



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



In the matter of:

Applicant for Security Clearance

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ISCR Case No. 14-01238

Appearances

For Government: Alison O’Connell, Esquire, Department Counsel
For Applicant: *Pro se*

03/27/2015

Decision

GALES, Robert Robinson, Administrative Judge:

Applicant has failed to mitigate the security concerns regarding financial considerations. Eligibility for a security clearance and access to classified information is denied.

Statement of the Case

On March 29, 2013, Applicant applied for a security clearance and submitted an Electronic Questionnaire for Investigations Processing (e-QIP) version of a Security Clearance Application.¹ On May 13, 2014, the Department of Defense (DOD) Consolidated Adjudications Facility - Division A (CAF) issued a Statement of Reasons (SOR) to her, pursuant to Executive Order 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended and modified; DOD Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended and modified (Directive); and the *Adjudicative Guidelines for Determining Eligibility For Access to Classified Information* (December 29, 2005) (AG) applicable to all adjudications and other determinations made under the Directive, effective

¹ Item 5 (e-QIP, dated March 29, 2013).

September 1, 2006. The SOR alleged security concerns under Guideline F (Financial Considerations), and detailed reasons why the DOD CAF was unable to make an affirmative finding under the Directive that it is clearly consistent with the national interest to grant or continue a security clearance for Applicant. The SOR recommended referral to an administrative judge to determine whether a clearance should be granted, continued, denied, or revoked.

Applicant received the SOR on May 29, 2014. In a statement, notarized June 14, 2014, Applicant responded to the SOR allegations and elected to have her case decided on the written record in lieu of a hearing.² A complete copy of the Government's file of relevant material (FORM) was provided to Applicant on September 11, 2014, and she was afforded an opportunity, within a period of 30 days after receipt of the FORM, to file objections and submit material in refutation, extenuation, or mitigation. Applicant received the FORM on September 17, 2014. A response was due on October 17, 2014, but as of March 9, 2015, she had not submitted any response. The case was assigned to me on March 12, 2015. As of the date of this decision, no response had been received.

Findings of Fact

In her Answer to the SOR, Applicant admitted all but one of the factual allegations pertaining to financial considerations in the SOR (¶¶ 1.a. through 1.d., and 1.f. through 1.h.). Applicant's admissions are incorporated herein as findings of fact. After a complete and thorough review of the evidence in the record, and upon due consideration of same, I make the following additional findings of fact:

Applicant is a 30-year-old employee of a defense contractor. She has been serving as an administrative assistant with her current employer since August 2009.³ A May 2002 high school graduate, Applicant attended an online university for seven months in 2009, but did not receive a degree.⁴ She has never served with the U.S. military.⁵ Applicant has held a secret security clearance since 2004 and a top secret security clearance since 2008.⁶ She has never been married.⁷

Financial Considerations

It is unclear when or why Applicant's finances became so unmanageable that she was unable to maintain her monthly payments, resulting in some of her accounts

² Item 4 (Applicant's Answer to the SOR, dated June 14, 2014).

³ Item 5, *supra* note 1, at 11.

⁴ Item 5, *supra* note 1, at 10.

⁵ Item 5, *supra* note 1, at 16.

⁶ Item 5, *supra* note 1, at 27-28.

⁷ Item 5, *supra* note 1, at 18.

becoming delinquent and placed for collection. A review of her August 2006 credit report,⁸ and her April 2013 credit report,⁹ reveals multiple collection accounts, charged-off accounts, judgments, delinquent student loans, and unpaid rent, some of which go as far back as 2005 or 2006.

