



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



In the matter of:)
)
) ISCR Case No. 18-00433
)
Applicant for Security Clearance)

Appearances

For Government: Michelle P. Tilford, Esq., Department Counsel
For Applicant: *Pro se*

09/27/2018

Decision

LOUGHRAN, Edward W., Administrative Judge:

On February 23, 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 28, 2018, and requested a hearing before an administrative judge. The case was assigned to me on July 26, 2018. The hearing was held as scheduled on August 16, 2018. On September 20, 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 36-year-old employee of a defense contractor. She has a bachelor's degree that was awarded in 2005, a master's degree that was awarded in 2010, and additional post-graduate studies. Her financial problems were caused by periods of unemployment and underemployment, and medical bills incurred when she did not have health insurance.

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.

The Statement of Reasons (SOR) alleges four defaulted student loans, five delinquent medical debts, and a \$410 debt to a fitness center. Applicant started resolving her financial problems after she was hired by a defense contractor in 2017. She paid the fitness center; the student loans have been rehabilitated, are in good standing, and are being paid; and she paid four of the five medical debts and is in the process of paying the fifth. 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 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