



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



In the matter of:

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ISCR Case No. 17-02524

Applicant for Security Clearance

Appearances

For Government: Tovah Minster, Esq., Department Counsel

For Applicant: *Pro se*

08/28/2018

Decision

Curry, Marc E., Administrative Judge:

On September 26, 2017 the Department of Defense Consolidated Adjudications Facility (DOD CAF) issued a Statement of Reasons (SOR) to Applicant, alleging several delinquent debts and explaining why they generate security concerns under Guideline F, financial considerations. The DOD CAF took the action 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 *National Security Adjudicative Guidelines* (AG) effective for any adjudication made on or after June 8, 2017.

Applicant answered the SOR on October 17, 2017, admitting all of the allegations and requesting a hearing. The case was assigned to me on May 10, 2018. On June 5, 2018, the Defense Office of Hearings and Appeals issued a notice of hearing, scheduling Applicant's case for July 10, 2018. The hearing was held as scheduled. I considered Applicant's testimony, and I received five Government exhibits (GE 1 – GE 5), and 18 Applicant exhibits (AE A-AE R).

I received the transcript on July 19, 2018. On August 16, 2018, after reviewing the transcript and the exhibits, I notified Department Counsel of my intention to issue a

summary disposition, granting Applicant's security clearance. On August 21, 2018, Department Counsel informed me that she had no objection.

Applicant is a 28-year-old single woman with one child, age eight. Since 2015, she has been working for a defense contractor as a secretary. She had her child shortly after finishing high school. The child's father failed to pay child support. Unable to complete college and with no quality employment prospects, Applicant struggled to make ends meet, working menial jobs while raising her child. Consequently, she fell behind on her debts, incurring approximately \$32,000 in delinquencies, and triggering the application of AG ¶ 19(a) and AG ¶ 19(c).

Applicant has been gradually paying her delinquent debts since gaining the secretarial job in 2015. After years of attempting to persuade her ex-boyfriend to pay child support, she sued him, successfully obtaining a \$23,000 judgment in April 2018. Her ex-boyfriend paid the judgment, as ordered. (AE F) Using this money, Applicant satisfied all of the debts in their entirety, except subparagraph 1.i, a student loan that she is satisfying through a payment plan. She has retained a credit counselor to help manage her finances and ensure that her financial problems do not recur.

I conclude that the mitigating conditions set forth in AG ¶¶ 20(b), 20(c), and 20(e) apply. Applicant has mitigated the security concern.

Marc E. Curry
Administrative Judge