Applicant's comments made during interviews with investigators from the U.S. Office of Personnel Management (OPM) in 2007¹⁰ and 2013,¹¹ as well as in her Answer to the SOR,¹² present several common themes regarding her delinquent accounts: she was unaware that the accounts were delinquent, because she had not received notices; in those situations where she did receive notices, she did not have the funds to make any payments; her mother was responsible for some of the accounts, about which she had no knowledge or responsibility; when given information regarding specific accounts, Applicant promised to start addressing her delinquent accounts in 2007, and resolve those accounts by October 2013; and again by June 2014; Applicant had entered into repayment arrangements with certain creditors and had either settled the accounts, paid them off, or was making payments, but she offered no documentation to support the existence of agreements or payments. The SOR identified eight purportedly continuing delinquent debts totaling approximately \$17,844 that had been placed for collection, were charged-off, or went to judgment.

(SOR ¶¶ 1.c., 1.e., and 1.f.): Three of the accounts arose from the failure of Applicant and her mother, both co-signers on the leases, to pay rent for apartments in which they resided, but apparently left early. Applicant and her mother resided in one apartment from August 2005 until August 2006 (SOR ¶ 1.f.).¹³ Applicant claimed she was only 18 or 19 at the time, and that she should not have been responsible for the rent, but in reality, she was 21 years old at that time. Applicant claimed she left the apartment early, but that her mother remained. The account was placed for collection for the unpaid balance of \$2,503. Applicant indicated that if her mother failed to resolve the account, Applicant would do so by October 2013. She subsequently contended that her mother had entered into a repayment plan, but she offered no documentation to support that contention.¹⁴ This is a situation where promises were made, but they remained unfulfilled. The account set forth in SOR ¶ 1.f. has not been resolved.

Applicant and her mother resided in another apartment from August 2006 until August 2007 (SOR ¶ 1.c.).¹⁵ Applicant claimed she left the apartment early, but that her

⁸ Item 9 (Combined Experian, TransUnion, and Equifax Credit Report, dated August 23, 2006).

⁹ Item 8 (Combined Experian, TransUnion, and Equifax Credit Report, dated April 23, 2013).

¹⁰ Item 11 (Personal Subject Interview, dated November 27, 2007).

¹¹ Item 10 (Personal Subject Interview, dated September 4, 2013).

¹² Item 4, *supra* note 2.

¹³ Item 5, *supra* 1, at 8-9.

¹⁴ Item 8, *supra* note 9, at 10; Item 10, *supra* note 11, at 4; Item 4, *supra* note 2, at 3.

¹⁵ Item 5, *supra* 1, at 8.

mother remained. The account was placed for collection with the unpaid balance of \$3,482, including unpaid rent of \$1,600 and late fees. Applicant indicated that her mother had entered into a repayment plan, and she offered documentation to support the resolution of the account with a payment of \$4,622.62. The final payment was made on June 11, 2014, nearly one month after the SOR was issued.¹⁶ The account set forth in SOR ¶ 1.c. has been resolved.

Over the years, Applicant and her mother also resided in other apartments. They resided in one from August 2007 until May 2009, another from May 2009 until at least March 2013, and in another in which they presently reside. Applicant also resided for some periods by herself. During one unspecified period before November 2007, while residing in an apartment alone, Applicant routinely fell behind in her rent payments.¹⁷ In January 2007, a judgment in the amount of \$1,033 was obtained against Applicant from an apartment management company (SOR ¶ 1.e.).¹⁸ The creditor listed in Applicant's 2013 credit report was identified by Applicant during her 2013 OPM interview as the management company for one of the apartments in which she and her mother resided, but Applicant could not remember the details of the account, the apartment name, or its location.¹⁹ In her Answer to the SOR, Applicant claimed to be not aware of the account, and noted that it was no longer listed on her credit report.²⁰ There is no evidence that the judgment has been satisfied. The account set forth in SOR ¶ 1.e. has not been resolved.

