



ISCR Case No. 15-05244

Applicant for Security Clearance

For Government: Bryan J. Olmos Esq., Department Counsel
For Applicant: *Pro se*

01/19/2017

Decision

On March 25, 2016, the Department of Defense (DOD) issued a Statement of Reasons (SOR) to Applicant detailing security concerns under Guideline F, financial considerations. The action was taken under Executive Order (EO) 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended; DOD Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the adjudicative guidelines (AG) implemented by the DOD on September 1, 2006.

Applicant's finances were adversely affected by medical issues, unemployment, underemployment, and being a single parent. The Statement of Reasons alleges 2 wage garnishments totaling \$23,939 for defaulted student loans, 13 medical debts, a

\$757 judgment, 2 telecommunications debts totaling \$229, and about \$10,000 owed on the loan for a repossessed car. Applicant admitted responsibility for all the debts.

The wage garnishments of 25% of her income prevented Applicant from paying her other debts, but she resisted seeking an amendment to the garnishments because she knew the forced payments would reduce her debts quickly. She planned to pay her other debts after the garnishments were lifted. From December 2015 through December 9, 2016, her wages were garnished \$9,659. One garnishment was released because the loan was paid. Applicant appealed the second garnishment, and it was either lowered or released. Applicant credibly testified that she will use the freed-up income to pay her debts. Based on the record evidence as a whole, I conclude that the security concerns are mitigated under the following mitigating conditions: AG ¶¶ 20(b) and 20(c).

The concerns over Applicant's history of financial problems do not create doubt about her current reliability, trustworthiness, good judgment, and ability to protect classified information. In reaching this conclusion, I weighed the evidence as a whole and considered if the favorable evidence outweighed the unfavorable evidence. I also gave due consideration to the whole-person concept. Accordingly, I conclude that she met her ultimate burden of persuasion to show that it is clearly consistent with the national interest to grant her eligibility for access to classified information. This case is decided for Applicant.

Edward W. Loughran
Administrative Judge