



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



In the matter of:

Applicant for Security Clearance

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ISCR Case No. 23-02086

**Appearances**

For Government: Andre M. Gregorian, Esq., Department Counsel  
For Applicant: *Pro Se*

03/21/2025

**Decision**

PRICE, Eric C., Administrative Judge:

Applicant has not mitigated security concerns raised under Guidelines G (Alcohol Consumption), I (Psychological Concerns), and F (Financial Considerations). Eligibility for access to classified information is denied.

**Statement of the Case**

Applicant submitted a security clearance application (SCA) on June 10, 2021. On September 25, 2023, the Defense Counterintelligence and Security Agency (DCSA) sent her a Statement of Reasons (SOR) alleging security concerns under Guidelines G, I, and F. The DCSA acted under Executive Order (Exec. Or.) 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended; Department of Defense (DOD) Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the adjudicative guidelines (AG) promulgated in Security Executive Agent Directive 4, *National Security Adjudicative Guidelines* (December 10, 2016), which became effective on June 8, 2017.

Applicant answered the SOR on October 23, 2023, and requested a hearing before an administrative judge. The case was assigned to me on September 10, 2024. After consultation with Applicant, on November 25, 2024, the Defense Office of Hearings and Appeals (DOHA) notified Applicant that the hearing was scheduled to be conducted by video teleconference on January 28, 2024. I convened the hearing as scheduled. Government Exhibits (GE) 1 through 7 were admitted in evidence without objection. Applicant testified but did not submit documentary evidence. The record was held open until March 3, 2025, to allow Applicant an opportunity to submit documentary evidence but she did not do so. DOHA received the transcript (Tr.) on February 7, 2025. The record closed on March 3, 2025.

Department Counsel's hearing exhibit list, disclosure letter, and Applicant's electronic receipt were marked as Hearing Exhibits (HE) I through III. Department Counsel requested I take administrative notice of relevant portions of the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (DSM V), and facts set out in a publication of the National Institute on Alcohol Abuse and Alcoholism entitled "Understanding Alcohol Use Disorder." I took administrative notice as requested, without objection. (HE IV-VIII)

### **Findings of Fact**

In Applicant's answer to the SOR, she admitted all SOR allegations except SOR ¶¶ 1.d and 2.b. Her admissions are incorporated in my findings of fact.

Applicant is a 35-year-old hardware quality engineer employed by a defense contractor since June 2021. She worked as a quality engineer for two private companies from January 2018 to June 2021, and as a parts sales manager from August 2013 to January 2018. She honorably served in the Army Reserve from August 2008 to October 2015 and deployed to Afghanistan from December 2011 to September 2012. She had a security clearance while in the Army Reserve. (Tr. 23-33; GE 1)

During treatment for a severe knee laceration Applicant incurred while deployed overseas, she was diagnosed with emphysema and chronic obstructive pulmonary disease. She was subsequently discharged from the Army Reserve because she could not fully participate in the annual physical fitness test. She receives about \$943 a month based on a 40% disability rating from the Department of Veterans Affairs (VA). (Tr. 25-29)

Applicant earned a bachelor's degree in electrical engineering in December 2017. She married in July 2018, separated in April 2022, and plans to get a divorce. She has no children but provides about \$150 per month to her spouse's children from a prior relationship and occasionally provides financial support to relatives. (Tr. 24-36; GE 1-2)

### **Alcohol Consumption and Psychological Conditions**

Applicant reported she developed anxiety and depression after her medical discharge process was initiated by the Army. (GE 3 at 3) She sought mental health treatment in August 2017 after her internship was terminated because she did not do well

on a psychiatric evaluation administered for her employer, SOR ¶ 2.c. During the psychiatric evaluation she reported feeling like she had different personalities, gave the impression she was unstable, and testified she was confused by some questions. She was concerned the evaluation would affect her future employment prospects. She reported experiencing periods of depression and anxiety to a VA counselor and was prescribed medications for depression and anxiety. She stopped taking the prescribed medications because she did not like the side effects. (Tr. 37-41; GE 5 at 10-11)

SOR ¶ 1.a alleges and SOR ¶ 2.a cross-alleges Applicant was admitted to a VA medical center for about three days in April 2021, diagnosed with adjustment disorder and alcohol dependence, uncomplicated, and advised to abstain from alcohol. SOR ¶ 1.b alleges she continued to consume alcohol contrary to treatment advice and recommendations. She admitted all three allegations without explanation.

