



WRITING YOUR
**PERSONAL
NARRATIVE**

WORKSHEET #1 -Identifying My Two Incidents of Bias

Brainstorm and reflect on your personal experiences where you faced barriers in education, employment, or business.

Category – Choose the area that best fits the incident (Education, Employment, Business History).

Short Description – Briefly describe what happened (1–2 sentences is fine).

Potential Impact – Note how this experience affected your career or business path.

INCIDENT #1

Category:

Short Description:

Potential Impact:

INCIDENT #2

Category:

Short Description:

Potential Impact:



WRITING YOUR
**PERSONAL
NARRATIVE**

WORKSHEET #2 -Building the Narrative (Incident #1)

Use this worksheet to write a short paragraph by answering each question for each incident.
Write 1-2 sentences per questions and then put them together into a narrative paragraph.

INCIDENT #1

When did this happen?

Where did it occur?:

Who was involved?

What exactly happened?

Why do you believe bias or discrimination occurred?

How did it affect your business or income?

Incident #1 Narrative:



WRITING YOUR PERSONAL NARRATIVE

WORKSHEET #2 -Building the Narrative (Incident #2)

Use this worksheet to write a short paragraph by answering each question for each incident.
Write 1-2 sentences per questions and then put them together into a narrative paragraph.

INCIDENT #2

When did this happen?

Where did it occur?:

Who was involved?

What exactly happened?

Why do you believe bias or discrimination occurred?

How did it affect your business or income?

Incident #2 Narrative:



WRITING YOUR
**PERSONAL
NARRATIVE**

WORKSHEET #3 -Quantifying the Impact

Think about the incidents defined in the previous worksheets. Use this worksheet to translate your experience into economic impact. (i.e., *lost opportunity, lost income or revenue, delayed advancement, or additional costs*)

INCIDENT #1

Type of Harm:

Description:

Approximate Magnitude:

Evidence/Support:

INCIDENT #2

Type of Harm:

Description:

Approximate Magnitude:

Evidence/Support:



WRITING YOUR PERSONAL NARRATIVE

Personal Narrative Reference Guide

Use this guide to organize your two incidents of bias, discrimination, or systemic barriers and connect them clearly to your economic disadvantage.

When: Describe when the discriminatory conduct occurred. Be specific (month/year or general time period).

Example: "In 2018, during my first year as a subcontractor on public projects..."

Where: Describe where it happened (e.g., workplace, school, lending institution, contracting agency).

Example: "At a regional bank branch in Sioux Falls, SD..."

Who: Who committed the action? Identify the individual(s), group, or institution involved.

Example: "A loan officer with XYZ Bank..."

What: Describe the discriminatory or biased conduct.

Example: "I was denied a line of credit despite meeting all listed requirements..."

Why: Explain why you believe the conduct was motivated by bias or systemic barriers rather than neutral reasons.

Example: "The officer stated that construction is a 'risky field' for someone 'without a male partner on the license.'"

How: Explain how this affected your progress or success (economic or professional impact).

Example: "This denial prevented me from purchasing equipment, which limited my ability to bid on larger contracts."

Economic Harm: Quantify or describe the impact.

Example: "Lost potential contracts valued at approximately \$150,000 over two years."

Evidence/Support: List any documents or evidence (if available).

Example: "Bank correspondence, credit report, prior loan documentation."

Connecting to Economic Disadvantage

Describe how these incidents collectively reflect your economic disadvantage compared to similarly situated individuals.

Example: "These barriers directly affected my ability to build business assets and access working capital, contributing to my current financial position reflected in my Personal Net Worth Statement."

Closing Statement Example

"These experiences have contributed to my current financial position, which is reflected in my Personal Net Worth Statement attached to this application."



WRITING YOUR PERSONAL NARRATIVE

Personal Narrative Checklist

Use this checklist before submitting your narrative:

Structure

- Includes two incidents (or one pervasive incident)
- Each incident follows the When–Where–Who–What–Why–How structure
- Narrative is factual, professional, and concise (1–2 paragraphs per incident)
- Written in first person (“I”) and uses clear, specific language

Content

- Incidents occurred within the United States
- Experiences are tied to education, employment, or business history
- Describes how each incident created a measurable or observable economic impact
- Includes enough detail for the reviewer to understand without assumptions

Evidence

- Quantified or described the magnitude of harm (dollars, time, opportunity lost)
- Identified potential supporting documents (emails, contracts, denials, statements)
- References connection to Personal Net Worth Statement (PNW)

Tone and Clarity

- Professional and factual tone — not emotional
- Avoids generalizations (e.g., “people like me are always treated unfairly”)
- Proofread for clarity and grammar
- Avoids repetition or irrelevant details

Final Confirmation

- Personal Narrative (PN) is complete and saved
- PNW statement attached
- Optional: Supporting documentation attached or described
- Confident that the narrative demonstrates individualized disadvantage