(SOR ¶ 1.a.): There is a bank credit card which was opened in 2004 with a high credit of \$3,500 that became delinquent in 2006, was placed for collection, charged off in the amount of \$4,547, and then transferred or sold to another lender.²¹ In 2008, the debt purchaser-plaintiff filed suit against Applicant, and in April 2011, a judgment was entered against Applicant in the amount of \$7,139, including \$4,547.25, plus \$2,521.78 in interest, and \$70 in costs.²² A writ of garnishment was issued in October 2012.²³ As of January 2013, there is no evidence of any payments to the plaintiff.²⁴ Applicant initially claimed that her mother opened the account in Applicant's name and listed herself as an authorized user.²⁵ She later acknowledged that both she and her mother

¹⁶ Item 8, *supra* note 9, at 10; Item 10, *supra* note 11, at 4; Item 4, *supra* note 2, at 3; Receipt, dated June 13, 2014, attached to Item 4.

¹⁷ Item 11, *supra* note 10, at 1.

¹⁸ Item 8, *supra* 9, at 6.

¹⁹ Item 10, *supra* note 11, at 3.

²⁰ Item 4, *supra* note 2, at 3.

²¹ Item 9, *supra* note 8, at 3.

²² Item 6 (Court Case Information, downloaded April 30, 2014), at 1.

²³ Item 6, *supra* note 22, at 3-4.

²⁴ Item 6, *supra* note 22, at 4.

routinely used the credit card.²⁶ Applicant stated that she never made any monthly payments on the account and never received any notices of delinquency.²⁷ She claimed to have paid \$1,000 on the garnishment, but she offered no documentation to support that claim.²⁸ This is a situation where promises were made, but they remained unfulfilled. The account has not been resolved.

(SOR ¶ 1.b.): There is a cable account with an unpaid balance of \$288 or \$289 that was placed for collection in July 2011.²⁹ Applicant denied ever receiving any notices of delinquency.³⁰ She contended that she had been making payments on the account, and she claimed that there were only two \$80 payments remaining, but she offered no documentation to support that claim.³¹ This is also a situation where promises were made, but they remained unfulfilled. The account has not been resolved.

(SOR ¶ 1.d.): There is a student loan account in the amount of \$3,500 that was opened in February 2009, remained in a grace period until May 2009, and entered into a repayment period in February 2010. It went into default in November 2010, and as of May 31, 2014, the outstanding principal balance was \$2,079 plus \$8 in interest.³² Applicant claimed to be “unaware of the student loan account until it went into collections,” and received a telephone notification in 2012. She said she made no payments because she did not have the money to do so.³³ She subsequently contended that she was in a repayment plan and is paying \$90 per month, but she offered no documentation to support that contention.³⁴ This is another situation where promises were made, but they remained unfulfilled. The account has not been resolved.

(SOR 1.g.): There is a medical account with an unpaid balance of \$337 that arose when Applicant was seen in the emergency room in 2012. The account was not resolved, and it was placed for collection in August 2012.³⁵ Applicant initially indicated that her insurance should have covered the charges,³⁶ and later changed her position to

²⁵ Item 10, *supra* note 11, at 3.

²⁶ Item 11, *supra* note 10, at 2.

²⁷ Item 10, *supra* note 11, at 3.

²⁸ Item 10, *supra* note 11, at 3.

²⁹ Item 8, *supra* note 9, at 10.

³⁰ Item 10, *supra* note 11, at 5.

³¹ Item 4, *supra* note 2, at 3.

³² National Student Loan Data System (NSLDS) for Students Download, undated), attached to Item 4, *supra* note 2.

³³ Item 10, *supra* note 11, at 3.

³⁴ Item 4, *supra* note 2, at 3.

³⁵ Item 8, *supra* note 9, at 10.

³⁶ Item 10, *supra* note 11, at 4-5.

acknowledge that it had paid the bulk of the charges and that she was responsible for the balance. She again denied ever receiving any collection notices.³⁷ Despite her repeated promises to follow up and pay off the account by October 2013 and again by June 2014, Applicant has failed to submit any documentation to indicate that she has taken any action to resolve the account. The account has not been resolved.