On about April 3, 2021, Applicant consumed two to four shots of liquor and two mixed drinks at a restaurant with co-workers. She then picked up four children, aged 4 to 12 years old including two of her wife's relatives and drove them to her home about 20 minutes away. The kids told Applicant she scared them because she was falling asleep while driving at a high speed. She immediately felt depressed and suicidal and called a veteran's crisis hotline to discuss her feelings. Hotline personnel notified the police, and an ambulance transported her to a VA medical facility. She presented to the emergency room with complaints of depression, anxiety, and suicidal ideations with a plan to walk into traffic. When she was admitted to the hospital she had a .113% blood alcohol content (BAC). (GE 1 at 32-36, GE 2 at 8, GE 5 at 1-3; Tr. 44-47)

Applicant received inpatient mental health treatment for three days. She disclosed she had been drinking daily, before, during, and after work, and could drink 5-6 shots in an hour and appear sober. She reported consuming about two shots of tequila and two mixed drinks daily since about December 2020 to cope with job-related stress and marital strain. She had experienced random suicidal thoughts for about five months. She engaged appropriately with the inpatient treatment team; her symptoms gradually improved; and she denied ongoing suicidal ideations. Her judgment and insight were rated as "Poor." (GE 5 at 3) She was diagnosed with adjustment disorder and alcohol dependence, uncomplicated. She was prescribed sertraline and trazadone for depression and sleep. She was directed not to stop taking medications without discussing it with her mental health provider due to risk of withdrawal symptoms and/or side effects. She stopped taking prescribed medications after a month or two because she did not like the way the medications made her feel. She did not consult with a mental health provider before stopping the medications because she had been shuffled a couple of times between different providers and counselors and "I guess I just get tired of repeating myself the same thing over and over again." (Tr. 52) She was also directed "to abstain from alcohol and/or illicit substances." (GE 2 at 8-9, GE 5 at 4-5; Tr. 47-58, 62-64)

During an interview with a government investigator on July 27, 2021, Applicant reported she had not consumed alcohol since April 21, 2021, that she received alcohol counseling from April to June 2021, and that she had never been diagnosed as being alcohol dependent. She abstained from consuming alcohol for about a year and has been drinking a few drinks every few weeks since. She did not discuss resuming alcohol

consumption with a mental health provider because they switched providers “and they never brought it up.” (Tr. 54) She acknowledged she was diagnosed with alcohol dependence, believes she had a problem until April 2021, and does not believe she has an alcohol addiction or has been an alcoholic since. She plans to continue consuming alcohol socially. She has not received any alcohol counseling since at least June 2021. (GE 2 at 8; Tr. 52-65)

SOR ¶ 1.c and SOR ¶ 2.b cross-alleges that after a May 2023 evaluation, a licensed psychologist determined Applicant met the criteria for alcohol use disorder, severe in partial remission; major depressive disorder, recurrent; and unspecified anxiety disorder. The evaluator noted Applicant’s alcohol use was not then as severe as described in her medical records. The psychologist noted she continues to use alcohol, stressors that led to her previous alcohol abuse were partially present, that she was not engaged in any formal treatment to support abstinence from alcohol or reduce her stressors, that she was not motivated to seek further treatment for her mental health or alcohol use issues, that her prognosis was guarded, that she was at risk of relapse for her diagnostic conditions, and that these factors raised concerns about her judgment, reliability, and trustworthiness. Applicant denied the allegation explaining she continued monthly counseling with personnel appointed by the VA but submitted no documentary evidence to corroborate her claim. (Answer) Applicant testified she attended therapy until about May 2023, but did not believe she attended therapy since because her case was reassigned, and she was unable to contact her care providers. A psychological report dated May 26, 2023, substantiates the allegations. (GE 3-4; Tr. 53-66)

