MNUCP
Minnesota Unified Certification Program

Guidance to firms when submitting a Personal Narrative:

This document was created for the external use of DBEs and does not supersede the requirements of 49 CFR Part 26 and subsequent guidance issued by the USDOT for the DBE Final Rule in the DBE Final Rule FAQs on September 25, 2026. Use of this guidance does not ensure your firm will receive a favorable determination. Each owner making up the majority percentage of ownership of the firm (51%), is required to submit a personal narrative and must:

- Be based on your individual experiences within American Society
- Identify at least one objective identifying feature as a basis for your disadvantage (any status or condition)
- Describe specific incidents of economic hardship, social barriers, and denied opportunities (must Include timeframes context, and outcomes)
- Show how these experiences caused economic harm or limited your ability to succeed in business
- Compare your experience to other non-disadvantaged individuals with comparable qualifications and explain how the experience was discriminatory or created a disadvantage

***Owners may include instances of race or sex discrimination, based strictly on the owner's individualized experiences and not on group-based presumptions**

1. Describe the specific economic hardship, social barriers, and denied opportunities that you faced. Including:

   Who: Identify the person or organization responsible, including the role and title of individuals and the name and type of institution.

   What: Describe the conduct that caused your disadvantage. Including specific instances of economic hardship, social barriers (definition below), and denied opportunities.

   When: The situation can be from any period in your life. The exact date is not required, but a timeframe should be provided (ex. Spring 2025).

   Where: Explain where the situation occurred. (City, State, Institution, Place of employment, etc.) The incident must have occurred in American society.

   Why: Explain the reason the conduct was more likely motivated by a social barrier or disadvantage. Offensive comments or conduct, while reprehensible, will not support a claim of social disadvantage if there is no negative impact associated with the incident. Without additional facts, a mere assertion that the action was the result of social barrier or disadvantage is not enough to support a claim of disadvantage.

2. Describe how each instance of disadvantage impacted you and your financial success (explain the negative impact the incident had on your career, employment or entry/ advancement in the business world). CAN BE ONE OF THESE.
3. Compare your experience to other non-disadvantaged individuals with comparable qualifications, giving specific examples.

Helpful Definitions:

Social barriers – structural, cultural and systemic obstacles that prevent individuals or groups from fully participating in society and accessing essential resources. They can manifest as institutional and structural obstacles that prevent full participation in various processes, such as political engagement. These barriers may arise from unintended or unseen practices and can unfairly discriminate against individuals, hindering their ability to participate fully in society. Overall, social barriers represent obstacles embedded within established structures that impede progress toward equity. Certifiers must holistically evaluate all presented evidence before making a determination. Considerations may include:

- **Education** -- Factors such as unequal access, compared to non-disadvantaged individuals with comparable qualifications, to institutions of higher education and vocational training, exclusion from social and professional association with students or teachers, denial of honors despite meeting requisite qualifications, and social patterns or pressures (ex: unsheltered, limited English proficiency, low-income, rural geography, groom and garb, religion, national origin) that discouraged the individual from pursuing a professional or business education; or
- **Employment** -- factors such as unequal treatment compared to non-disadvantaged individuals with comparable qualifications in hiring, promotions and other aspects of professional advancement, unequal pay and fringe benefits, and other terms and conditions of employment; retaliatory behavior by an employer or labor union; stereotyping about capability, and social patterns or pressures that channeled the individual into non-professional or non-business fields; or
- **Business history** – Factors such as unequal access to business opportunities and capital, compared to non-disadvantaged individuals with comparable qualifications, resulting in limited revenue growth, inability to build performance history, acquisition of credit or capital under commercially unfavorable circumstances (e.g., requiring additional collateral), weakened capital accumulation, unequal treatment in opportunities for government contracts, denial of bonding despite meeting financial or industry thresholds, inability to bid prime contracts, limits on growth trajectory, delayed equipment purchase or project expansion, limits in access to pre-bid meetings and networking despite outreach to others or other work, unequal treatment by potential customers and business associates, and exclusion from business or professional organization

NOTE: Other relevant evidence may be considered, but the incidents or experiences discussed in the narrative must not rely, in whole or in part, on presumptions regarding race or sex.