(SOR 1.h.): There is another medical account with an unpaid balance of \$160 that arose when Applicant was involved in an unspecified emergency situation. The account was not resolved, and it was placed for collection in August 2012.³⁸ Despite her repeated promises to resolve the account, Applicant has failed to submit any documentation to indicate that she has taken any action to resolve the account. The account has not been resolved.

As part of her 2007 personal subject interview, Applicant supplied some financial information. She stated she had a monthly net income of \$2,203.70; monthly expenses of \$1,870; and a monthly remainder of \$333.70 available for discretionary savings or spending.³⁹ She failed to submit any more recent financial information. Applicant offered no current evidence to indicate that her financial problems are now under control. There is no evidence that Applicant ever received financial counseling.

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.”⁴⁰ 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. The President has authorized the Secretary of Defense or his designee to grant an applicant eligibility for access to classified information “only upon a finding that it is clearly consistent with the national interest to do so.”⁴¹

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

³⁷ Item 10, *supra* note 11, at 4-5.

³⁸ Item 8, *supra* note 9, at 10; Item 10, *supra* note 11, at 5.

³⁹ Item 11, *supra* note 10, at 3.

⁴⁰ *Department of the Navy v. Egan*, 484 U.S. 518, 528 (1988).

⁴¹ Exec. Or. 10865, *Safeguarding Classified Information within Industry* § 2 (Feb. 20, 1960), as amended and modified.

An administrative judge need not view the guidelines as inflexible, ironclad rules of law. Instead, acknowledging the complexities of human behavior, these guidelines are applied in conjunction with the factors listed in the adjudicative process. The administrative judge's overarching adjudicative goal is a fair, impartial, and commonsense decision. 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 meaningful decision.

In the decision-making process, facts must be established by "substantial evidence."⁴² The Government initially has the burden of producing evidence to establish a potentially disqualifying condition under the Directive, and has the burden of establishing controverted facts alleged in the SOR. Once the Government has produced substantial evidence of a disqualifying condition, under Directive ¶ E3.1.15, the applicant has the burden of persuasion to present evidence in refutation, explanation, extenuation or mitigation, sufficient to overcome the doubts raised by the Government's case. The burden of disproving a mitigating condition never shifts to the Government.⁴³

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 as well. It is because of this special relationship that the Government must be able to repose a high degree of trust and confidence in those 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 as to potential, rather than actual, risk of compromise of classified information. Furthermore, "security clearance determinations should err, if they must, on the side of denials."⁴⁴

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."⁴⁵ Thus, nothing in this decision should be construed to suggest that I have based this decision, in whole or in part, on any express or implied determination as to Applicant's allegiance, loyalty, or patriotism. It is merely an indication the Applicant has or has not met the strict guidelines the President and the Secretary of Defense have established for issuing a clearance. In reaching this decision, I have drawn only those conclusions that are

⁴² "Substantial evidence [is] such relevant evidence as a reasonable mind might accept as adequate to support a conclusion in light of all contrary evidence in the record." ISCR Case No. 04-11463 at 2 (App. Bd. Aug. 4, 2006) (citing Directive ¶ E3.1.32.1). "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).

⁴³ See ISCR Case No. 02-31154 at 5 (App. Bd. Sep. 22, 2005).

⁴⁴ *Egan*, 484 U.S. at 531

⁴⁵ See Exec. Or. 10865 § 7.

reasonable, logical, and based on the evidence contained in the record. Likewise, I have avoided drawing inferences grounded on mere speculation or conjecture.

Analysis

Guideline F, Financial Considerations

The security concern relating to the guideline for Financial Considerations is set out in AG ¶ 18:

Failure or inability 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 information. An individual who is financially overextended is at risk of having to engage in illegal acts to generate funds. . . .