### **Financial Considerations**

The SOR alleges Applicant has approximately \$18,150 of delinquent debt. She admitted each allegation without explanation. She attributes her financial problems to underemployment, forgetfulness, impulse buying, and financial management problems. (Answer; Tr. 66-77, 83)

**SOR ¶¶ 1.a and 1.b: credit accounts delinquent in the approximate amounts of \$303 and \$1,613, respectively.** A September 2023 credit report shows these individual accounts were opened in November 2021 and June 2022, and past due in the amounts alleged. A January 2025 credit report shows the account alleged in SOR ¶ 1.b, a vehicle loan, was past due for \$1,612 or one monthly payment. Applicant testified she has taken no action on the debt alleged in SOR ¶ 1.a but could contact the creditor and pay the debt. She said she was in the process of trying to secure a loan to bring the debt alleged in SOR ¶ 1.b current and planned to make \$600 payments two days after the hearing and the following week. She submitted no evidence of contact with creditors, other efforts to resolve the debts, or of recent payments on them. (GE 6 at 4-5, GE 7 at 2; Tr. 68-81) These debts are unresolved.

**SOR ¶ 1.c: credit account placed for collection of \$224.** A September 2023 credit report shows this account was placed for collection and past due in the amount alleged. Applicant testified she could contact the creditor and pay the debt after she received her next paycheck because the debt was small. She submitted no evidence she contacted the creditor or paid the debt. (GE 6 at 5; Tr. 71) This debt is unresolved.

**SOR ¶¶ 1.d and 1.e: credit accounts charged off for \$6,215 and \$90, respectively.** A September 2023 credit report shows these individual accounts were charged off and past due in the amounts alleged. Applicant has not made recent payments on either debt. She testified the delinquent vehicle loan alleged in SOR ¶ 1.d was in her name but that her wife drives the vehicle and was supposed to pay it off. Applicant's last payment on the vehicle loan was in October 2022. She said she would have to contact the creditor and try to work something out. She said she did not have online access to the account alleged in SOR ¶ 1.e and would have to go into a branch to pay it off. She submitted no evidence of contact with the creditors or of recent payments on the debts. (GE 6 at 5-6; Tr. 69-70) These debts are unresolved.

**SOR ¶ 1.f: motorcycle loan charged off for \$9,705.** Credit reports from September 2023 and January 2025 show a last payment made in July 2022, and that the loan was charged off and past due for \$9,705. Applicant testified she has not made a recent payment on the loan, would have to contact the creditor, and said there is no excuse for her failure to act on the debt. She apparently possesses the motorcycle and works on it to relax. She submitted no evidence of contact with the creditor or of a recent payment on the loan. (GE 6 at 6 GE 7 at 1; Tr. 37, 67-77) This debt is unresolved.

Applicant testified she owed about \$8,500 in delinquent taxes for tax years (TY) 2022 and 2023, and that she believed she was in a payment plan with the IRS. She did not submit any evidence to corroborate her claims. She earned about \$56,000 per year from January 2018 to March 2019, and her annual salary has increased to about \$90,000 per year. She lives paycheck to paycheck, does not maintain a written budget, and has \$200 to \$300 in disposable income after she pays her monthly living expenses. She has over \$70,000 in student loan debt showing as current in a January 2025 credit report because of various deferments and COVID 19-related relief. She testified that she has not made a payment on her student loans since before COVID 19. She has been looking into consolidating her debt and financial counseling offered by her employer but has not received financial counseling. (Tr. 28-32, 71-83; GE 7 at 2-4)

During the hearing Applicant was informed of the importance of providing documentary evidence regarding the matters alleged in the SOR and the whole person concept. (Tr. 11-12, 21-22, 92-93, 98-100)

### **Policies**

"[N]o one has a 'right' to a security clearance." *Department of the Navy v. Egan*, 484 U.S. 518, 528 (1988). As Commander in Chief, the President has the authority to "control access to information bearing on national security and to determine whether an individual is sufficiently trustworthy to have access to such information." *Id.* at 527. The President has authorized the Secretary of Defense or his designee to grant applicants eligibility for access to classified information "only upon a finding that it is clearly consistent with the national interest to do so." Exec. Or. 10865 § 2.

