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WRITING YOUR **PERSONAL NARRATIVE** WORKSHOP



KEY CHANGES

IFR (49 CFR PART 26)

- Elimination of Presumptions
- Individualized Certification Required
- Mandatory Recertification for Existing DBEs
- Suspension of DBE Goals
- Terminology Shift
- Data Collection Changes
- Legal Context



USDOT – Interim Final Rule:



PERSONAL NARRATIVE

UNDERSTANDING THE IFR CHANGE

- The certification process for DBE applicants has fundamentally changed under the new IFR.
- One of the most significant updates is the removal of automatic presumptions of disadvantage based on race or gender.
- Every applicant must now provide individualized evidence of both social and economic disadvantage.
- A key piece of that evidence is your Personal Narrative, which describes your own real experiences.



Reminder:

Under the IFR, an ineligibility determination requires a 12-month waiting period before reapplication, making it critical that your Personal Narrative is thorough, factual, and supported by meaningful evidence.



PERSONAL NARRATIVE

INDIVIDUAL PROOF

- Describe specific incidents of bias, discrimination, or systemic barriers
- Show how your progress was impeded in education, employment, or business
- Explain how the incident caused economic harm
- Include two incidents, unless one is pervasive or recurring enough to stand alone
- Reflect experiences that occurred within the United States
- Represent your own lived experiences
- Demonstrate real, documented disadvantage – not assumptions or general statements



Discussion:

Why might the certifier need specific incidents rather than general statements?



IDENTIFYING EXPERIENCES

EXPLORING PERSONAL HISTORY



Education

- Denied access, discouraged from certain fields, excluded from honors or associations.

Employment

- Unequal pay, denied promotion, biased discipline, channeled into lower-level work.

Business

- Denied credit, offered unfavorable loan terms, excluded from contracts, unequal treatment by partners or customers.



IDENTIFYING EXPERIENCES

FORMS OF BIAS



- Socioeconomic Bias
- Accent or Language Bias (Non-national origin-based)
- Age-Based Bias
- Disability-Related Barriers
- Veteran Status Bias
- Family Status / Caregiver Bias
- Arbitrary or Systemic Institutional Barriers



IDENTIFYING EXPERIENCES

BRAINSTORMING

For each incident answer:

- What happened?
- Who was involved?
- When and where did it occur?
- Why do you believe it was biased or discriminatory?
- How did it impact your educational, professional, or business progress?

Focus On

incidents where the disadvantage caused measurable impact – for example, lost opportunities, delayed advancement, or restricted access to education, employment, or business resources.



IDENTIFYING EXPERIENCES

5 W – 1 H

Who?

- Identify the person, group, or institution responsible.

What?

- Describe the conduct or barrier.

When?

- Establish the time period.

Where?

- Show the context.

Why?

- Explain why you believe it was bias/discrimination.

How?

- Show the impact on your education, employment, or business.

Remember

- Your goal is clarity, specificity, and impact – not length.
- Keep sentences concise and factual.
- Focus on impact – certifiers need to see the economic or professional consequence.
- Use numbers, dates, or other measurable details if possible.



IDENTIFYING EXPERIENCES

ECONOMIC HARM

Economic harm can include:

- Lost income or business revenue
- Missed contract opportunities
- Denial of financing or credit
- Unfavorable loan terms
- Increased business costs due to exclusion
- Delayed career advancement or growth
- Lower pay, benefits, or promotion opportunities
- Difficulty building assets or wealth compared to peers

Your Goal

is to show cause and effect — the barrier caused a measurable or describable financial setback or slowed your progress compared to similarly situated individuals who didn't face that bias.

You want to link the barrier, the harm and the impact.



IDENTIFYING EXPERIENCES

QUANTIFYING THE IMPACT

Type of Harm

- Identify what kind of harm resulted – lost revenue, delayed opportunity, denied access, etc.

Description

- Briefly describe how the incident created that harm.

Magnitude

- Estimate or describe how large the impact was-either in dollars, time, or opportunity lost.

Evidence/Support

- Note any records or documents that could help verify it - letters, contracts, loan denials, financial statements, etc.



Tip

You don't have to attach documentation now – just identify what could support your story.



