



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



In the matter of:

Applicant for Security Clearance

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) ISCR Case No. 25-00080
)
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Appearances

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

11/25/2025

Decision

HARVEY, Mark, Administrative Judge:

Guideline F (financial considerations) security concerns are not mitigated.
Eligibility for access to classified information is denied.

Statement of the Case

On June 28, 2024, Applicant completed an Electronic Questionnaires for Investigations Processing or security clearance application (SCA). (Government Exhibit (GE) 1) On February 19, 2025, the Defense Counterintelligence and Security Agency (DCSA) issued a statement of reasons (SOR) to Applicant under Executive Order (Exec. Or.) 10865, *Safeguarding Classified Information within Industry* (February 20, 1960); Department of Defense (DOD) Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (Directive) (January 2, 1992), as amended; and Security Executive Agent Directive 4, establishing in Appendix A, the *National Security Adjudicative Guidelines for Determining Eligibility for Access to Classified Information or Eligibility to Hold a Sensitive Position* (AGs), effective June 8, 2017. (Hearing Exhibit (HE) 2)

The SOR detailed reasons why the DCSA did not find under the Directive that it is clearly consistent with the interests of national security to grant or continue a security clearance for Applicant and referred the case to an administrative judge to determine

whether a clearance should be granted, continued, denied, or revoked. Specifically, the SOR set forth security concerns arising under Guideline F. (HE 2) On March 13, 2025, Applicant provided his response to the SOR. On June 20, 2025, Department Counsel was ready to proceed. On July 3, 2025, the case was assigned to me.

On July 10, 2025, the Defense Office of Hearings and Appeals (DOHA) issued a notice scheduling the hearing on August 13, 2025. (HE 1) The hearing was held as scheduled using the Microsoft Teams video teleconference system.

During the hearing, Department Counsel offered four exhibits into evidence, Applicant did not provide any exhibits; there were no objections; and all proffered exhibits were admitted into evidence. (Tr. 11-12, 20-21; GE 1-GE 4) On August 25, 2025, DOHA received a copy of the transcript. Applicant provided four exhibits after the hearing, which were admitted into evidence without objection. (Applicant Exhibits (AE) A-AE D) The record closed on October 14, 2025. (Tr. 50, 54, 56)

Some details were excluded to protect Applicant's right to privacy. Specific information is available in the cited exhibits and transcript.

Findings of Fact

In Applicant's SOR response, he denied the SOR allegations in ¶¶ 1.a through 1.f. He also provided explanations and mitigation information. Any admissions in his explanations are accepted as findings of fact.

Applicant is 57 years old, and he is seeking employment with a government contractor. (Tr. 6, 9) In 1986, he received a high school equivalency diploma (GED). (Tr. 6-7) In 1988, Applicant was in boot camp, and he wanted to get out of the Navy and pursue other opportunities. (Tr. 7-8) He said, "they said all you have to do is just say you'll hurt someone or something and then they'll let you out because the military doesn't want any of their property damaged." (Tr. 7) He also said, "I foolishly did that and they gave me an entry-level separation." (Tr. 7-8) In 1998, he received an associate degree in sociology. (Tr. 8-9)

Applicant has been married four times, and he has seven children. (Tr. 22-23) He is currently divorced. (Tr. 50) He is paying \$100 monthly as child support for one of his children. (Tr. 23) He was a sergeant in a sheriff's office from October 2018 to May of 2024. (Tr. 24-25) In 2024, he was unemployed for several months. (GE 4)

Financial Considerations

Applicant's financial problems were initially caused by a loss of income when he had to end his secondary employment. (Tr. 46) He had secondary employment in addition to working for the sheriff's office from May of 2020 to August of 2021. (Tr. 29) He resigned from his secondary employment because of schedule conflicts with his primary employment. (Tr. 27, 30) For his primary employment, he was receiving about \$16 an hour, and for his part-time secondary employment, he was receiving \$33 an hour and

working about 30 hours a week. (Tr. 30) He held additional part-time employments at various times over the last several years. (Tr. 30) He and his spouse also hoped to receive additional income from renting their property. (Tr. 31) Applicant has been working for his current employer for about two weeks, and he is currently being paid \$45 an hour for part-time work. (Tr. 41-42)

