



Division of Small Business Opportunity

[www.denvergov.org/dsbo](http://www.denvergov.org/dsbo)

[certificationinfo@denvergov.org](mailto:certificationinfo@denvergov.org)

**Additional Guidance:  
Completing the Personal  
Narrative for the ACDBE/DBE  
Re-Evaluation pursuant to 49  
CFR 26.67**



Denver International Airport

[www.flydenver.com](http://www.flydenver.com)

[DEN-ACDBE@flydenver.com](mailto:DEN-ACDBE@flydenver.com)

USDOT's revised 49 CFR 26.67 eliminates race- and sex-based presumptions of social and economic disadvantage. As of October 3, 2025, all eligible owners must affirmatively demonstrate disadvantage based on their own experiences and circumstances within American society, and without regard to race or sex, through a written Personal Narrative (PN) and Personal Net Worth (PNW) statement. Your PN must:

- Present specific examples of economic hardship, systemic barriers, or denied opportunities that have directly hindered your progress in education, employment, or business;
- Be supported by factual, and lived experiences;
- **Do NOT** include race or sex as a basis for disadvantage.

This guidance document will walk you through what to include, how to structure your narrative, and tips for making it clear, factual, and effective.

### General Guidelines

1. **Tell your story:** Share your personal journey. This should be a real, individualized account of how you've been denied opportunities or faced hardship. Think about moments or circumstances that shaped your path and made success more difficult. Think about how your experience differed from similarly situated individuals.
2. **Be specific:** Include real events, think about who, what when & where. Focus on economic hardship, systemic barriers, or denied opportunities, such as difficulty accessing capital, being excluded from professional networks, or facing obstacles in education or employment.
3. **Focus on barriers to access or advancement:** Your narrative should show how these experiences limited your access to opportunities or hindered your progress in education, employment, and business. Describe what happened, how it affected you, and how it created a disadvantage compared to others who did not experience the same hardships.
4. **Avoid using race, sex, or other identity factors to explain events:** Focus on the experience, situation, and challenges you faced. Keep your explanations factual and neutral, avoiding assumptions about identity.
5. **Make connection to economic harm:** Be sure to describe how these experiences and lack of opportunity caused you lasting economic harm.
6. **Keep the narrative focused:** The PN is about how you meet the eligibility standard for socially and economically disadvantaged, not a case to keep the DBE program or even how the DBE program has impacted you.



Division of Small Business Opportunity

[www.denvergov.org/dsbo](http://www.denvergov.org/dsbo)

[certificationinfo@denvergov.org](mailto:certificationinfo@denvergov.org)

**Additional Guidance:  
Completing the Personal  
Narrative for the ACDBE/DBE  
Re-Evaluation pursuant to 49  
CFR 26.67**



Denver International Airport

[www.flydenver.com](http://www.flydenver.com)

[DEN-ACDBE@flydenver.com](mailto:DEN-ACDBE@flydenver.com)

## Narrative Sections

Your personal narrative should describe one or more significant incidents, occurrences, or set of circumstances that limited your educational, professional, or business success and caused you economic harm. Provide as much detail as necessary to clearly explain each experience and its impact.

You can include experiences that extend beyond school, jobs, or business, but you must show how those experiences limited your educational, professional, or business success. You do not need to provide information in all categories.

1. **Education:** Describe how your access to educational opportunities was limited or obstructed.

Some examples could include:

- Attending under-resourced or low-quality schools.
- Lack of access to academic guidance or mentorship.
- Being denied entry to institutions of higher education.
- Exclusion from student or teacher associations.
- Being denied academic honors or recognition you rightfully earned.
- Social pressures that discouraged you from pursuing professional or business education.

2. **Employment:** Explain how your employment history reflects disadvantage or limited opportunity.

Some examples could include:

- Lack of advancement or promotion despite qualifications.
- Unequal treatment in hiring, compensation, or benefits compared to similarly situated persons.
- Retaliatory behavior by employers.
- Being steered into non-professional or non-business roles due to social expectations or norms.

3. **Business History:** Share experiences from current or previously owned businesses that demonstrate economic hardship or systemic barriers. Some examples could include:

- Difficulty accessing credit or capital or receiving it on unfavorable terms.
- Being denied opportunities for government contracts or private sector work.
- Unequal treatment by customers, suppliers, or business partners.
- Exclusion from business or professional organizations.
- Limited ability to scale due to lack of mentorship, exposure, or resources.



Division of Small Business Opportunity

[www.denvergov.org/dsbo](http://www.denvergov.org/dsbo)

[certificationinfo@denvergov.org](mailto:certificationinfo@denvergov.org)

**Additional Guidance:  
Completing the Personal  
Narrative for the ACDBE/DBE  
Re-Evaluation pursuant to 49  
CFR 26.67**



Denver International Airport

[www.flydenver.com](http://www.flydenver.com)

[DEN-ACDBE@flydenver.com](mailto:DEN-ACDBE@flydenver.com)

- Challenges gaining credibility with lenders, suppliers, or prime contractors.

## How to Describe Each Incident of Disadvantage

To ensure your Personal Narrative is clear, compelling, and meets certification requirements utilize the “who, what, where, when, why and how” approach. This helps assessors understand the context and impact of your experiences.

### Who

- Identify who was involved in the incident.
- This could be an individual, a group, or an institution (e.g., a manager, a school administrator, a bank, or a government agency).
- Names are not required, but using roles or titles is helpful (e.g., “my supervisor,” “loan officer,” “university admissions office”).

### What

- Describe the specific conduct, action, or circumstances that caused the disadvantage.
- Focus on what happened. For example:
  - Being denied a promotion despite meeting qualifications.
  - Receiving less favorable loan terms than peers.
  - Being excluded from networking or mentorship opportunities.
  - Facing systemic barriers to accessing education or business resources.

### Where

- Indicate where the incident occurred.
- This must be within American society (e.g., a school in Colorado, a workplace in Chicago, a bank in Texas).
- Be as specific as possible (e.g., name of institution, company, or location).

### When

- Describe the time period in which the hardship or incident occurred.
- Exact dates are helpful but not required, a specific timeframe (e.g., “during college in 2010–2014” or “while starting my first business in 2018”) is sufficient.



Division of Small Business Opportunity

[www.denvergov.org/dsbo](http://www.denvergov.org/dsbo)

[certificationinfo@denvergov.org](mailto:certificationinfo@denvergov.org)

**Additional Guidance:  
Completing the Personal  
Narrative for the ACDBE/DBE  
Re-Evaluation pursuant to 49  
CFR 26.67**



Denver International Airport

[www.flydenver.com](http://www.flydenver.com)

[DEN-ACDBE@flydenver.com](mailto:DEN-ACDBE@flydenver.com)

- Can discuss experiences from any point in your life; it does not need to be recent but should show continued effect.

### **Why it Matters**

- Explain how your experiences put you in a position of disadvantage.
- Describe how the action or decision affected your ability to succeed in education, employment, or business.
- Focus on the impact (e.g., missed opportunities, financial hardship, delayed career growth).

### **How it Caused Economic Harm**

- Include details about the financial consequences of the described hardships, systemic barriers, and/or denied opportunities (e.g., lower income, inability to expand your business, being forced to change career paths).
- Provide examples of the type and magnitude of the harm (e.g., loan denials or earnings)
- State how you continue to experience economic disadvantage today.