Eligibility for a security clearance is predicated upon the applicant meeting the criteria contained in the adjudicative guidelines. These guidelines are not inflexible rules of law. Instead, recognizing the complexities of human behavior, an administrative judge

applies these guidelines in conjunction with an evaluation of the whole person. An administrative judge's overarching adjudicative goal is a fair, impartial, and commonsense decision. An administrative judge must consider all available and reliable information about the person, past and present, favorable and unfavorable.

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

Clearance decisions must be made "in terms of the national interest and shall in no sense be a determination as to the loyalty of the applicant concerned." Exec. Or. 10865 § 7. Thus, a decision to deny a security clearance is merely an indication the applicant has not met the strict guidelines the President and the Secretary of Defense have established for issuing a clearance.

Initially, the Government must establish, by substantial evidence, conditions in the personal or professional history of the applicant that may disqualify the applicant from being eligible for access to classified information. The Government has the burden of establishing controverted facts alleged in the SOR. See *Egan*, 484 U.S. at 531. Substantial evidence is "such relevant evidence as a reasonable mind might accept as adequate to support a conclusion in light of all the contrary evidence in the same record." See ISCR Case No. 17-04166 at 3 (App. Bd. Mar. 21, 2019). "Substantial evidence" is "more than a scintilla but less than a preponderance." See *v. Washington Metro. Area Transit Auth.*, 36 F.3d 375, 380 (4th Cir. 1994). The guidelines presume a nexus or rational connection between proven conduct under any of the criteria listed therein and an applicant's security suitability. ISCR Case No. 15-01253 at 3 (App. Bd. Apr. 20, 2016).

Once the Government establishes a disqualifying condition by substantial evidence, the burden shifts to the applicant to rebut, explain, extenuate, or mitigate the facts. Directive ¶ E3.1.15. An applicant has the burden of proving a mitigating condition, and the burden of disproving it never shifts to the Government. See ISCR Case No. 02-31154 at 5 (App. Bd. Sep. 22, 2005).

An applicant "has the ultimate burden of demonstrating that it is clearly consistent with the national interest to grant or continue his security clearance." ISCR Case No. 01-20700 at 3 (App. Bd. Dec. 19, 2002). "[S]ecurity clearance determinations should err, if they must, on the side of denials." *Egan* at 531.

## Analysis

### Guideline G (Alcohol Consumption)

The security concern under this guideline is set out in AG ¶ 21: “Excessive alcohol consumption often leads to the exercise of questionable judgment or the failure to control impulses, and can raise questions about an individual's reliability and trustworthiness.”

Applicant's admissions and the evidence submitted at the hearing including medical records and a psychological evaluation establish the following disqualifying conditions under AG ¶ 22:

- (a) alcohol-related incidents away from work, such as driving while under the influence, fighting, child or spouse abuse, disturbing the peace, or other incidents of concern, regardless of the frequency of the individual's alcohol use or whether the individual has been diagnosed with alcohol use disorder;
- (b) alcohol-related incidents at work, such as reporting for work or duty in an intoxicated or impaired condition, drinking on the job, or jeopardizing the welfare and safety of others, regardless of whether the individual is diagnosed with alcohol use disorder;
- (c) habitual or binge consumption of alcohol to the point of impaired judgment, regardless of whether the individual is diagnosed with alcohol use disorder;
- (d) diagnosis by a duly qualified medical or mental health professional (e.g., physician, clinical psychologist, psychiatrist, or licensed clinical social worker) of alcohol use disorder;
- (e) the failure to follow treatment advice once diagnosed; and
- (f) alcohol consumption, which is not in accordance with treatment recommendations, after a diagnosis of alcohol use disorder.