Applicant's financial problems were also caused by the loss of his spouse's employment. (Tr. 46) In December of 2023, his spouse had to quit her job as a licensed massage therapist because she needed to care for her 71-year-old sister who was wheelchair bound and required extensive medical care, including dialysis, doctors' appointments, and transportation arrangements. (Tr. 46-47) After caring for her sister, his spouse had medical problems, and she was unable to resume her employment. (Tr. 47)

Applicant's SOR lists six delinquent debts totaling about \$31,000. Three SOR charged-off debts are owed to the same credit union as follows: ¶ 1.a for \$13,459; ¶ 1.b for \$8,447; and ¶ 1.c for \$8,310. (AE A)

SOR ¶¶ 1.a for \$13,459 and 1.b for \$8,447 resulted from car loans that Applicant and his spouse borrowed in 2021. (Tr. 26) The debts became delinquent after Applicant resigned from his secondary employment, and they were unable to afford the payments. (Tr. 27) The two vehicles were repossessed in 2023. (Tr. 32) Applicant made several efforts to obtain return of the vehicles from the creditor or to dispute the debts. (Tr. 32) He said he could not afford the amount of the payments the creditor desired. (Tr. 33-34)

SOR ¶ 1.c for \$8,310 was a loan to pay Applicant's legal fees concerning his child-support obligations. (Tr. 34) He said he telephoned the creditor, and the creditor was unwilling to accept his proposed payment plans. (Tr. 34)

A December 31, 2024 account statement from the credit union for SOR ¶¶ 1.a, 1.b, and 1.c indicates the balance owed on the three debts is \$30,217. (AE A at 81)

Applicant's SOR lists three delinquent debts from creditors other than the credit union in SOR ¶¶ 1.a, 1.b, and 1.c, as follows: ¶ 1.d is a \$1,015 medical debt placed for collection; ¶ 1.e is a \$33 debt placed for collection; and ¶ 1.f is a charged-off debt of unspecified amount. Department Counsel moved to withdraw SOR ¶ 1.f; Applicant did not object; and I granted the motion to withdraw SOR ¶ 1.f. (Tr. 47-48) His most recent payments on any SOR accounts were in late 2023. (Tr. 49)

SOR ¶ 1.d for \$1,015 resulted from a medical test his employer required. (Tr. 35) Applicant's employer's insurance provider failed to pay the medical bill. (Tr. 35) He contacted the creditor, and he provided the insurance company's contact information to the creditor. (Tr. 35) He did not provide any correspondence from or to the creditor seeking resolution of the debt.

SOR ¶ 1.e for \$33 was originally a debt for \$200. (Tr. 36) Applicant said he contacted the creditor, and the creditor was unable to locate the debt. (Tr. 36) This debt

is *de minimis*. In this context, Applicant has made sufficient efforts to mitigate this \$33 debt and supporting documentation is unnecessary.

Applicant described his financial circumstances as follows:

Some arose due to events beyond my control, such as loss of income due to employer's actions or scheduling conflicts, mandatory quarantine protocols and unexpected caregiving activities, responsibilities, excuse me, which temporarily impacted my ability to make timely payments. In other cases, the delays in payment were the result of unintentional oversight on my part. However, it's not willful neglect. In every instance, I have acted in good faith to resolve the matter. I have entered into certain payment plans, implemented budgets, disputed inaccurate inquiries, or entries, established automatic payments, et cetera. My financial situation has since improved and I have put safeguards in place to ensure these issues do not recur. I believe the evidence and testimony will show that I have learned from these experiences, that I've demonstrated integrity and accountability throughout this process, and that I remain a person worthy of trust, reliability and the responsibilities of my position. Thank you for your time and for considering the full context of my situation. (Tr. 18-19)

Applicant said he believed that his former spouse filed all of his federal income tax returns. (Tr. 50-51) After his hearing, Applicant provided his IRS tax transcripts for the last five years. (AE D) His IRS tax transcripts showed fluctuations in his income, which he described as a primary cause of his delinquent debts. (Tr. 51-52)

Applicant's June 28, 2024, SCA asked, "In the last seven (7) years have you failed to file or pay Federal, state or other taxes when required by law or ordinance?" (GE 1 at 34) He responded, "No." *Id.*

The following table is based on Applicant's August 2025 IRS tax transcripts for tax years (TY) 2020 through 2024. (AE D) The adjusted gross income is rounded to the nearest \$100. (AE D) Applicant's TYs 2020, 2021 and 2022 federal income tax returns were married filing jointly; the TY 2023 federal income tax return was not received by the IRS; and his TY 2024 federal income tax return was filed as single. (AE D) The following table reflects the August 2025 IRS federal income tax transcripts.

