

Instructions for Completing the Reevaluation – Personal Narrative (PN)

(Pursuant to the U.S. Department of Transportation Interim Final Rule – October 3, 2025)

Purpose of the Personal Narrative (PN)

The purpose of the Personal Narrative (PN) is to demonstrate individual Social and Economic Disadvantage (SED) under the new federal requirements. As of October 3, 2025, the DOT Interim Final Rule requires each previously certified Disadvantaged Business Enterprise (DBE) and Airport Concessions DBE (ACDBE) to submit an individualized narrative that provides clear, factual, and verifiable information about the applicant's personal disadvantage experience.

The narrative replaces previous reliance on presumed disadvantage based on certain protected groups.

General Guidelines

1. **Write in your own words.** The narrative must be written by the majority owner(s) whose disadvantage is being claimed.
2. **Be honest, factual, and specific.** Include real events, timelines, and documentation where possible.
3. **Do not include race, ethnicity, or sex** as a basis for disadvantage. These may not be cited under the new rule.
4. **Focus on personal experiences** that demonstrate barriers to access, opportunity, or advancement in education, employment, business formation, or growth.
5. **Keep it organized and concise.** The narrative should be thorough enough to clearly explain your experiences.
6. **Provide support documentation.** Reference evidence that verifies your claims (e.g., loan denials, rejection letters, financial statements, etc.).

Narrative Sections

Your personal narrative should describe one or more significant SED situations. Provide as much detail as necessary to clearly explain each circumstance and its impact. Experience(s) should be related to an education, employment, and/or business history event demonstrating disadvantage (including current or previously owned companies).

1. **Education** – Georgia UCP considers factors such as: limited access to quality schools, guidance, or mentorship; denial of equal access to institutions of higher

education; exclusion from social and professional associations with students or teachers; denial of education honors rightfully earned; and social patterns or pressures (ex: unsheltered, limited English proficiency, low-income, rural geography, groom and garb, religion, national origin) which discouraged the individual from pursuing a professional or business education.

2. **Employment** – Georgia UCP considers factors such as: disadvantage or limited advancement opportunities; 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; and social patterns or pressures which have channeled the individual into non-professional or non-business fields.
3. **Business history** – Georgia UCP considers factors such as: economic hardship, unequal access to credit or capital; acquisition of credit or capital under commercially unfavorable circumstances; unequal treatment in opportunities for government contracts or other work; unequal treatment by potential customers, business associates or partnerships; and exclusion from business or professional organizations; fewer opportunities to scale because of lack of exposure, mentorship, or resources; Difficulty gaining credibility with lenders, suppliers, or prime contractor; encountering challenges

For each incident, please **describe who, what, where, why, when, and how** disadvantage or bias occurred. Incidents are more easily assessed by the Georgia UCP if they provide information in the following order:

1. **When** – Explain when the disadvantage occurred. Exact dates, if available, are preferred but are not necessary so long as the incident provides a specific time period. This disadvantage can be from any period of your life; you do not need to be experiencing current disadvantage to qualify.
2. **Where** – Explain where the disadvantage occurred. The incident must have occurred in American society.
3. **Who** – Explain who committed the action giving rise to your experience of disadvantage. This could include an individual, a group of individuals, or an institution. Individual names, where available, are preferred but not necessary so long as the incident provides a specific figure or organization.
4. **What** – Explain the conduct that caused your disadvantage.

5. **Why** – Explain the reason(s) that the conduct was more likely motivated by a systematic barrier or disadvantage than other non-disadvantage reasons. Without additional facts, a mere assertion that the action was the result of systemic barrier or disadvantage is not enough to support a claim of social disadvantage.
6. **How** - Explain how each instance of disadvantage impacted your entry into or advancement in the business world. Offensive comments or conduct, while reprehensible, will not support a claim of social disadvantage if there is no negative impact associated with the incident.

Certification Statement

End your narrative with a signed and dated statement such as:

“I certify that the information provided in this narrative is true and correct to the best of my knowledge and belief.”

Include business name with owner’s **name, signature, and date.**