The following mitigating conditions under AG ¶ 23 are potentially applicable:

- (a) so much time has passed, or the behavior was so infrequent, or it happened under such unusual circumstances that it is unlikely to recur or does not cast doubt on the individual's current reliability, trustworthiness, or judgment; and
- (b) the individual acknowledges his or her pattern of maladaptive alcohol use, provides evidence of actions taken to overcome this problem, and has demonstrated a clear and established pattern of modified consumption or abstinence in accordance with treatment recommendations;

(c) the individual is participating in counseling or a treatment program, has no previous history of treatment and relapse, and is making satisfactory progress in a treatment program; and

(d) the individual has successfully completed a treatment program along with any required aftercare, and has demonstrated a clear and established pattern of modified consumption or abstinence in accordance with treatment recommendations.

None of the mitigating conditions are established. During inpatient treatment in April 2021, Applicant was diagnosed with adjustment disorder and alcohol dependence, uncomplicated. She abstained from consuming alcohol for several months but started consuming a few drinks every few weeks thereafter contrary to a treatment recommendation and without informing her provider. In May 2023 she was diagnosed with alcohol use disorder, severe in partial remission. A psychologist noted stressors that led to her previous alcohol abuse remained partially present, she has not engaged in formal treatment since at least June 2021, and assessed she was unmotivated to seek further treatment for her alcohol use issues. The psychologist provided a guarded prognosis and found her at risk of relapse. Applicant's conduct continues to cast doubt on her current reliability, trustworthiness, and judgment.

### **Guideline I, Psychological Conditions**

The concern under this guideline is set out in AG ¶ 27:

Certain emotional, mental, and personality conditions can impair judgment, reliability, or trustworthiness. A formal diagnosis of a disorder is not required for there to be a concern under this guideline. A duly qualified mental health professional (e.g., clinical psychologist or psychiatrist) employed by, or acceptable to and approved by the U.S. Government, should be consulted when evaluating potentially disqualifying and mitigating information under this guideline and an opinion, including prognosis, should be sought. No negative inference concerning the standards in this guideline may be raised solely on the basis of mental health counseling.

Applicant's admissions and evidence submitted at the hearing, including her failure of a psychiatric evaluation in August 2017; April 2021 hospitalization with complaints of depression, anxiety and suicidal ideations; medical records and a psychological evaluation showing diagnoses of adjustment disorder; alcohol dependence, uncomplicated; alcohol use disorder, severe in partial remission; major depressive disorder, recurrent; and unspecified anxiety disorder establish the following disqualifying conditions under AG ¶ 28:

(a) behavior that casts doubt on an individual's judgment, stability, reliability, or trustworthiness, not covered under any other guideline and that may indicate an emotional, mental, or personality condition, including, but not limited to, irresponsible, violent, self-harm, suicidal, paranoid, manipulative, impulsive, chronic lying, deceitful, exploitative, or bizarre behaviors;

(b) an opinion by a duly qualified mental health professional that the individual has a condition that may impair judgment, stability, reliability, or trustworthiness;

(c) voluntary or involuntary inpatient hospitalization; and

(d) failure to follow a prescribed treatment plan related to a diagnosed psychological/psychiatric condition that may impair judgment, stability, reliability, or trustworthiness, including, but not limited to, failure to take prescribed medication or failure to attend required counseling sessions.

The following mitigating conditions under AG ¶ 29 are potentially applicable:

(a) the identified condition is readily controllable with treatment, and the individual has demonstrated ongoing and consistent compliance with the treatment plan;

(b) the individual has voluntarily entered a counseling or treatment program for a condition that is amenable to treatment, and the individual is currently receiving counseling or treatment with a favorable prognosis by a duly qualified mental health professional;

(c) recent opinion by a duly qualified mental health professional employed by, or acceptable to and approved by, the U.S. Government that an individual's previous condition is under control or in remission, and has a low probability of recurrence or exacerbation;

(d) the past psychological/psychiatric condition was temporary, the situation has been resolved, and the individual no longer shows indications of emotional instability; and

(e) there is no indication of a current problem.