The guideline notes several conditions that could raise security concerns. Under AG ¶ 19(a), an "inability or unwillingness to satisfy debts" is potentially disqualifying. Similarly, under AG ¶ 19(c), a "history of not meeting financial obligations" may raise security concerns. Applicant has had a long-standing problem with her finances which started as early as 2005 or 2006. She found herself with insufficient funds to continue making her routine monthly payments and various accounts became delinquent, were placed for collection, charged-off, or went to judgment. AG ¶¶ 19(a) and 19(c) apply.

The guideline also includes examples of conditions that could mitigate security concerns arising from financial difficulties. Under AG ¶ 20(a), the disqualifying condition may be mitigated where "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." Also, under AG ¶ 20(b), financial security concerns may be mitigated where "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, or a death, divorce or separation), and the individual acted responsibly under the circumstances." Evidence that "the person has received or is receiving counseling for the problem and/or there are clear indications that the problem is being resolved or is under control" is potentially mitigating under AG ¶ 20(c). Similarly, AG ¶ 20(d) applies where the evidence shows "the individual initiated a good-faith effort to repay overdue creditors or otherwise resolve debts."⁴⁶

⁴⁶ The Appeal Board has previously explained what constitutes a good-faith effort to repay overdue creditors or otherwise resolve debts:

In order to qualify for application of [the "good-faith" mitigating condition], an applicant must present evidence showing either a good-faith effort to repay overdue creditors or some other good-faith action aimed at resolving the applicant's debts. The Directive does not define the term 'good-faith.' However, the Board has indicated that the concept of good-faith 'requires a showing that a person acts in a way that shows reasonableness, prudence, honesty, and adherence to duty or obligation.'

AG ¶¶ 20(a), 20(b), and 20(c) do not apply, and 20(d) minimally applies. The nature, frequency, and recency of Applicant's continuing financial difficulties since 2005 or 2006 make it difficult to conclude that it occurred "so long ago" or "was so infrequent." Applicant offered one document which indicated a good-faith effort to resolve only one of her debts and essentially repeatedly ignored all of them until 2014. That inaction continues through today. With respect to the remaining seven debts, she failed to submit any documentation such as receipts, cancelled checks, account records, etc., to support her contentions that her delinquent accounts were either resolved or that repayment arrangements had been agreed to, and payments were being made.

As noted above, Applicant's comments regarding her debts present several common themes: she was unaware that the accounts were delinquent, because she had not received notices; in those situations where she did receive notices, she did not have the funds to make any payments; her mother was responsible for some of the accounts, about which she had no knowledge or responsibility; when given information regarding specific accounts, Applicant promised to start addressing her delinquent accounts in 2007, and resolve those accounts by October 2013; and again by June 2014. Promises were repeatedly made by Applicant, but they have remained unfulfilled.

There is no evidence to indicate that Applicant ever received financial counseling. It is not known what Applicant's current financial resources may be, or if she has any funds remaining at the end of each month for discretionary use or savings. There is no evidence to reflect that Applicant's financial problems are under control. Applicant has not acted responsibly by failing to address her delinquent accounts and by making little, if any, efforts of working with her creditors.⁴⁷ Applicant's actions under the circumstances confronting her cast doubt on her current reliability, trustworthiness, and good judgment.⁴⁸

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):

Accordingly, an applicant must do more than merely show that he or she relied on a legally available option (such as bankruptcy [or statute of limitations]) in order to claim the benefit of [the "good-faith" mitigating condition].

(internal citation and footnote omitted) ISCR Case No. 02-30304 at 3 (App. Bd. Apr. 20, 2004) (quoting ISCR Case No. 99-9020 at 5-6 (App. Bd. June 4, 2001)).

⁴⁷ "Even if Applicant's financial difficulties initially arose, in whole or in part, due to circumstances outside his [or her] control, the Judge could still consider whether 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) (citing ISCR Case No. 99-0462 at 4 (App. Bd. May 25, 2000); ISCR Case No. 99-0012 at 4 (App. Bd. Dec. 1, 1999); ISCR Case No. 03-13096 at 4 (App. Bd. Nov. 29, 2005)). A component is whether he or she maintained contact with creditors and attempted to negotiate partial payments to keep debts current.