Tax Year	Date Filed	Adjusted Gross Income	Taxes Owed
2020	July 9, 2021	\$53,300	\$0
2021	Apr. 18, 2022	\$22,500	\$0
2022	Apr. 15, 2023	\$15,000	\$0
2023	No Tax Return Filed	Unknown	Unknown
2024	Apr. 24, 2025	\$25,900	\$1,332

After his hearing, Applicant said he is aware of the \$1,332 federal income tax debt for TY 2024. (AE C) He has not contacted the IRS to establish a payment plan. (AE C) He is “working with a Financial Advisor to resolve this issue.” (AE C) He did not explain why the IRS tax transcript reflects no federal income tax return filed for TY 2023. (AE C)

Character Evidence

In 2023, Applicant was promoted to interim sergeant in the sheriff’s office. (Tr. 46) A captain in the fire department said Applicant is honest, loyal, and responsible. (SOR response) He saved a woman and a child from potential injury while he was at work. *Id.* A family friend who has known Applicant for five years said:

[Applicant] is a compassionate person which is to say, he is not selfish. He strives to improve himself by better understanding himself. His greatest fault may well be his stern self-critique. But we most always appreciate a person who is not satisfied with living on the middle rung of the ladder.

[Applicant] is a devout man and endeavors to raise his family within his understanding of devotion to God and the principles we all strive to achieve. I am not knowledgeable of the position he seeks to obtain, but I am certain [he] will serve conscientiously and with loyalty. (SOR response)

Policies

The U.S. Supreme Court has recognized the substantial discretion of the Executive Branch in regulating access to information pertaining to national security emphasizing, “no 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, *Safeguarding Classified Information within Industry* § 2 (Feb. 20, 1960), as amended.

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, these guidelines are applied 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, 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 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 “in terms of the national interest and shall in no sense be a determination as to the loyalty of the applicant concerned.” See Exec. Or. 10865 § 7. Thus, this decision should not be construed to suggest that it is based on any express or implied determination about applicant’s allegiance, loyalty, or patriotism. It is merely an indication the applicant has not met the strict guidelines the President, Secretary of Defense, and Director of National Intelligence 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 “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. See ISCR Case No. 95-0611 at 2 (App. Bd. May 2, 1996).

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 ultimate burden of demonstrating that it is clearly consistent with the national interest to grant or continue his [or her] security clearance.” ISCR Case No. 01-20700 at 3 (App. Bd. Dec. 19, 2002). The burden of disproving a mitigating condition never shifts to the Government. See ISCR Case No. 02-31154 at 5 (App. Bd. Sep. 22, 2005). “[S]ecurity clearance determinations should err, if they must, on the side of denials.” *Egan*, 484 U.S. at 531; see AG ¶ 2(b).

Analysis

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.

AG ¶ 19 includes 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 Appeal Board explained the scope and rationale for the financial considerations security concern in ISCR Case No. 11-05365 at 3 (App. Bd. May 1, 2012) (citation omitted) as follows:

This concern is broader than the possibility that an applicant might knowingly compromise classified information in order to raise money in satisfaction of his or her debts. Rather, it requires a Judge to examine the totality of an applicant’s financial history and circumstances. The Judge must consider pertinent evidence regarding the applicant’s self-control, judgment, and other qualities essential to protecting the national secrets as well as the vulnerabilities inherent in the circumstances. The Directive presumes a nexus between proven conduct under any of the Guidelines and an applicant’s security eligibility.

In ISCR Case No. 08-12184 at 7 (App. Bd. Jan. 7, 2010), the Appeal Board explained the role of CBRs in financial considerations analysis:

It is well-settled that adverse information from a credit report can normally meet the substantial evidence standard and the government’s obligations under [Directive] ¶ E3.1.14 for pertinent allegations. At that point, the burden shifts to applicant to establish either that [he or] she is not responsible for the debt or that matters in mitigation apply.

