsibility for his debts. Well before his October 2021 hearing, he contacted a DCC in January 2021, and in March 2021 signed a contract with the DCC. He completed financial counseling and made all of his payments to the DCC before his hearing. His approach to resolving his debts is measured and responsible. I was impressed with his demeanor and willingness to go so far as to move to a different state to reduce his living expenses. It is clear from Applicant’s actions that he is determined to regain financial responsibility and going forward to avoid repeating his past financial missteps. He has a job that will provide him with upward mobility and his spouse is about to launch her professional career as a dentist. He understands what he needs to do to maintain financial responsibility. His efforts at debt resolution have established a “meaningful track record” of debt repayment.

I take this position based on the law, as set forth in *Department of Navy v. Egan*, 484 U.S. 518 (1988), my careful consideration of the whole-person factors and supporting evidence, my application of the pertinent factors under the adjudicative process, and my interpretation of my responsibilities under the adjudicative guidelines.

Formal Findings

The formal findings on the SOR are as follows:

Paragraph 1, Guideline B:	FOR APPLICANT
Subparagraph 1.a:	For Applicant
Paragraph 2, Guideline F:	FOR APPLICANT
Subparagraphs 2.a – 2.j:	For Applicant

Conclusion

It is clearly consistent with the national interest to grant Applicant eligibility for access to classified information. National security eligibility is granted.

ROBERT TUIDER
Administrative Judge