

CALTRANS DBE REEVALUATION PLANNING TOOL

Personal Narrative Planning Worksheet for Social and Economic Disadvantage

IMPORTANT DISCLAIMER:

This worksheet is a planning tool and is designed to help you organize your thoughts before preparing your Personal Narrative. Completion of this worksheet does NOT guarantee recertification or any particular outcome. This tool is for your own use to brainstorm and gather information; it is not a substitute for developing your own Personal Narrative statement based on your actual experiences.

Caltrans staff cannot write, edit, or advise on how to frame your Personal Narrative, and nothing in this worksheet constitutes legal advice. If you have questions about how to present your information or need help beyond general process guidance, please consult your own attorney or other independent professional advisor.

Purpose

As part of the DBE reevaluation required by the new federal Interim Final Rule, Caltrans Certification must review each currently certified firm under updated standards. Each qualifying owner must submit their own Personal Narrative demonstrating individualized social and economic disadvantage based on their own experiences and circumstances, without relying on presumptions based on race or gender.

This worksheet asks you to think through and document your experiences. Your answers will help you organize your thoughts before you draft your actual Personal Narrative statement. You do not need to use this exact format or answer these questions word-for-word in your submission; use this to gather your materials and reflections.

EXPERIENCES OF SOCIAL DISADVANTAGE

1. Access to Education or Training

Guiding Questions to Consider:

- Have you experienced barriers that limited your access to education, professional training, apprenticeships, or industry credentials (such as a lack of funding, exclusion from programs, limited academic guidance, or discrimination)?
- What specific barriers did you face, and when?
- How did these educational or training limitations affect your ability to qualify for good jobs, licenses, professional certifications, or skilled positions?
- Did you have to take jobs below your abilities because of educational barriers?
- How did this affect your income and career trajectory compared to similarly situated peers who had better educational opportunities?

Your Response:

2. Employment and Career Progression

Guiding Questions to Consider:

- Describe specific instances where you experienced obstacles in hiring, promotion, fair compensation, or other unfair treatment that hindered your career progress.
- Were there examples where similarly qualified peers or colleagues advanced, received better pay, or obtained better positions while you did not, despite comparable or better qualifications?

- Have you been denied or excluded from business opportunities, professional partnerships, networks, or informal connections that were available to others?
- Have you been excluded from informal industry networks, trade groups, supplier relationships, or mentorship opportunities that helped others advance?
- How long did it take you to overcome these barriers, and what did that delay cost you in lost income or missed opportunities?

Your Response:

EXPERIENCES OF ECONOMIC DISADVANTAGE

3. Access to Financing and Credit

Guiding Questions to Consider:

- Have you encountered barriers in obtaining business loans, lines of credit, bonding, insurance, or other financing on terms comparable to those of others in your industry or field?
- What specific financing or credit challenges have you faced? When did they occur?
- What were the terms offered to you versus terms offered to similarly situated peers (for example, higher interest rates, larger down payments, smaller loan amounts, stricter collateral requirements)?
- Were you denied financing that would have been approved for non-disadvantaged business owners?

- How did limited access to capital affect your ability to start, grow, or compete in your business?
- How do your financial outcomes, access to resources, and business scale compare to peers in your field who did not face similar barriers?

Your Response:

4. Magnitude and Economic Impact of Barriers

Guiding Questions to Consider:

- Looking at all the barriers you described above (education, employment, financing), how did they result in measurable economic harm to you or your business?
- Examples might include:
 - Lost or delayed contracts
 - Inability to obtain credit, resulting in higher costs or delayed business start
 - Forced reliance on high-interest financing
 - Income you could not take from the business
 - Debt you had to assume
 - Smaller business scale or revenue compared to similarly situated peers
 - Delayed launch or growth of your business
 - Years of working below your skill level at lower pay
- For each major barrier, what was the financial or operational cost? Can you estimate lost revenue, additional expenses, or the magnitude of delay?
- How has this economic impact affected your current financial position compared to similarly situated business owners without these barriers?

Your Response:

DOCUMENTATION AND SUPPORTING MATERIALS

5. Supporting Documents to Gather

Important Note: You are not required to submit documents in answer to this worksheet, but having them available will help you be specific and credible in your Personal Narrative.

