

PERSONAL NARRATIVE QUESTIONS

For use in preparing your Personal Narrative under 49 CFR § 26.67 Answer as specifically as you can, names, dates, dollar amounts, and comparisons matter

These questions are designed to unlock specific, economically grounded memories, not just general reflection. They move from broad context to precise detail, which is the direction a strong narrative needs to travel.

EDUCATION — 10 Questions

1. What schools did you attend, and how would you describe the resources available to you compared to schools in wealthier or more established communities nearby, were advanced courses, college counseling, or academic support programs available to you?
2. Did financial circumstances, family obligations, or health conditions force you to work during school, and if so, how many hours per week, what did that prevent you from doing academically or professionally, and what did peers who did not carry those obligations accomplish during the same period?
3. Was higher education, a four-year degree, vocational certification, or professional training, delayed, interrupted, or made more expensive for you because of circumstances outside your control? Describe what happened, when, and what it cost you in time and money compared to someone who completed that path on a standard timeline.
4. Did you have access to college application guidance, standardized test preparation, or financial aid counseling, and if not, how did that affect where you were able to apply and what you were able to afford?
5. Were you the first in your family to pursue higher education or professional training in the United States, and what did the absence of that family knowledge base cost you in terms of navigating the system compared to peers whose families had already been through it?
6. Did language barriers affect your ability to participate fully in classroom instruction, access academic support, or pursue programs that required strong English proficiency, and what specific educational or career opportunities did that close off for you?

7. Did you have to file for financial aid, take on student loans, or work your way through school while peers received family financial support, and what is your best estimate of the difference in your financial starting position upon graduation compared to someone who graduated debt-free with family backing?
8. Were you steered, by counselors, teachers, or circumstances, toward a vocational or lower-track path rather than a professional or degree path that matched your actual abilities, and what did that redirection cost you in terms of the career trajectory you entered?
9. Did a health condition, a family member's illness, or a personal crisis interrupt your education at a critical point, and if so, what specifically happened, how long were you out, and what educational opportunities were foreclosed as a result?
10. When you entered the workforce after your education, at whatever level you reached, what was your starting wage or position, and what was a similarly educated peer who completed their education on a standard timeline with family support earning or doing at the same point in their career?

EMPLOYMENT — 10 Questions

11. Describe the first job you obtained in your field, how did you find it, what did it pay, and what did peers who had industry connections, prior internships, or family relationships in the field enter at compared to you?
12. Were you ever passed over for a promotion, a supervisory role, or a project leadership opportunity that you were qualified for, who received it instead, what were their qualifications compared to yours, and what did the denial cost you in income, experience, and career advancement over the following years?
13. Did you experience situations where you were required to prove your competence, credentials, or authority in ways that similarly situated colleagues were not — and what did that additional burden cost you in time, professional relationships, or missed opportunities?
14. Were you channeled into certain types of work, field labor, back-office functions, administrative roles, when your qualifications or ambitions

pointed toward management, client-facing, or leadership positions?
Describe specifically how that happened and how long it persisted.

15. Did language, accent, or unfamiliarity with American professional culture affect your ability to advance in the workplace, build relationships with decision-makers, or be taken seriously in client or leadership settings, and what specific career opportunities did that cost you?
16. Were you excluded from the informal professional networks, after-work events, industry associations, mentorship relationships, sponsorship by senior leaders, that typically accelerate advancement in your field? Describe what those networks produce for people who have access to them, and what the absence of that access cost you.
17. Did you leave employment to start your own business, and if so, what was your financial position at that point, savings, credit history, professional network, industry relationships — compared to what it would have been if you had advanced on a normal career trajectory without the barriers you faced?
18. Did a former employer, client, or professional relationship create obstacles to your business formation or early operation, non-compete disputes, reputation challenges, withheld references, or legal action, and what did those obstacles cost you financially and in terms of lost time and opportunity?
19. Were there specific licenses, certifications, or professional credentials that you needed but could not obtain easily because of cost, time constraints caused by financial obligations, or legal history that itself resulted from economic desperation, and how did the absence of those credentials limit your employment options and earning potential?
20. Looking at the arc of your employment history from your first job to the point where you started your business, what is your best estimate of the cumulative earnings gap between what you actually earned and what a peer who entered the same field at the same time but without your barriers would have earned over that same period?

