

Personal Net Worth (PNW) Module

Digitize PNW applications and automate data entry to accelerate and simplify certification application submission and review

A key part of the Disadvantaged Business Enterprise (DBE) program and Airport Concessions Disadvantaged Business Enterprise (ACDBE) program, administered by the U.S. Department of Transportation (USDOT), is the Personal Net Worth (PNW) Cap. This requires that the personal net worth of the majority owner(s) of the firm not exceed the current PNW cap to remain eligible to participate in DBE/ACDBE programs. The PNW component recently gained attention with the USDOT's 2024 DBE/ACDBE Rule Change, which increased the PNW cap for the first time since 2011 and updated the net worth calculation. The department also committed to revising the PNW cap every 3 years on the anniversary of the initial adjustment. There are several sections to the PNW form requiring applicants to submit a wide range of data to demonstrate initial and ongoing eligibility. Completing the form can be confusing, error-prone, time-consuming and tedious for business owners.

Many vendors and certifying agencies still deal with paper-based forms, which present challenges such as illegible handwriting, human and calculation errors, misfiling, paper damage, and inadequate security for sensitive personal information. Documents left out on a desk can be easily seen by a passerby increasing the risk of them falling into the wrong hands. Furthermore, if any information is missing from the PNW form, the submission will be kicked back to the vendor delaying the review decision. For agencies, reviewing multiple

paper forms and spreadsheets while trying to verify a vendor's eligibility is time-consuming and disconnected, which leads to a slow and inefficient decision process. At times, vendors may also inadvertently use outdated forms, which the agencies must kick back to them to start the process all over.

A solution that digitizes the PNW submission process would be ideal for vendors and agencies. Having a digital version of the USDOT's PNW form in an online format provides access for anyone from anywhere. The ability to upload documents and enter data into required fields will reduce errors and accelerate the process. Miscalculations can be eliminated with an in-system automated calculator and illegible handwriting will become a thing of the past. When a vendor has multiple owners, security to protect each owner's personal information would be a key feature. Also, access to the most recent version of the PNW form is critical to eliminate outdated form usage.

The B2Gnow PNW module is an add-on to the Online Applications Module that digitizes the application process to provide a simple way for vendors to fill out and submit their PNW information. B2Gnow has collaborated with the USDOT to understand and improve the PNW module in line with recent rule changes, ensuring ongoing compliance. The data is collected electronically, and calculations are performed automatically, making it a smooth and painless process that saves vendors and certifying agencies time and money.



2M+
Vendors



5.5 Million
Certification Records



200+
Certified Directories

Key Features for Vendors

- **Digital Data** - Collects all PNW data electronically, no more handwritten forms.
- **Automated Calculations** - Automatically calculates and completes the summary section based on tabulated information.
- **Progress Monitoring** - Tracks PNW progress and verifies all sections are complete before submission, minimizing repeated communications between the agency and vendors.
- **Guided Process** - Easily identifies incomplete fields. Vendors can quickly spot missing information with color-coded sections - required fields are in pink, and completed fields are in green.
- **Signature Routing** - Generates a PDF and prints copies in USDOT format for signature and notarization. The system then stores uploaded copies of signed PNW statements for reference.
- **Security** - Protects and separates sensitive data for multi-owner companies requiring the submission of multiple PNW statements.
- **Integrated Support** – Intuitive design and built-in recommendations throughout the process significantly reduce vendor support calls.
- **System Connectivity** – The PNW module is tightly integrated with the Online Application (OLA) and Certification Management modules for seamless navigation.
- **Notifications** - If the applicant is not the firm's owner, they can send notifications and reminders to the owner to facilitate the completion of the form.

Benefits:

- Integrates online applications, certifications, and PNWs in one interface
- Represents the most current version of the PNW form, a digital representation of the most current rules and regulations
- Eliminates paper handling and illegible handwriting
- Streamlines the process with automated asset and liability calculations, eliminating errors and speeding up the application process.
- Prevents errors and resubmission as forms cannot be submitted until all the required data is entered and documents are uploaded
- Utilizes PIN security to keep data separate and out of view of other owners in the case of a multi-owner company
- Enables signature routing of documents

Key Features for Agency and Staff Users:

- **Integration with B2Gnow modules** – Vendor data flows from OLA and certification documentation into PNW, reducing data reentry and other duplications
- **Notifications** – The module performs field verifications (calculations, dates, etc.), reducing repeated communications between the agency and vendors
- **Staff Checklist** – Staff users can review and make changes or adjustments to the numbers before deciding on eligibility relative to the PNW limit