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SECURITY CLEARANCES

A Complete Guide for Federal Candidates & Cleared Professionals

UPDATED MAY 2026 • VERSION 2.0

Security clearances are the entry pass to federal classified work — but the rules, systems, and timelines have changed substantially under **Trusted Workforce 2.0**. This guide is a plain-English baseline covering clearance levels, investigation tiers, the application and adjudication process, public trust positions, and how continuous vetting is reshaping the way clearances are maintained.

WHAT'S NEW IN 2026

- **Trusted Workforce 2.0 (TW 2.0)** Periodic reinvestigations are being eliminated. Continuous Vetting (CV) — automated, ongoing record checks — is the new standard. The old “TS every 5 / Secret every 10 / Confidential every 15” cycle no longer drives reinvestigations.
- **DISS to NBIS Transition** The National Background Investigation Services (NBIS) is gradually replacing DISS, e-QIP, and JPAS as the federal end-to-end vetting system. eApp has already replaced e-QIP for the SF-86. Full NBIS deployment is currently projected by FY2028.
- **Investigation Tiers Are Consolidating** DCSA is transitioning from the legacy 5-tier framework (T1–T5) to a streamlined 3-tier model (Low / Moderate / High). Both currently coexist; legacy products are being phased out over the next several years.
- **Continuous Vetting Enrollment** DoD completed the transition to CV in 2021. Federal agencies were required to enroll Non-Sensitive Public Trust personnel into CV by September 30, 2025.

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01 • CLEARANCE LEVELS & DESIGNATIONS

A security clearance authorizes access to classified information based on the potential damage to national security from unauthorized disclosure. The three core clearance levels are set by Executive Order 13526; additional designations layer on top for compartmented or special-access information.

National Security Clearances

- **CONFIDENTIAL** — Unauthorized disclosure could cause *damage* to national security. Granted via a Tier 3 investigation; least common at federal level.
- **SECRET** — Unauthorized disclosure could cause *serious damage* to national security. Granted via a Tier 3 (T3) investigation. The most common cleared role in industry.
- **TOP SECRET (TS)** — Unauthorized disclosure could cause *exceptionally grave damage* to national security. Granted via a Tier 5 (T5) investigation.

Layered Designations

- **SCI — Sensitive Compartmented Information** Not a separate clearance level. An access designation that sits on top of TS, controlling intelligence-sourced or methods-sensitive information. Same T5 investigation; additional adjudication and often a polygraph (CI Poly or Full-Scope/FSP) depending on the sponsoring agency.
- **SAP — Special Access Programs** Programs with controls beyond standard classification. Access is granted on a strict need-to-know basis after additional vetting and program briefings.
- **DOE Q & L Clearances** Department of Energy clearances for access to Restricted Data and other nuclear-related information. Q is roughly equivalent to TS; L is roughly equivalent to Secret.

02 • INVESTIGATION TIERS (LEGACY & CURRENT)

The federal government is currently transitioning from a 5-tier investigation framework (T1–T5) to a streamlined 3-tier model (Low / Moderate / High) under Trusted Workforce 2.0. Both models coexist today; legacy products are being phased out over the next several years.

Legacy 5-Tier Framework (Still in Use)

- **TIER 1 (T1)** Non-Sensitive, Low-Risk Public Trust positions — basic National Agency Checks and credit checks.
- **TIER 2 (T2)** Moderate-Risk Public Trust positions — employment, education, references, financial review.
- **TIER 3 (T3)** Non-Critical Sensitive — supports Confidential and Secret clearances. National Agency Checks, financial and criminal record review, employment verification.
- **TIER 4 (T4)** High-Risk Public Trust — full Background Investigation, similar in scope to clearance investigations but without the national-security focus.
- **TIER 5 (T5)** Critical and Special Sensitive — supports Top Secret, SCI, and SAP access. Formerly the SSBI (Single Scope Background Investigation). Includes detailed personal, professional, and financial review plus subject and reference interviews.

New 3-Tier Framework (Under TW 2.0)

- **LOW TIER** Consolidates legacy T1 and certain low-risk reviews. FY 2026 DCSA standard rate: roughly \$356.
- **MODERATE TIER** Consolidates T2 and T3. FY 2026 DCSA standard rate: roughly \$1,081.
- **HIGH TIER** Consolidates T4 and T5. FY 2026 DCSA standard rate: roughly \$6,155 (varies by product and add-ons).

Important: Investigation costs are paid by the sponsoring agency or employer through the DCSA Working Capital Fund. The applicant pays nothing — ever.

03 • THE CLEARANCE PROCESS TODAY

The clearance process has four phases under TW 2.0. The biggest change from the legacy model: once eligibility is granted, you stay enrolled in Continuous Vetting rather than waiting years for a periodic reinvestigation.

Phase 1 — Sponsorship

A clearance can only be initiated by a sponsoring federal agency or cleared employer with a contractual need. You cannot apply for a clearance on your own; there is no “self-sponsor” path. Loss of sponsorship without transfer to another sponsor will eventually result in clearance termination.

Phase 2 — Application (SF-86 → eApp → PVQ)

The Questionnaire for National Security Positions (SF-86) is the foundational application document, collecting personal history, employment, education, foreign contacts, finances, and criminal history. The SF-86 is now completed in eApp (the NBIS-based replacement for e-QIP). The new Personnel Vetting Questionnaire (PVQ) is rolling out by use case under NBIS and will eventually replace the SF-86.

