Security Clearance FAQ's

A denied security clearance will have a negative impact in your career and will put you at a disadvantage for advancement and promotions. You may be forced to retire; and you may find it challenging to obtain employment in the private sector. Take the following steps to maintain your financial readiness and avoid losing or being denied a security clearance:

- Start with a 360 evaluation of your credit standing; Annualcreditreport.com provides one complimentary report per year, per credit agency. Initial request should include all three reports, Experian, Equifax and Trans Union, and reports in subsequent years should be spread throughout the year to maintain constant vigilance on your credit standing. Finally, place an Active Duty Alert on your account to reduce the chances of identity theft.
- Actively monitor online accounts; Avoid 'Think & Feel' budgeting and keep an actual account of what you are spending and where your money is going.
- Consult with an MCCS Personal Financial Manager or unit Command Financial Specialist to resolve disputes and/or develop an action plan for improving your financial fitness.

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1. I'm applying for a security clearance. How much do I need to disclose?
Be honest and list all issues even if not considered favorable. Failure to disclose drug use, a past arrest, or financial struggles may come back to haunt you.

2. I have received a Letter of Intent (LOI)? What does it mean?
A Letter of Intent warns you that your security clearance may be revoked or denied. You are entitled to clarify all issues of concern.

3. How do I respond to a LOI?
Along with a Letter of Intent you will receive a Statement of Reasons (SOR) which will list all issues that may jeopardize you being granted a security clearance. Every single item on the SOR must be clarified and appropriate documentation should be submitted to support your claim.

4. I received a Letter of Notification that my security clearance has been denied or revoked. What happens now?
You lose all access to classified information and/or assignment to sensitive duties immediately. This letter will list all the issues that support the reason for the denial or revocation of your security clearance.

5. What is my course of action after my security clearance is denied or revoked?
DONCAF will issue a Notice of Intention of Appeal (NOIF) along with your LOI. The NOIF will provide your options for submitting an appeal.
6. What is the key to a successful appeal?
PROOF! Submit substantial documentation that proves a debt is satisfied or that you are working toward credit resolution with your creditor. Copies of money orders are not sufficient proof; instead submit letters from your creditors that state the debt is paid or that payments are being made. Copies of front and back of cancelled checks payable to your creditor are acceptable. If you are enrolled in a Debt Management Plan, you should show history of making payments. If you are working with an MCCS Personal Financial Manager or unit Command Financial Specialist to resolve your credit issues, involve them in the appeal process. Their insight into your efforts and intent to resolve financial issues will be helpful to the deciding body.

7. Who makes the final decision? If denied, can I be considered for a security clearance in the future?
The PSAB may decide to overturn the DONCAF denial. In this case clearance will be granted or reinstated. In some cases, there might be a conditional reinstatement. If your security clearance is denied or revoked after you appeal, you must wait for a period of one year from the date the final decision was made before you can request reconsideration.