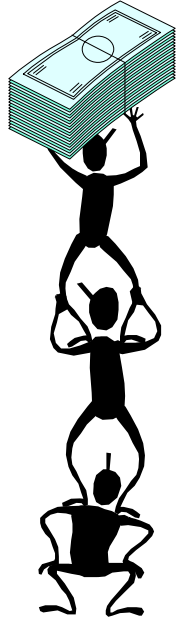


FOOD FOR THOUGHT FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

YOUR SECURITY CLEARANCE IN...
TODAY'S TIMES OF FINANCIAL INSTABILITY!



If I am having financial problems because of today's economy, will getting behind in my bills or mortgage, having to file for bankruptcy or having a lowered Credit Score put my DEA Security Clearance or job at risk in any way?

The answer comes from the Office of Security Programs at DEA Headquarters and OPM...

All DEA Security Clearances are addressed on a case-by-case basis, but there are some general things that can be said on this issue. Financial indebtedness, to include unpaid bills, getting behind in one's mortgage and even bankruptcy would "never automatically" cause the DEA to cancel an individual's Security Clearance or employment. Despite having financial problems, so long as an individual is making a sincere "good faith effort" to resolve "reasonable indebtedness" and shows "progress toward that goal", their security-worthiness is generally not in jeopardy.

The "reasonability" of indebtedness is determined by how large (excessive) a debt is (compared to income) and how it was acquired (bad luck vs. repeated irresponsibility). Having an excessive level of debt as measured by one's "debt to income ratio" is an immediate flag. In general, the more income one has, the more debt they can safely manage. However, it is the view of OPM that "excessive indebtedness" increases the temptation to commit unethical or illegal acts in order to obtain funds to pay off debts.

Of equal importance to the size of one's debt (compared to income) is how the debt was acquired. Activities such as compulsive gambling and illegal financial practices (whether to acquire income or retire debt) will almost always draw scrutiny. Debt that is caused by financial irresponsibility that was within the individual's control (particularly if it persisted over time and in differing circumstances) reflects negatively on security-worthiness and will be reviewed. If debt occurs due to factors beyond an individual's control (such as the economy), OPM and DEA Security Programs will attempt to make allowances for that fact in their security assessment.

"Progress toward retiring one's debt" usually means having a repayment plan in place (such as bankruptcy or debt consolidation) often with the help of a third party (such as Consumer Credit Counseling). If the person is responding to the debt in a "reasonable way" by making such efforts, the significance of the debt in the Clearance process is greatly reduced.

Another common concern is that a low Credit Score will cause a Security Clearance to be revoked or not renewed. According to OPM, Credit Scores are “not a factor” in Security Clearance assessments. Because so many other events (current and historic) and subjective sources of information can adversely affect these scores, they are considered unreliable for assessing personal reliability.

In short, DEA’s Office of Security Programs will work closely with all of the Agency’s Security Clearance holders to assure that no one is penalized because of the recent negative changes in our economy. However, all employees should be aware that repeated instances of bad financial judgment, indebtedness in excess of income and financial activities of questionable ethics or legality will be evaluated and could affect one’s Security Clearance.

HERE'S TWO THINGS YOU CAN DO RIGHT NOW!!!

FIRST: Use DEA's Free LifeCare Program To Find Even More Suggestions and Resources for Dealing With Financial Concerns...

- Get tips to help you manage money
- Find out how you can stick to a realistic budget with free guides, helpful tips, and interactive calculators
- Learn how to cope with stress and worry associated with the economy
- Log on to find helpful articles on money management and budgeting
- Call for personalized referrals to financial planners and other useful resources
- Get free consultations with a Financial Counselor and advice on budget preparation and financial planning

Log on to www.lifecare.com and enter Screen Name: usdoj and Password: dea (case sensitive). For assistance logging on, contact the Help Desk at 1-888-604-9565. Or call 800-873-4636 (or 800-873-1322 for TTY/TDD service) to discuss your needs with a LifeCare specialist 24 hours a day.

SECOND: You can call DEA's Employee Assistance Program for Free, Confidential Counseling or Consultation...

The EAP is prepared to assist with almost any type of problem (or question) that you or a member of your family might have. We can help you clarify sources of personal distress, find solutions that reduce or resolve problems or identify specialized sources of assistance when problems are beyond the scope of our in-house expertise. Free, confidential EAP counseling is available to DEA employees and families almost everywhere in the U.S., Alaska, Hawaii & Caribbean.

Have more questions? Visit The EAP's website on WebSter simply clicking on the EAP logo or on the Internet at www.dea.gov., Programs and Operations, Employee Assistance Program. We're also available 24 hours-a-day call by calling 1-800-275-7460.



THE DEA EMPLOYEE ASSISTANCE PROGRAM
(800) 275-7460