

Sample Military SOR

STATEMENT OF REASONS (SOR) FOR 1LT BETTY D. BOOP, 987-65-4321

The information listed below was derived from the documents listed at the end of this attachment (Attachment 1, Statement of Reasons). Each item of disqualifying information falls under one or more of the security guidelines listed below.

GUIDELINE F: Financial Considerations

Available information shows issues of Financial Considerations on your part.

Failure to live within one's means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which can raise questions about an individual's reliability, trustworthiness, and ability to protect classified or sensitive information. An individual who is financially overextended is at greater risk of having to engage in illegal or otherwise questionable acts to generate funds. Affluence that cannot be explained by known sources of income is also a security concern insofar as it may result from criminal activity, including espionage.

Per the Adjudicative Guidelines, conditions that could raise a security concern and may be disqualifying include:

Your credit bureau report, obtained by the DoD CAF on July 19, 2022 revealed the following information:

You are indebted to ALLEGIANCE C for an account placed for collection in the approximate amount of \$5,824.00. As of the date of this Statement of Reasons, the account remains delinquent.

You are indebted to MIDLAND FUNDING for an account placed for collection by CITIBANK N.A. in the approximate amount of \$2,548.00. As of the date of this Statement of Reasons, the account remains delinquent.

You are indebted to KEYBANK NA #1111 on an account that has been charged off in the approximate amount of \$15,588.00. As of the date of this Statement of Reasons, the account remains delinquent.

During your interview with a DCSA investigator on October 4, 2022, you stated that the listed accounts above were due to debts that remained from your January 2020 divorce. You claimed you had to retain a new attorney and pay a retainer fee multiple times for the litigation. As a result of the divorce, you were ordered to pay child support. You said that since that time, you have made some progress in starting a solid consolidation of these debts and that you would resolve these debts in the near future. On your SF86, dated July 7, 2022 you listed a 6 to 10 trip to Aruba in July 2020 for tourism and a 11 to 20 day trip to Spain in June 2022 for tourism. As of the date of this Statement of Reasons, there is no official documentation of proof of any resolution to these debts.

Your inability or unwillingness to satisfy your financial obligations, detailed above, indicates poor self-control, lack of judgment, or an unwillingness to abide by rules and regulations. This behavior raises questions about your reliability, trustworthiness, and ability to protect classified or sensitive information. Therefore, your financial situation is a security concern. (Guideline F, Attachment 6)

List of Pertinent Documents

Defense Counterintelligence and Security Agency, Tier 5 Reinvestigation, case #2022999999, October 13, 2022.

c. You are indebted to PLAZA SERVIC on an account (# [REDACTED]) placed for collection by [REDACTED] in the approximate amount of \$ [REDACTED]. As of the date of this Statement of Reasons, the account remains delinquent.

d. You are indebted to PLAZA SERVIC on an account (# [REDACTED]) placed for collection by [REDACTED] in the approximate amount of \$ [REDACTED]. As of the date of this Statement of Reasons, the account remains delinquent.

2. Guideline E: Conduct involving questionable judgment, lack of candor, dishonesty, or unwillingness to comply with rules and regulations can raise questions about an individual's reliability, trustworthiness, and ability to protect classified or sensitive information. Of special interest is any failure to cooperate or provide truthful and candid answers during national security investigative or adjudicative processes. The following will normally result in an unfavorable national security eligibility determination, security clearance action, or cancellation of further processing for national security eligibility. Available information raising this concern shows that:

a. You falsified material facts on an Electronic Questionnaires for Investigations Processing (e-QIP), executed by you on or about [REDACTED] 2024, in response to "Section 26 - Financial Record Delinquency Involving Routine Accounts Other than previously listed, have any of the following happened? • In the past seven (7) years, you had bills or debts turned over to a collection agency? [and] • In the past seven (7) years, you had any account or credit card suspended, charged off, or cancelled for failing to pay as agreed? (Include financial obligations for which you were the sole debtor, as well as those for which you were a cosigner or guarantor)." You answered "No" to both questions, and thereby deliberately failed to disclose those delinquent debts as set forth in subparagraph 1.a. through 1.d., above..

The Adjudicative Guidelines cited above were made applicable to all executive branch agencies by the Security Executive Agent on December 10, 2016, and are effective for all adjudications to determine eligibility for access to classified information or eligibility to hold a sensitive position, effective June 8, 2017. A copy of DoD Directive 5220.6 is contained in this package and the Guidelines can be found at Enclosure 2 of the Directive.

[REDACTED]
[REDACTED]
Division Chief
DCSA AVS