AG ¶¶ 29(a) and (b) are not fully established. Applicant's psychological conditions are controllable with treatment; however, she has not demonstrated ongoing and consistent compliance with her treatment plan, and there is no evidence she has received counseling or treatment since at least May 2023.

AG ¶ 29(c), (d), and (e) are not fully established. There is no evidence of suicidal ideations or of alcohol-related incidents since April 2021. However, in May 2023, a psychologist acceptable to DCSA diagnosed Applicant with alcohol use disorder, severe in partial remission; major depressive disorder, recurrent; and unspecified anxiety disorder. The psychologist noted stressors that led to Applicant's previous alcohol abuse were partially present, that she was not engaged in any formal treatment to support abstinence from alcohol or to reduce her stressors, and that she was not motivated to seek further treatment for her mental health or alcohol uses issues. The psychologist stated Applicant's prognosis was guarded at that time and that she was at risk of relapse for any of the diagnostic conditions noted above.

## **Guideline F: Financial Considerations**

The security concern under this guideline is set out in AG ¶ 18:

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.

This concern is broader than the possibility that a person might knowingly compromise classified or sensitive information to raise money. It encompasses concerns about a person's self-control, judgment, and other qualities essential to protecting classified or sensitive information. A person who is financially irresponsible may also be irresponsible, unconcerned, or negligent in handling and safeguarding classified or sensitive information. See ISCR Case No. 11-05365 at 3 (App. Bd. May 1, 2012).

The record evidence, including Applicant's admissions, establish two disqualifying conditions under this guideline: AG ¶ 19(a) ("inability to satisfy debts") and AG ¶ 19(c) ("a history of not meeting financial obligations"). The following mitigating conditions under AG ¶ 20 are potentially applicable:

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

None of the mitigating conditions apply. Applicant's financial problems are long-standing, ongoing and not incurred under circumstances unlikely to recur. She has taken limited or no action to resolve any of the delinquent debts since at least October 2022. Although her underemployment and forgetfulness are largely beyond her control, her impulse buying and poor financial management are not and she has not provided evidence she acted responsibly under the circumstances, even considering her limited resources. She has not received financial counseling or shown that she has adhered to a good-faith effort to repay her creditors or otherwise resolved her debts. Her financial behavior casts doubt on her current reliability, trustworthiness, and good judgment.

### **Whole-Person Concept**

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

(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.

I have incorporated my comments under Guidelines G, I, and F in my whole-person analysis and applied the adjudicative factors in AG ¶ 2(d). I considered Applicant's education, work history, and honorable military service. She was candid and sincere during the hearing. After weighing the disqualifying and mitigating conditions under Guidelines G, I and F, and evaluating all the evidence in the context of the whole person, I conclude Applicant has not mitigated the security concerns.

This decision should not be construed as a determination that Applicant cannot or will not attain the state of true reform and rehabilitation necessary to be eligible for a security clearance. The determination of an individual's eligibility and suitability for a security clearance is not a once in a lifetime occurrence, but is based on applying the factors, both disqualifying and mitigating, to the evidence presented. Under her current circumstances, a clearance is not warranted. In the future, she may well demonstrate persuasive evidence of her security worthiness.

### **Formal Findings**

I make the following formal findings on the allegations in the SOR:

Paragraph 1, Guideline G (Alcohol Consumption): AGAINST APPLICANT

Subparagraphs 1.a-1.c: Against Applicant

Paragraph 2, Guideline I (Psychological Conditions): AGAINST APPLICANT

Subparagraph 2.a-2.c: Against Applicant

Paragraph 3, Guideline F (Financial Considerations): AGAINST APPLICANT

Subparagraphs 3.a-3.f: Against Applicant

### **Conclusion**

I conclude that it is not clearly consistent with the national security interests of the United States to grant Applicant eligibility for access to classified information. Clearance is denied.

Eric C. Price  
Administrative Judge