



ISCR Case No. 17-04000

Applicant for Security Clearance

Appearances

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

For Applicant: *Pro se*

08/24/2018

Decision

LOUGHRAN, Edward W., Administrative Judge:

On January 29, 2018, the Department of Defense (DOD) issued a Statement of Reasons (SOR) to Applicant detailing security concerns under Guideline F, financial considerations.¹ Applicant responded to the SOR on March 6, 2018, and requested a hearing before an administrative judge. The case was assigned to me on May 8, 2018. The hearing was held as scheduled on July 9, 2018. On August 21, 2018, I proposed to the parties that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

Applicant is a 34-year-old employee of a defense contractor. He served on active duty in the U.S. military from 2005 until he was medically retired with an honorable discharge in 2010. His financial problems were caused by periods of unemployment, two divorces, a costly custody battle over his child, and his custody of his child without the benefit of child support from his ex-wife.

¹ This case is adjudicated 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, which became effective on June 8, 2017.

Applicant started resolving his financial problems after he was hired by his current employer in 2017. He paid several debts before the SOR was issued. He established a plan to resolve his financial problems, and he took action to implement that plan. He paid, settled, or otherwise resolved six of the seven debts in the SOR. The only unresolved debt is \$12,006 owed for the deficiency on an auto loan after the vehicle was repossessed. He called the creditor but was told they no longer had a record of the debt. He credibly testified that he will resolve that debt if the creditor accepts payments. 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), and 20(d).

The concerns over Applicant's history of financial problems do not create doubt about his 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 he met his ultimate burden of persuasion to show that it is clearly consistent with the national interest to grant him eligibility for access to classified information. This case is decided for Applicant.

Edward W. Loughran
Administrative Judge