



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



In the matter of:)	
)	
)	ISCR Case No. 21-01969
)	
Applicant for Security Clearance)	

Appearances

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

11/17/2022

Decision

COACHER, Robert E., Administrative Judge:

On October 27, 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 October 30, 2021, and requested a hearing before an administrative judge. The case was assigned to me on September 2, 2022. The hearing was held on November 7, 2022. On November 9, 2022, I proposed that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

This case involves seven allegations of delinquent debt (student loans) under Guideline F. Applicant presented credible evidence that she may have a valid legal defense to the collectability of those loans. She is a member of a class action lawsuit pursuing remedies against the loan creditors for predatory lending practices.

Additionally, as a showing of good faith, she has been making \$50 bi-monthly payments toward her loans since March 2022, even though her loans are currently in a deferred status. (See AE A-D) Her overall financial situation is much improved. I believe it is unlikely Applicant will find herself in a similar position in the future.

The concerns over Applicant's history of financial problems do not create doubts about her 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 she met her ultimate burden of persuasion to show that it is clearly consistent with the national interest to grant her eligibility for access to classified information. This case is decided for Applicant. Clearance is granted.

Robert E. Coacher
Administrative Judge