Phase 3 — Background Investigation

DCSA (now responsible for roughly 95% of federal background investigations) conducts National Agency Checks, credit and criminal record reviews, employment and education verification, and — at the T5/High Tier — detailed personal and reference interviews. Interim eligibility can be granted on a limited record check while the full investigation proceeds.

Phase 4 — Adjudication

The adjudicating agency (the DoD Consolidated Adjudications Facility within DCSA for most DoD personnel, or agency-specific adjudicators for CIA, NSA, FBI, etc.) reviews investigation results against the 13 Adjudicative Guidelines: allegiance to the U.S., foreign influence, foreign preference, sexual behavior, personal conduct, financial considerations, alcohol consumption, drug involvement, psychological conditions, criminal conduct, handling of protected information, outside activities, and use of information technology. Adjudicators apply a “whole-person” analysis.

Phase 5 — Continuous Vetting (Ongoing)

Once granted, cleared individuals are enrolled in Continuous Vetting: automated, real-time checks against credit, criminal, court, and other public-record sources. CV alerts the security office to flagged events as they occur — not years later — enabling early intervention and reducing the need for traditional periodic reinvestigations.

04 • PUBLIC TRUST vs. NATIONAL SECURITY CLEARANCE

These are often confused but serve different purposes. A common myth: “Public Trust is a clearance.” It is not. Public Trust is a suitability designation, not a clearance to access classified information.

ASPECT	NATIONAL SECURITY CLEARANCE	PUBLIC TRUST
Purpose	Access classified national security information	Suitability for sensitive but unclassified roles
Levels	Confidential, Secret, Top Secret (+ SCI / SAP)	Low, Moderate, High Risk
Governing Body	DoD or sponsoring federal agency	Office of Personnel Management (OPM)
Investigation Focus	National security risk	Job suitability & trustworthiness
Citizenship	U.S. citizenship required	U.S. citizenship or permanent residency (often)
Portability	Reciprocal across most agencies (with verification)	Generally not portable; reassessed per agency

05 • MAINTAINING YOUR STANDING UNDER CONTINUOUS VETTING

Under TW 2.0, cleared personnel must self-report life events that could affect eligibility — they no longer wait for a five-year reinvestigation to surface them. Failure to self-report is itself a potential security concern.

What Continuous Vetting Monitors

- Credit data and major financial events (bankruptcies, judgments, significant delinquency)
- Criminal records and arrests at federal, state, and local levels
- Civil court records (lawsuits, certain judgments)
- Public-record terrorism, foreign influence, and counterintelligence indicators
- Eligibility status across agencies (via DISS / NBIS data sharing)

Reportable Events (SEAD 3)

Security Executive Agent Directive 3 establishes self-reporting requirements. Common reportable events include: foreign travel, foreign contacts, marriage or cohabitation, financial issues, arrests or detentions, drug or alcohol issues, mental health hospitalization, media contact about classified work, attempts at elicitation, and changes in citizenship status.

Common Reasons for Denial or Revocation

- **Financial considerations** — unresolved debts, bankruptcies, gambling, unexplained affluence.
- **Foreign influence or preference** — close ties to foreign nationals or governments, dual citizenship issues.
- **Personal conduct** — dishonesty during the process, falsified documents, omissions on the SF-86.
- **Criminal conduct** — recent arrests, patterns of poor judgment, undisclosed offenses.
- **Drug involvement** — illegal use, including marijuana under federal law regardless of state legality.
- **Mishandling of protected information** — spillage, improper storage, unauthorized disclosure.

06 • KEY SYSTEMS & AGENCIES

- **DCSA — Defense Counterintelligence and Security Agency** Conducts roughly 95% of federal background investigations; oversees industrial security under NISPOM and the DoD CAF.
- **DoD CAF — Consolidated Adjudications Facility** Now an organization within DCSA. Reviews investigations and makes eligibility determinations for DoD personnel and contractors.
- **DISS — Defense Information System for Security** Current DoD enterprise system for managing clearance eligibility, visit requests, and access. Being phased out in favor of NBIS.
- **NBIS — National Background Investigation Services** The end-to-end replacement system: application (eApp/PVQ), investigation, adjudication, and continuous vetting in one platform. Full deployment projected by FY2028.
- **Scattered Castles** The Intelligence Community's clearance verification system, separate from DISS/NBIS. Used by CIA, NSA, FBI, NSA, DIA, and others.

07 • RECIPROCITY & PORTABILITY

Federal policy generally supports clearance reciprocity — your eligibility transfers across most agencies. In practice, the new sponsoring agency may still require verification, additional checks, or agency-specific access conditions (most commonly, polygraphs for IC roles or additional briefings for SAP access).

- National Security Clearances: typically reciprocal between federal agencies, with verification lag.
- SCI and SAP access: often re-adjudicated or require additional polygraphs (CI Poly, FSP) per agency-specific guidelines.
- Public Trust: generally not portable — each agency reassesses suitability independently.
- Break in service > 24 months: typically requires a new SF-86/PVQ and may require a new investigation.

ABOUT THIS GUIDE

Informational baseline only. Federal policy continues to evolve under Trusted Workforce 2.0 — verify current requirements with your FSO or sponsoring agency.

Sources: DCSA, ODNI, OPM, TW 2.0 reports.

QUESTIONS? REACH OUT.

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