

Brought to you by:



WRITING YOUR PERSONAL NARRATIVE

WORKSHOP

Training provided by:



SDDOT Supportive Services Provider

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 sex.
- 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 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.

Two Incidents is ideal

In most cases, providing two examples helps the certifiers understand the scope of your experiences



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



**Incidents & Experience support your narrative
if they are:**

Specific
Documented

Clearly linked to economic harm

IDENTIFYING EXPERIENCES

BRAINSTORMING

For each incident think about:

- What happened
- Who was involved
- When and where it occurred
- Why you believe it was biased or discriminatory
- How it impacted 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

EXAMPLE #1

Incident 1 – Employment Bias

In 2015, while working as a project manager at a regional construction firm in South Dakota, I applied for a senior project manager position. I exceeded the listed qualifications and had successfully led several high-value projects. The position was instead given to a less experienced employee who was part of the same social network as upper management. I was later told informally that I “wasn’t a fit for the leadership culture,” which effectively excluded me from consideration.

Because of this, I remained in a lower-paying role for three more years, resulting in an estimated loss of \$25,000 per year in wages and benefits compared to the compensation for the senior role. This delay in advancement also slowed my ability to save and limited the capital I could invest in starting my business.



IDENTIFYING EXPERIENCES

EXAMPLE #2

Incident 2 – Education Bias

In 2012, during my final year in a two-year technical program, I requested placement in the school's advanced internship track. This track consistently led to higher-paying jobs with local employers and was the primary pipeline for positions starting at \$28–\$32 per hour. Despite meeting the GPA requirement and having strong faculty recommendations, I was told that "students like me usually do better in the basic placements," and my application was not forwarded. Two classmates with similar academic records and less relevant work experience were accepted into the advanced track.



Because I was placed in a basic internship instead, my post-graduation job offer was for \$17 per hour—\$11 less than the average starting wage for graduates from the advanced internship program. It took me nearly four years to reach the salary level those classmates earned in their first year. This delay reduced my cumulative earnings by an estimated \$45,000–\$60,000 and slowed my ability to save, build credit, and qualify for early financing for my business.

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



This session was made possible by:



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



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QUESTIONS?



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THANK YOU!