(internal citation omitted).

The record establishes the disqualifying conditions in AG ¶¶ 19(a) and 19(c), requiring additional inquiry about the possible applicability of mitigating conditions. Discussion of the disqualifying conditions is contained in the mitigation section, *infra*. The financial considerations mitigating conditions under AG ¶ 20 which may be applicable in this case are as follows:

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

AG ¶ 20(a) does not apply to the SOR debts. "It is also well established that an applicant's ongoing, unpaid debts demonstrate a continuing course of conduct and can be viewed as recent for purposes of the Guideline F mitigating conditions." ISCR 22-02226 at 2 (App. Bd. Oct. 27, 2023) (citing ISCR Case No. 15-06532 at 3 (App. Bd. Feb. 16, 2017)).

Applicant was divorced, underemployed, unemployed, lost part-time employment, and his spouse had medical and employment issues. These circumstances were largely beyond his control. However, "[e]ven if [an applicant's] financial difficulties initially arose, in whole or in part, due to circumstances outside his [or her] control, the [administrative judge] could still consider whether [the applicant] has since acted in a reasonable manner when dealing with those financial difficulties." ISCR Case No. 05-11366 at 4 n.9 (App. Bd. Jan. 12, 2007). The DOHA Appeal Board has said:

[A]n applicant must act responsibly given his or her circumstances and develop a reasonable plan for repayment, accompanied by concomitant conduct even if it may only provide for the payment of debts one at a time. ISCR Case No. 07-06482 at 3 (App. Bd. May 21, 2008). What constitutes responsible behavior depends on the facts of a given case and the fact that an applicant's debts will not be paid off for a long time, in and of itself, may be of limited security concern. ISCR Case No. 09-08462 at 4. Relevant to

the equation is an assessment as to whether an applicant acted responsibly given [his or] her limited resources. See, e.g., ISCR Case No. 08-06567 at 3-4 (App. Bd. Oct. 29, 2009).

ADP Case No. 23-00547 at 3 (App. Bd. Apr. 23, 2024). A component is whether he maintained contact with creditors and attempted to negotiate partial payments to keep debts current. Applicant did not provide correspondence after December 2024 from or to the SOR creditors showing he maintained contact with them. He said he was not making any payments to SOR creditors. His post-hearing information is helpful; however, there is insufficient financial information to establish that he acted responsibly under the circumstances.

Applicant's SOR alleges he has five delinquent debts totaling about \$31,000. "[A] single debt can be sufficient to raise Guideline F security concerns." ISCR Case No. 19-02667 at 3 (App. Bd. Nov. 3, 2021) (citing ISCR Case No. 14-05366 at 3 (App. Bd. Feb. 5, 2016)). "Additionally, a single debt that remains unpaid over a period of years can properly be characterized as a history of not meeting financial obligations." *Id.*

The Appeal Board has previously stated that it is reasonable for a Judge to expect an applicant to present documentation corroborating actions taken to resolve debts. ISCR Case No. 19-03757 at 3 (App. Bd. Aug. 18, 2021) (citing ISCR Case No. 19-01599 at 3 (App. Bd. Jan. 15, 2020)). For the SOR debts, Applicant did not provide documentation after December 2024, when he provided account statements for the debts in SOR ¶¶ 1.a, 1.b, and 1.c (AE A), showing: (1) proof of payments, such as checking account statements, photocopies of checks, or a letter from the creditor proving that he paid or made any payments to the creditors; (2) correspondence to creditors or CBRs showing credible debt disputes indicating he did not believe he was responsible for the debts and why he held such a belief; or (3) evidence of attempts to negotiate payment plans, such as settlement offers or agreements to show that he was attempting to resolve his delinquent debts. Applicant failed to establish mitigation under AG ¶ 20(e) because he did not provide documented proof to substantiate the existence, basis, or the result of any debt disputes.

