

Personal Narrative Guidance

If you are having difficulty recalling experiences that have caused you to be socially and economically disadvantaged here are a few categories and questions to ask yourself. These questions are not intended to be used in your personal narrative, but are provided to spark your memory, if applicable, and guide your thinking so you can craft a genuine, detailed narrative that clearly supports your eligibility by a preponderance of the evidence.

Describe: *if available, provide multiple examples and proof*

- **Who** was involved
- **What** happened
- **When** it happened
- **Where** it happened
- **How** did it impact you? How did your experiences result in disadvantages?

The narrative should be written in your own voice and present clear, **personal** and **specific** examples of how disadvantages affected you. Include the impact on opportunity, access, progression, or economic position.

Resources:

We have Supportive Service Consultants available to assist you with preparing your personal net worth statement and personal narrative; however, the use of these services **does not guarantee recertification**. Assistance can be provided in other languages upon request. Find the flyer [here](#) or visit www.IDOT.Illinois.gov.

Submission:

- Once your submissions are complete, they can be submitted via this web address: <https://forms.office.com/g/TJKSWbqjUL>
- Please submit your personal narrative and updated Personal Net Worth as soon as possible.

QUESTIONS TO CONSIDER

The below questions are intended to prompt your thinking about the specific experiences you have encountered that may demonstrate social and economic disadvantage. These questions are **not a narrative outline, not a checklist, and should not be copied or referenced directly** in your narrative. Your narrative must be written in your own words and reflect your unique circumstances resulting in you being socially and economically disadvantaged through economic hardship, systemic barriers, and/or denied opportunities compared to all similarly situated persons and the incident or experiences discussed in the narrative must not rely, in whole or in part, on race or sex.

Background/Upbringing	Education & Employment Barriers	Financing/ Capital Access	Business Challenges Resulting from Social Disadvantage	Quantification/ Harm	Relative or Other Non-Disadvantaged Individuals
What is your socioeconomic background (e.g. low income, parental education, neighborhood conditions)?	Did you face obstacles in accessing higher education (e.g. needing to work full time, limited access to financial aid, rejections, delayed enrollment, social pressures to pursue a different field/profession)?	Have you ever been denied a loan or faced with increased interest rates / higher terms (bank, SBA, private)?	How did your social disadvantage create barriers in your business compared to non-disadvantaged competitors?	Can you describe the magnitude of disadvantages (lost revenue, extra costs, delayed growth)?	Do you know of peers (non-disadvantaged) who had easier access to capital, contracts, or growth? How was your path more difficult?
Did you grow up in a community with limited resources (e.g. low income, lack of opportunities)?	Were there periods of underemployment or difficulty advancing in your career compared to peers (for reasons not attributable to race or gender)?	Did you lack collateral, credit history, or personal wealth to secure favorable financing?	Have you experienced unequal treatment in opportunities or other work by clients, customers or partners resulting from your social disadvantage, not general market conditions?	Do you have financial statements, tax returns, net worth statements, credit reports, etc., to support the narrative?	Can you show, by comparison, how you were restricted or delayed relative to others starting in similar industries or regions?
Did you experience any social barriers (e.g. language barriers or cultural biases)?	Have you experienced unequal treatment in hiring, promotions, and other aspects of professional advancement, pay and fringe benefits, terms and conditions of employment, or retaliatory or discriminatory behavior by an employer?	Did you have to rely on personal debt, family, or high-cost credit to start or sustain your business?	Did you incur extra costs or delays (bonding, insurance, surety) that non-disadvantage competitors did not have to absorb?	Were there specific contracts, clients, or opportunities you were unable to pursue or secure because of these disadvantages?	How have these disadvantages impacted your ability to compete or advance in your industry compared to peers without similar barriers?