⁴⁸ See ISCR Case No. 09-08533 at 3-4 (App. Bd. Oct. 6, 2010).

(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), 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. Moreover, I have evaluated the various aspects of this case in light of the totality of the record evidence and have not merely performed a piecemeal analysis.⁴⁹

There is some evidence in favor of mitigating Applicant's conduct. She has been serving as an administrative assistant with her current employer since August 2009. Applicant has held a secret security clearance since 2004 and a top secret security clearance since 2008, without evidence of any security violations. She has finally resolved one debt.

The disqualifying evidence under the whole-person concept is more substantial. Applicant's repeated skipping from her apartment leases without making her final rent payments, her long-standing failure to repay creditors between 2005 and 2015, or to arrange payment plans reflects traits which raise concerns about her fitness to hold a security clearance. It is not known what Applicant's current financial resources may be, or if she has any funds remaining at the end of each month for discretionary use or savings. Thus, there are no indications that Applicant's financial problems are under control.

Applicant has simply made the assertions that repayment arrangements had been agreed to, or that she was making payments. In the absence of documentation to support her assertions, little weight can be given to those assertions. Promises were repeatedly made by Applicant, but they have remained unfulfilled. Applicant's actions under the circumstances cast doubt on her current reliability, trustworthiness, and good judgment. Considering the relative absence of confirmed debt resolution and elimination efforts, Applicant's financial issues are likely to remain.

The Appeal Board has addressed a key element in the whole-person analysis in financial cases stating:⁵⁰

⁴⁹ See *U.S. v. Bottone*, 365 F.2d 389, 392 (2d Cir. 1966); See also ISCR Case No. 03-22861 at 2-3 (App. Bd. Jun. 2, 2006).

⁵⁰ ISCR Case No. 07-06482 at 2-3 (App. Bd. May 21, 2008) (internal citations omitted).

In evaluating Guideline F cases, the Board has previously noted that the concept of ‘meaningful track record’ necessarily includes evidence of actual debt reduction through payment of debts.’ However, an applicant is not required, as a matter of law, to establish that he [or she] has paid off each and every debt listed in the SOR. All that is required is that an applicant demonstrate that he [or she] has ‘. . . established a plan to resolve his [or her] 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 [or her] actions in evaluating the extent to which that applicant’s plan for the reduction of his outstanding indebtedness is credible and realistic. See Directive ¶ E2.2(a) (‘Available, reliable information about the person, past and present, favorable and unfavorable, should be considered in reaching a determination.’) 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 payment of such debts one at a time. Likewise, there is no requirement that the first debts actually paid in furtherance of a reasonable debt plan be the ones listed in the SOR.

Applicant has demonstrated an essentially negative track record of debt reduction and elimination efforts, generally ignoring her debts. Overall, the evidence leaves me with questions and doubts as to Applicant’s eligibility and suitability for a security clearance. For all of these reasons, I conclude Applicant has failed to mitigate the security concerns arising from her financial considerations. See AG ¶ 2(a)(1) through AG ¶ 2(a)(9).

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
Subparagraph 1.a:	Against Applicant
Subparagraph 1.b:	Against Applicant
Subparagraph 1.c:	For Applicant
Subparagraph 1.d:	Against Applicant
Subparagraph 1.e:	Against Applicant
Subparagraph 1.f:	Against Applicant
Subparagraph 1.g:	Against Applicant
Subparagraph 1.h:	Against Applicant

Conclusion

In light of all of the circumstances presented by the record in this case, it is not clearly consistent with the national interest to grant Applicant eligibility for a security clearance. Eligibility for access to classified information is denied.

ROBERT ROBINSON GALES
Administrative Judge