ENTRY INTO BUSINESS — 10 Questions

21. When you decided to start your business, what capital did you have available, personal savings, family contributions, loans, and how does that compare to what you understand to be a typical starting capital base for a firm in your industry at the same stage?
22. Describe every lender or financing source you approached in your first three years of business. For each one, who were they, when did you apply, how much did you seek, what terms were you offered or what reason were you given for denial, and what did you do instead?
23. If you were unable to access conventional financing and turned to higher-cost alternatives, hard money loans, personal credit cards, family loans, equipment rental instead of purchase, calculate the difference in cost between what you paid and what market-rate financing would have cost you over the same period.
24. When you first tried to obtain work in your industry as a business owner, how did you find opportunities, and how does that compare to how established firms in your market find work? Were you bidding cold on open competitive solicitations while others were receiving negotiated opportunities through relationships they had built over years?
25. Describe the professional network you had when you started your business, the general contractors, project owners, suppliers, bonding agents, and lenders who knew your work. How does that compare to what an established firm's owner would have had at the same point, and what did the gap cost you in contracts not received, referrals not made, and opportunities not pursued?
26. Have experience requirements on contracts, minimum years of demonstrated project history, minimum prior contract values excluded your firm from opportunities you were technically capable of performing? Describe specifically which opportunities and what their value was, and explain why your firm did not yet have the project history of those requirements demanded.
27. What is your current bonding capacity, and what contracts has that capacity excluded you from pursuing? What would your bonding

capacity be today if your business had been capitalized at the level that conventional financing would have provided from the start?

28. Describe a specific contract or client relationship that you lost, could not pursue, or were excluded from, not because of your technical capability, but because of capital constraints, lack of project history, network exclusion, or credibility barriers. What was the estimated dollar value of that opportunity and what would its successful completion have meant for your firm's growth trajectory?
29. Compare your firm's current size, revenue, workforce, and contract capacity to what you believe it would be today if you had started with the same capital access, professional network, and industry relationships that a similarly skilled person entering your field through more established pathways would have had. What is your best estimate of the gap?
30. Looking at everything you have described across education, employment, and business, what is the single clearest example of a moment where a different set of circumstances would have produced a materially different economic outcome for you, and what do you estimate that difference is worth in dollars over the course of your career and business to date?

Community and Geography Questions

31. Describe the community where you grew up, what employers existed, what businesses operated, whether banks and lending institutions were accessible, and what professional models and entrepreneurship examples were visible to people in your community. What did that environment teach you was possible for someone with your background, and how did it compare to what was available in more economically developed communities nearby?
32. Were there specific legal, regulatory, or structural conditions, zoning laws, segregation, discriminatory institutional policies, or community disinvestment, that limited economic opportunity in the community where you were formed, and how did those conditions shape the professional and economic options available to you as you entered adulthood?
33. When major employers or industries in your community declined, relocated, or reduced their hiring, what happened to the economic

ecosystem you depended on, and how did that structural change affect your employment options, your community's business environment, and your family's financial stability?

Capital and Predatory Lending Questions

34. If you were unable to access conventional financing and turned to informal, high-interest, or predatory lending sources, describe those arrangements specifically. Who were the lenders, what were the rates, what was the total additional cost over the life of those obligations compared to conventional market rates, and what did that capital drain prevent you from doing in your business?
35. Did you receive informal startup assistance, from a former employer, mentor, community member, or family associate, in the form of inventory, equipment, facilities, or introductions that substituted for the conventional capitalization you could not access? Describe that assistance, what it replaced, and what you would have needed to access the same starting position through conventional channels.

Post-Program Cliff Questions

36. If you participated in a government program, the SBA 8(a) program, a state small business set-aside, or a similar support structure, and subsequently graduated or aged out of that program, describe what happened to your business at that transition point. Did your revenue decline, did you lose access to contracting opportunities that had been available to you, and how does your post-program trajectory compare to where you would have been if you had built the same revenue base through open competition?

Credibility and Implicit Exclusion Questions

37. Describe a specific situation, in a client meeting, at an industry event, in a contractor relationship, or in a financial institution, where your presence was visibly unexpected or where the dynamic in the room shifted when others understood who you were and that you were competing for the same work they were. What happened after that moment, and what was the business consequence?
38. Are there industry associations, professional networks, trade groups, or informal gatherings in your sector where business is actually discussed and

distributed, and describe your relationship to those environments. Were you a member, were you invited, were you welcome, and what does access to those environments produce for the people who have it?

Historical and Structural Denial Questions

39. Were you denied access to an educational institution, a professional program, a licensing pathway, or a business opportunity because of an explicit institutional policy, a policy of segregation, exclusion, or differential treatment, rather than because of any personal qualification deficiency? Describe the specific institution, the specific policy, what you applied for, and what the consequence of that denial was for your educational and professional trajectory.
40. Looking at the community and institutional environment in which you were formed, what did people who looked like you, came from where you came from, and faced the same structural conditions typically achieve economically in that environment? And what did people who did not share those conditions typically achieve? What is your best estimate of the starting gap between those two trajectories, and how much of your current economic position reflects that starting gap rather than anything about your own choices or capabilities?

These questions are a starting point, not a script. Answer each one in your own words. The goal is not a perfect answer, it is a specific, honest, economically grounded account of your own experience. The certifier cannot evaluate what you do not tell them. Tell everything that is true, specific, and connected to what it cost you.