DENVER
ECONOMIC DEVELOPMENT
& OPPORTUNITY

DBE PERSONAL NARRATIVE PLANNING WORKSHEET

DO NOT SUBMIT THIS FORM

HOW TO USE THIS WORKSHEET

Under the updated federal rule (49 CFR §26.67), each qualifying owner must write a Personal Narrative describing **specific, individualized experiences** in order to demonstrate they meet the "social and economic disadvantage" requirement for certification.

This worksheet is a planning tool designed to help you organize your thoughts when drafting your DBE Personal Narrative and will help you:

- Identify experiences of systemic barriers, economic hardship, or denied opportunities
- Explain how these barriers impeded your success in business, education, or employment
- Describe resulting economic harm, showing how these experiences contributed to economic disadvantage
- Compare your experiences and outcomes to similar situated persons and establish economic disadvantage compared to similar situated peers

Use this worksheet to brainstorm and gather ideas. You do not need to answer all the questions; they are there to help you think about your experiences and get it into writing. Your final Personal Narrative should be in your own words.

Important disclaimer: Completing this worksheet does not guarantee certification or recertification and is not a substitute for your own written statement. **DO NOT SUBMIT THIS FORM AS YOUR PERSONAL NARRATIVE.**

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SECTION 1
SYSTEMIC BARRIERS, DENIED OPPORTUNITIES, OR ECONOMIC HARDSHIP

These three terms often overlap and your experiences may fit into more than one. But remember, not all challenges you face will help show disadvantage. Focus on experiences within an educational, business, and employment context and where you were treated differently from people in similar situations.

Economic hardship: Tangible financial difficulty or setbacks, making it difficult or impossible to access resources or opportunities available to others.

Systemic barrier: Broad policies, practices, and cultural norms that create obstacles or limit opportunities for some people more than others. For example-buildings without ramps or elevators present a systemic barrier for people with mobility impairments. Laws that require voting in person present a systemic barrier for people who can't leave work.

Denied opportunity: A time or situation where a person is unfairly prevented, refused, or excluded from accessing a chance to advance, participate, or succeed often due to discrimination, unfair barriers, or other external circumstances. For example-exclusion from professional associations. Denial of benefits or advancement to some employees.

Guiding questions:

Education

What circumstances limited or prevented your access to education, training, internships, apprenticeships?

Were you excluded from programs, mentorships, or professional development opportunities you wished to join? What happened?

Career or employment advancement

Describe times where you faced obstacles or were treated unfairly in hiring, promotion, pay or job evaluations.

Describe situations where you were excluded from networks, informal referrals, etc. that benefited others?

Starting or operating a business

Did you face obstacles accessing markets, partnerships, networks that other similarly situated small business owners had access to?

Were you unfairly denied or excluded from contracting opportunities that others received?

Were systemic barriers (regulatory, financial, institutional) more difficult for you than similarly situated business owners? Why?

Were you unfairly denied loans, bonding, insurance, or credit on terms available to similarly situated peers?

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SECTION 2

IMPACT OF BARRIERS ON YOUR PROGRESS IN BUSINESS, EDUCATION, OR EMPLOYMENT

The DBE program focuses on how your education, employment, or business progress was harmed by the barriers or hardships you described. It is important to explain how these experiences actually affected your ability to learn, work, advance, or run your business.

Guiding questions:

How did the barriers you wrote about above delay your progress in school, your career, or business?

Did you have to take jobs below your skill level or outside your field because of these barriers? Explain.

Did this delay your ability to gain experience, clients, or income?

What specific opportunities were denied or harder to get (contracts, promotions, training, financing)?

How did these missed opportunities change your path in education, work, or business?

How does your career or business position compare to similarly situated peers in your field who did not face similar barriers?

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SECTION 3
COMPARING YOUR EXPERIENCES TO SIMILARLY SITUATED INDIVIDUALS

You must explain how your experiences were different from those of similarly situated individuals or what is reasonable to expect for similarly situated individuals. This comparison helps certifiers understand whether what you faced was more than normal hardship.

Similarly situated individuals are people who are basically in the same situation as you. This means they have similar roles, duties, experience, education, or same circumstances so they *should* be treated similarly. For example, two employees in the same role, same responsibilities, with similar performance, education, and experience would be similarly situated, but an employee with a bachelor's degree who just started in the industry compared to an employee with a masters and 15 years' experience is not an equal comparison.

Guiding questions:

Did peers avoid certain costs, delays, or debt that you experienced because of hardships you faced?

Did coworkers with similar experience or credentials get access to training, promotions, or contracts that you were not given?

Were your peers approved for programs, certifications, or resources that you applied for but were turned away from?

Did lenders treat you differently than you expected based on your qualifications (credit score, income, etc.)?

Did rules or procedures affect you differently than peers because of something outside your control?

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SECTION 4
RESULTING ECONOMIC OR FINANCIAL HARM

In this section, you must explain: (1) the economic harm the barriers, hardship or denied opportunities caused and (2) how you are actually economically disadvantaged compared to people like you, but who didn't face the disadvantages. Try to include harm that can be measured, estimated, and clearly explained.

Economic harm: A financial loss or setback that happens because of the barriers you faced. Economic harm means that these barriers, and the resulting impact on your success or progress, caused you to earn less, grow more slowly, or take on extra costs. This harm can be immediate or can build up over many years.

Examples may include: lost contracts; lower income or slower business growth; high-interest loans or no access to credit; debt incurred due to limited resources; a smaller business scale, fewer employees, or limited assets; lower wages or lower accumulated earnings in earlier career stages.

Guiding questions:

What specific financial loss did you experience because of the denied opportunity?

How did the barrier or economic hardship change or make worse your financial situation over time- such as increasing your debt or reducing your savings? Can you estimate how much it set you back?

How do your assets, business revenue, access to credit, or financial stability compare to others who did not face these barriers?

How have these disadvantages affected your present capacity to compete in your industry?

Were peers with similar skills, backgrounds, age or business age able to avoid certain costs, delays, or debt that you had to take on because of the barriers, hardships, or denied opportunities you faced?

FINAL REVIEW

Before submitting your PN, make sure:

☐ You included at least one clear example and explained the who, what, where, and when

☐ You explained how that experience caused a barrier, economic hardship or denied opportunity and how it made it harder for you to succeed in education, business, or work

☐ You did not use generalized or unsupported statements and used specific details

☐ You told your personal story and not just your small business' story

☐ You explained the economic harm that resulted from the experience(s)

If you need additional help:

- UCP Presentations:
  - Navigating the Interim Final Rule (IFR) Training: Recording | PowerPoint
  - DBE Reevaluation presented by the Colorado UCP: Recording
  - Additional guidance at www.denvergov.org/dsbo
- Documents
  - Additional Guidance: Completing the Personal Narrative
  - Personal Net Worth (PNW) Guide
  - Blank PNW Form

Certification staff cannot write your Personal Narrative for you, but staff can help you understand the requirements, answer questions, and provide examples of how to organize and present your experiences clearly and effectively.

Colorado UCP Certifying Agencies:

- DSBO – certificationinfo@denvergov.org
- Airport Access & Business Opportunity (AABO) - DEN-ACDBE@flydenver.com
- CDOT - dot_certifications@state.co.us