Consider gathering:

- Recent personal income tax returns (2022, 2023, 2024, or most recent year filed)
- Recent business tax returns (same years, if applicable)
- Personal Net Worth Statement (updated to current date in 2026)
- Loan denial letters or correspondence showing financing challenges
- Rejection letters from job applications or promotional opportunities
- Evidence of unequal pay or terms (pay stubs, offer letters, emails)
- Education records showing limitations or barriers (transcript notes, rejection letters, cost barriers)
- Business contracts showing lower values or unfavorable terms compared to competitors
- Correspondence, emails, or other evidence documenting specific incidents
- Letters or testimonials from individuals who can attest to barriers you faced
- Industry or market data showing differences in access or opportunities

Your Response (list documents you have or can obtain):

PERSONAL NET WORTH STATEMENT AND FINANCIAL INFORMATION

6. Required Financial Documents

You are required to submit:

- A completed Personal Net Worth (PNW) Statement (form provided in the certification system)
- Your 2024 personal income tax return (and prior years if helpful)
- **Basic business financial documents**, such as:
 - Business tax returns or Schedule C
 - Business balance sheet or profit & loss statement
 - Bank statements or loan documents
 - Any other financial records that support the barriers and economic impact you describe

These financial documents must be consistent with the barriers and economic impacts described in your Personal Narrative. For example, if you describe a delayed business launch due to financing barriers, your net worth and business timeline should reflect that delay.

What financial documents do you plan to gather or update?

SUMMARY – YOUR STORY

Before you write your actual Personal Narrative, use this space to summarize your experience in a few sentences:

- What are the main barriers you faced in education, employment, and business?
- What economic harm did these barriers cause you?

- How has this affected your current financial position and business compared to similarly situated owners without these barriers?

Your Summary:

IMPORTANT REMINDERS

✓ **Focus on yourself, the owner.** The Personal Narrative is about your individual experience, not primarily about your business challenges.

✓ **Be specific.** Include who, what, when, where, what happened, and what the impact was. Vague statements are less persuasive than concrete examples.

✓ **Connect to economic harm.** For each barrier, explain how it affected your finances or business opportunities.

✓ **Show a pattern.** Include examples from different periods (education, early employment, starting/growing your business) to show how disadvantage has affected your path over time.

✓ **Be truthful and accurate.** Any false or misleading information could result in denial or decertification of your firm.

✓ **Start early and revise.** Most owners think of additional examples or details as they write. Draft early and refine.

✓ **Get feedback if you wish.** You may ask an attorney, accountant, or business advisor to review your draft for clarity and organization, but the narrative should reflect your own voice and experiences.

NEXT STEPS

1. **Complete this worksheet** to organize your thoughts and gather your stories.
2. **Gather supporting documents** (tax returns, PNW statement, rejection letters, etc.).
3. **Draft your Personal Narrative** using your own words and the guidance provided by Caltrans (see *Personal Narrative Guidance and Recertification Checklist*).
4. **Have someone review it** (if desired) for clarity and organization, but keep it in your own voice.
5. **Submit your complete package** to Caltrans Certification by the deadline stated in your notification letter. Include:
 - Your Personal Narrative
 - Updated Personal Net Worth Statement
 - 2024 personal tax return
 - Business financial documents
 - Any supporting documents that strengthen your case
6. **Respond promptly** to any follow-up requests for clarification or additional information.

DISCLAIMER AND ACKNOWLEDGMENT

This worksheet is provided as a planning tool only and does not constitute legal advice, a guarantee of recertification, or a binding commitment by Caltrans regarding the outcome of your reevaluation. Completion of this worksheet does not change the legal standards or evidence required for recertification; those are set by federal regulation (49 CFR § 26.67) and applied by Caltrans Certification through an individualized, fact-based review.

Caltrans Certification staff cannot write, edit, advise on the content of, or guarantee any outcome regarding your Personal Narrative. The decision to recertify your firm is made solely based on the documentation you submit and Caltrans' application of federal standards and the CUCP-approved rubric.

If you have questions beyond this general guidance, please contact:

- **For process questions:** Caltrans Supportive Services or your District Small Business Liaison
- **For case-specific or legal questions:** Caltrans Certification Office (contact listed in your notification letter) or your own attorney

By using this worksheet, you acknowledge that you understand it is a planning tool only and does not constitute legal advice or a guarantee of any outcome.