

# From Couch to SCIF

Your complete guide to understanding security clearances and starting your cleared career

**SecureJobs.com**

Your guide to security clearance careers

## What's Inside

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**Chapter 1:** Security Clearance Levels Explained

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**Chapter 2:** How to Get a Security Clearance

---

**Chapter 3:** How Investigations Work

---

**Chapter 4:** Common Myths Debunked

---

**Chapter 5:** What Can Disqualify You

---

**Chapter 6:** Timeline Expectations

---

**Chapter 7:** Frequently Asked Questions

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# Chapter 1: Security Clearance Levels Explained

A security clearance is a determination by the U.S. government that you are eligible to access classified national security information. The level of clearance you need depends on the sensitivity of the information you'll handle.

## The Three Main Levels

### Confidential

The lowest level of security clearance. Grants access to information that could cause "damage" to national security if disclosed. Requires a background investigation covering the past 7 years. Relatively uncommon - most cleared positions require Secret or higher.

### Secret

The most common clearance level. Grants access to information that could cause "serious damage" to national security if disclosed. Requires a background investigation typically covering 10 years. Used for most defense contractor and military positions.

### Top Secret

The highest standard clearance level. Grants access to information that could cause "exceptionally grave damage" to national security if disclosed. Requires a Single Scope Background Investigation (SSBI) with extensive field work, personal interviews, and deep financial review.

## Beyond Top Secret: SCI Access

Sensitive Compartmented Information (SCI) is not a clearance level - it's an access category. SCI covers intelligence sources and methods that require additional protection beyond standard classification levels.

When you see "TS/SCI" in job postings, it means the position requires:

- Top Secret clearance as a baseline
- Additional SCI access approval
- Work in approved secure facilities (SCIFs)

#### **Key Point**

Your clearance level is determined by the position, not by you. Employers sponsor you for the level their contract requires.

# Chapter 2: How to Get a Security Clearance

You cannot apply for a security clearance on your own. The process always starts with a job that requires one.

## Step 1: Get Sponsored

A government agency or cleared contractor must sponsor your clearance. This typically happens when you:

- Accept a job offer contingent on clearance
- Receive a conditional offer from a federal agency
- Are selected for a military position requiring clearance

## Step 2: Complete the SF-86

The Standard Form 86 (SF-86) is a detailed questionnaire covering your background. You'll provide information about:

- Residences for the past 10 years
- Employment history
- Education
- Foreign contacts and travel
- Financial history
- Criminal history
- Drug and alcohol use
- Mental health (limited questions)

**Critical:** Be completely honest on your SF-86. Lying is a federal crime and will almost certainly result in denial. The investigation will uncover inconsistencies.

## Step 3: Background Investigation

Investigators verify your SF-86 information through:

- Database checks (criminal, financial, court records)
- Employment and education verification
- Reference interviews
- Personal subject interview (for TS)
- Neighbor and coworker interviews (for TS)

## Step 4: Adjudication

An adjudicator reviews your investigation results and makes a decision using the "whole person" concept. They consider the totality of your background, not isolated incidents.

## Step 5: Notification

If approved, you'll be notified through your sponsor. If issues arise, you may be asked for additional information or given the opportunity to respond to concerns.

# Chapter 3: How Investigations Work

The Defense Counterintelligence and Security Agency (DCSA) conducts most background investigations for DoD and contractor clearances.

## What Investigators Check

Category	What They Look For
Criminal Records	Federal, state, and local criminal history
Financial	Credit report, bankruptcies, tax issues, liens
Employment	Verification of dates, titles, reasons for leaving
Education	Degrees, attendance dates, credentials claimed
References	Character, reliability, foreign contacts
Residences	Where you've lived, neighbor interviews (TS)

## The 13 Adjudicative Guidelines

Adjudicators evaluate your background against these 13 criteria:

1. Allegiance to the United States
2. Foreign influence
3. Foreign preference
4. Sexual behavior
5. Personal conduct
6. Financial considerations
7. Alcohol consumption

8. Drug involvement
9. Psychological conditions
10. Criminal conduct
11. Handling protected information
12. Outside activities
13. Use of information technology

**Remember:** Issues in any category are evaluated in context. A single concern rarely results in denial if you've demonstrated rehabilitation and honesty.



# Chapter 4: Common Myths Debunked

## Myth: Any Past Mistake Disqualifies You

**Reality:** The "whole person" concept means adjudicators look at your complete background. Past mistakes can be mitigated by time, rehabilitation, and changed circumstances.