IDENTIFYING EXPERIENCES

CONNECT YOUR PNW



Connect Your Narrative to Your Personal Net Worth (PNW)

- Your PNW shows your current financial position.
- Your narrative explains why that position reflects disadvantage.
- Together, they demonstrate you are “economically disadvantaged in fact”

Examples

Denied access to credit → Lower asset base or business equity

Delayed contract or payment → Reduced working capital or growth



IDENTIFYING EXPERIENCES

EXAMPLES

Incident 1 – Employment Bias

In 2015, while working as a project manager at a regional construction firm in North Dakota, I applied for a senior project manager position. Despite exceeding the listed qualifications and having led multiple high-value projects, I was not selected. The role was given to a less experienced individual who was part of the same social network as upper management. I later learned through internal colleagues that I was not considered a “fit for the leadership culture.” As a result, I remained in a lower-paying position for three additional years, losing an estimated \$25,000 annually in wages and benefits.

Incident 2 – Business Financing

In 2020, after launching my own construction company, I applied for a \$100,000 line of credit with my local bank. The lender required additional collateral, including personal property, that was not required of two peers with similar revenue and credit profiles. My application was denied, limiting my ability to purchase new equipment needed for state project bids. This directly resulted in lost contracts worth approximately \$200,000 in potential revenue that year.



IDENTIFYING EXPERIENCES

KEY REMINDERS

Remember

- Keep it factual, not emotional
- Avoid general statements
- End each incident with a clear statement of how it affected you
- Attach your Personal Net Worth (PNW) Statement and any supporting documents

How confident do you feel now about drafting your Personal Narrative?

- A.) Not confident yet
- B.) A little unsure
- C.) Somewhat confident
- D.) Confident
- E.) Very confident



COMMUNICATION

STAY UP TO DATE



For the latest updates and information:

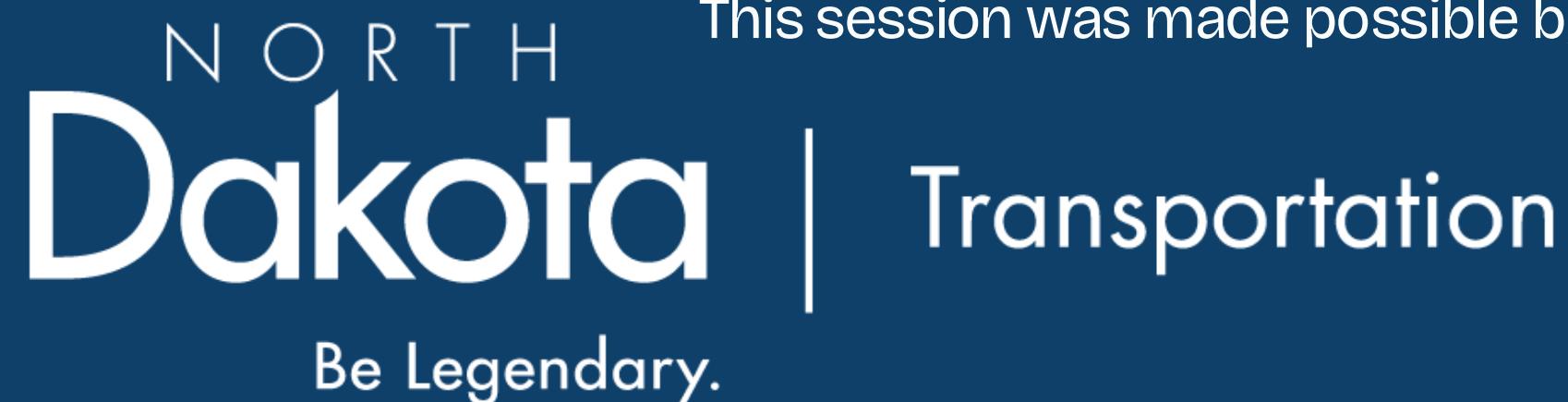
- DBE Newsletter
- DBE Industry Update Meetings
- CCS Certification Record

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This session was made possible by:

QUESTIONS?



**If you need additional assistance
with your personal narrative
schedule a 1-on-1 session with us!**



DBE Supportive Services Consultant
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**Please take a minute to complete
the session evaluation now**

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THANK YOU!