



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



In the matter of:

Applicant for Security Clearance

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ISCR Case No. 15-08785

**Appearances**

For Government: Jeff A. Nagel, Esq., Department Counsel

For Applicant: *Pro se*

12/01/2016

**Decision**

LOUGHRAN, Edward W., Administrative Judge:

On May 22, 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 responded to the SOR on June 9, 2016, and requested a hearing before an administrative judge. The case was assigned to me on August 12, 2016. The hearing was held as scheduled on November 15, 2016. On November 28, 2016, I proposed that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

Applicant's husband passed away in 2008, and she lost her job in 2009. She accrued ten unpaid debts totaling about \$15,470. She paid, settled, made payment plans for, or otherwise resolved most of the debts alleged in the SOR. She has a plan to resolve her financial problems, and she has taken significant action to implement that

plan. Based on the record evidence as a whole, I conclude that the security concerns are mitigated under the following mitigating conditions: AG ¶¶ 20(a), 20(b), 20(c), 20(d), and 20(e).

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.

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Edward W. Loughran  
Administrative Judge