



# WRITING YOUR PERSONAL NARRATIVE

## WORKSHEET #1 -Identifying My Two Incidents of Bias

Brainstorm and reflect on your personal experiences where you faced barriers in education, employment, or business.

**Category** – Choose the area that best fits the incident (Education, Employment, Business History).

**Short Description** – Briefly describe what happened (1–2 sentences is fine).

**Potential Impact** – Note how this experience affected your career or business path.

### INCIDENT #1

Category:

Short Description:

Potential Impact:

### INCIDENT #2

Category:

Short Description:

Potential Impact:





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## WORKSHEET #2 -Building the Narrative (Incident #1)

Use this worksheet to write a short paragraph by answering each question for each incident. Write 1-2 sentences per questions and then put them together into a narrative paragraph.

### INCIDENT #1

When did this happen?

Where did it occur?:

Who was involved?

What exactly happened?

Why do you believe bias or discrimination occurred?

How did it affect your business or income?

### Incident #1 Narrative:





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## WORKSHEET #2 -Building the Narrative (Incident #2)

Use this worksheet to write a short paragraph by answering each question for each incident. Write 1-2 sentences per questions and then put them together into a narrative paragraph.

### INCIDENT #2

When did this happen?

Where did it occur?:

Who was involved?

What exactly happened?

Why do you believe bias or discrimination occurred?

How did it affect your business or income?

**Incident #2 Narrative:**





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## WORKSHEET #3 -Quantifying the Impact

Think about the incidents defined in the previous worksheets. Use this worksheet to translate your experience into economic impact. (i.e., *lost opportunity, lost income or revenue, delayed advancement, or additional costs*)

### INCIDENT #1

Type of Harm:

Description:

Approximate Magnitude:

Evidence/Support:

### INCIDENT #2

Type of Harm:

Description:

Approximate Magnitude:

Evidence/Support:





# WRITING YOUR PERSONAL NARRATIVE

## Personal Narrative Reference Guide

Use this guide to organize your two incidents of bias, discrimination, or systemic barriers and connect them clearly to your economic disadvantage.

**When:** Describe when the discriminatory conduct occurred. Be specific (month/year or general time period).

*Example: "In 2018, during my first year as a subcontractor on public projects..."*

**Where:** Describe where it happened (e.g., workplace, school, lending institution, contracting agency).

*Example: "At a regional bank branch in Boise, ID..."*

**Who:** Who committed the action? Identify the individual(s), group, or institution involved.

*Example: "A loan officer with XYZ Bank..."*

**What:** Describe the discriminatory or biased conduct.

*Example: "I was denied a line of credit despite meeting all listed requirements..."*

**Why:** Explain why you believe the conduct was motivated by bias or systemic barriers rather than neutral reasons.

*Example: "The officer stated that construction is a 'risky field' for someone 'without a male partner on the license.'"*

**How:** Explain how this affected your progress or success (economic or professional impact).

*Example: "This denial prevented me from purchasing equipment, which limited my ability to bid on larger contracts."*

**Economic Harm:** Quantify or describe the impact.

*Example: "Lost potential contracts valued at approximately \$150,000 over two years."*

**Evidence/Support:** List any documents or evidence (if available).

*Example: "Bank correspondence, credit report, prior loan documentation."*

### Connecting to Economic Disadvantage

Describe how these incidents collectively reflect your economic disadvantage compared to similarly situated individuals.

*Example: "These barriers directly affected my ability to build business assets and access working capital, contributing to my current financial position reflected in my Personal Net Worth Statement."*

### Closing Statement Example

*"These experiences have contributed to my current financial position, which is reflected in my Personal Net Worth Statement attached to this application."*





# WRITING YOUR PERSONAL NARRATIVE

## Personal Narrative Checklist

Use this checklist before submitting your narrative:

### Structure

- Includes two incidents (or one pervasive incident)
- Each incident follows the When–Where–Who–What–Why–How structure
- Narrative is factual, professional, and concise (1–2 paragraphs per incident)
- Written in first person (“I”) and uses clear, specific language

### Content

- Incidents occurred within the United States
- Experiences are tied to education, employment, or business history
- Describes how each incident created a measurable or observable economic impact
- Includes enough detail for the reviewer to understand without assumptions

### Evidence

- Quantified or described the magnitude of harm (dollars, time, opportunity lost)
- Identified potential supporting documents (emails, contracts, denials, statements)
- References connection to Personal Net Worth Statement (PNW)

### Tone and Clarity

- Professional and factual tone — not emotional
- Avoids generalizations (e.g., “people like me are always treated unfairly”)
- Proofread for clarity and grammar
- Avoids repetition or irrelevant details

### Final Confirmation

- Personal Narrative (PN) is complete and saved
- PNW statement attached
- Optional: Supporting documentation attached or described
- Confident that the narrative demonstrates individualized disadvantage