Applicant's IRS tax transcript for TY 2023 indicates no tax return was filed, and his IRS tax transcript for TY 2024 indicates he owed \$1,332 in delinquent taxes. These issues were not alleged in the SOR. In ISCR Case No. 03-20327 at 4 (App. Bd. Oct. 26, 2006), the Appeal Board listed five circumstances in which conduct not alleged in an SOR may be considered stating:

- (a) to assess an applicant's credibility; (b) to evaluate an applicant's evidence of extenuation, mitigation, or changed circumstances; (c) to consider whether an applicant has demonstrated successful rehabilitation; (d) to decide whether a particular provision of the Adjudicative Guidelines is applicable; or (e) to provide evidence for whole person analysis under Directive Section 6.3.

Id. (citing ISCR Case No. 02-07218 at 3 (App. Bd. Mar. 15, 2004); ISCR Case No. 00-0633 at 3 (App. Bd. Oct. 24, 2003)). See *also* ISCR Case No. 12-09719 at 3 (App. Bd. Apr. 6, 2016) (citations omitted). These non-SOR allegations (federal income tax issues) will be considered in the credibility and mitigation assessments and under the whole-person concept. They will not be considered for disqualification purposes.

None of the mitigating conditions fully apply. “[U]ntil an applicant has a meaningful financial track record, it cannot be said as a matter of law that he has initiated a good-faith effort to repay overdue creditors or otherwise resolved debts. The phrase ‘meaningful track record’ necessarily includes evidence of actual debt reduction through payment on debts.” ISCR Case No. 22-02226 at 2 (App. Bd. Oct. 27, 2023) (citing ISCR Case No. 05-01920 at 5 (App. Bd. Mar. 1, 2007)). There is no documentation establishing that Applicant is working to establish payment plans to address his debts in SOR ¶¶ 1.a through 1.d. While his low income was caused by circumstances beyond his control, he did not provide enough information to establish that he has acted responsibly. I am not confident that he will establish payment plans, pay, or otherwise resolve his SOR debts and maintain his financial responsibility. Financial considerations security concerns are not mitigated.

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(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.

Under AG ¶ 2(c), “[t]he ultimate determination” of whether to grant a security clearance “must be an overall common-sense judgment based upon careful consideration” of the guidelines and the whole-person concept. My comments under Guideline F are incorporated in my whole-person analysis. Some of the factors in AG ¶ 2(d) were addressed under that guideline but some warrant additional comment.

Applicant is 57 years old, and he is seeking employment with a government contractor. In 1986, he received a GED. In 1988, he served in the Navy. In 1998, he received an associate degree in sociology. Applicant has been married four times, and he has seven children. He is currently divorced. He is paying \$100 monthly as child support for one of his children. He was a sergeant in a sheriff’s office from October 2018 to May of 2024. In 2024, he was unemployed for several months.

A captain in the fire department said Applicant is honest, loyal, and responsible. He saved a woman and a child from potential injury while he was at work. A family friend who has known Applicant for five years lauded his compassion, generosity, efforts at self-improvement, devotion, loyalty, and dedication to his family and religion.

The evidence against grant of a security clearance is detailed in the financial considerations analysis section, *supra*, and this evidence is more substantial than the evidence of mitigation at this time. He did not establish that he was unable to make more timely and significant documented progress resolving his SOR debts. The financial evidence, including his federal income tax information, raises unmitigated questions about his reliability, trustworthiness, and ability to protect classified information. See AG ¶ 18.

This decision should not be construed as a determination that Applicant cannot or will not attain the state of reform necessary for award of a security clearance in the future. With more effort towards documented resolution of his debts and maintenance of his financial responsibility, he may well be able to demonstrate persuasive evidence of his security clearance worthiness.

I have carefully applied the law, as set forth in *Egan*, Exec. Or. 10865, the Directive, the AGs, and the Appeal Board's jurisprudence, to the facts and circumstances in the context of the whole person. Applicant failed to mitigate financial considerations security concerns.

Formal Findings

Formal findings For or Against Applicant on the allegations set forth in the SOR, as required by Section E3.1.25 of Enclosure 3 of the Directive, are:

Paragraph 1, Guideline F:	AGAINST APPLICANT
Subparagraphs 1.a through 1.d:	Against Applicant
Subparagraph 1.e:	For Applicant
Subparagraph 1.f:	Withdrawn

Conclusion

I conclude that it is not clearly consistent with the interests of national security to grant or continue Applicant's national security eligibility for access to classified information. Eligibility for access to classified information is denied.

Mark Harvey
Administrative Judge