## Myth: Mental Health Treatment Disqualifies You

**Reality:** Seeking mental health help is viewed as good judgment, not a red flag. Over 99% of federal employees with psychological conditions retain their clearances. Most counseling doesn't even need to be disclosed.

## Myth: Having Debt Means Automatic Denial

**Reality:** Most Americans have debt. What matters is how you manage it. A mortgage, student loans, and reasonable debt with a payment plan are not disqualifying.

## Myth: Foreign Family Disqualifies You

**Reality:** Naturalized citizens hold the highest clearances. Having foreign relatives is common and not automatically disqualifying. The question is whether those relationships create undue influence or vulnerability.

## Myth: Past Drug Use Always Disqualifies You

**Reality:** Past marijuana use is "relevant but not determinative." Experimental use years ago is viewed differently than recent, regular use. Lying about it is worse than the use itself.

## **Myth: You Need a Perfect Background**

**Reality:** Perfect people don't exist. The process evaluates honesty, judgment, reliability, and vulnerability to coercion - not perfection.

## **Myth: You Can Buy or Speed Up a Clearance**

**Reality:** No private company can grant clearances or guarantee approval. Be wary of any service claiming otherwise.

# Chapter 5: What Can Disqualify You

While there are no automatic disqualifiers, some issues carry more weight than others.

## Most Common Denial Reasons

### 1. Financial Problems

The leading cause of denials. Concerns include:

- Failure to pay federal/state taxes
- Large unexplained debt with no plan
- Gambling problems affecting finances
- Living significantly beyond your means

### 2. Dishonesty

Lying on your SF-86 or during the investigation is often worse than the underlying issue. The cover-up kills more clearances than the original concern.

### 3. Foreign Influence

Close ties to foreign nationals, especially from sensitive countries, receive careful scrutiny. The concern is vulnerability to coercion or divided loyalties.

### 4. Criminal Conduct

Recent, serious, or repeated criminal activity is concerning. However, people with criminal records do obtain clearances - context matters.

### 5. Current Drug Use

Any illegal drug use while holding a clearance or during the application process is highly problematic. Marijuana remains illegal under federal law regardless of state status.

## What Helps Mitigate Concerns

- **Time:** Older issues carry less weight
- **Rehabilitation:** Evidence of change and growth
- **Honesty:** Full disclosure and taking responsibility
- **Context:** Circumstances that explain the situation
- **Pattern:** Isolated incident vs. repeated behavior

# Chapter 6: Timeline Expectations

Clearance timelines vary significantly based on backlog, investigation complexity, and your background.

## Average Processing Times

Clearance Level	Typical Timeline
Secret	2-6 months
Top Secret	4-12 months
TS/SCI	6-18 months

## Factors That Extend Timelines

- Extensive foreign travel or contacts
- Multiple residences or jobs
- Issues requiring additional investigation
- Difficulty contacting references
- Incomplete SF-86 submissions

## What You Can Do

- Complete your SF-86 accurately the first time
- Gather documentation before you start (addresses, dates, contact info)
- Alert your references that they may be contacted
- Respond promptly to any requests for information
- Be patient - the process takes time

## **Interim Clearances**

Some positions may grant interim clearances while your full investigation proceeds. This allows you to start work earlier, though with some access limitations.

# Chapter 7: Frequently Asked Questions

## **Can I apply for a clearance on my own?**

No. You must be sponsored by a government agency or cleared contractor for a specific position.

## **Do clearances transfer between jobs?**

Yes, with conditions. If you take a new cleared position within about two years, your clearance can usually be transferred or reinstated without a new investigation. This is called reciprocity.

## **How long does a clearance last?**

Clearances require periodic reinvestigation: every 10 years for Secret, every 5 years for Top Secret. Continuous vetting programs are replacing periodic reinvestigations.

## **Will my social media be checked?**

Investigators may review publicly available information, including social media. They're looking for concerning behavior, not political opinions.

## **Can I be denied for bad credit?**

Bad credit alone isn't disqualifying. The concern is financial irresponsibility or vulnerability to coercion. Having a plan to address debt helps significantly.

## **What if I was denied?**

You can appeal the decision or address the concerns and reapply later. Many people who were initially denied eventually receive clearances after addressing the issues.

## **Can I work at a secure facility without a clearance?**

Sometimes. Uncleared personnel may be permitted access when escorted by someone with appropriate clearance. However, access will be restricted.

## **Ready to Start Your Cleared Career?**

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