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 and your financial success (explain the negative impact the incident had on your career, employment, and/or entry into or advancement in the business world)

Resources:

We have Supportive Service Consultants who can confidentially assist you with preparing your personal net worth and personal narrative. Assistance can be provided in other languages upon request.

Submission:

- Once your submissions are complete, they can be submitted via this link.
- Please submit your personal narrative and updated PNW as soon as possible.

QUESTIONS TO CONSIDER

Below are some additional questions to help prompt your thinking about specific experience you have had and how those have led to you being socially and economically disadvantaged.

Background/Upbringing	Education & Employment Barriers	Financing/ Capital Access	Business Challenges	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 increased interest rates / higher terms (bank, SBA, private)?	When you started your business (or earlier), did you face hurdles (e.g. inability to bid, lack of contracts, exclusion from networks) compared to similarly situated competitors?	Can you describe the magnitude of disadvantage (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?	Did you incur extra costs or delays (bonding, insurance, surety) that others did not have to absorb?	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 and employer?	Did you have to rely on personal debt, family, or high-cost credit to start or sustain your business?	Have you experienced unequal treatment in opportunities for government contracts or other work or unequal treatment by clients/customers or teaming partners for a contract or bidding opportunity?	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?