/ inclusiv /

Juntos Avanzamos FAQs

To be considered for the Juntos Avanzamos designation, credit unions must demonstrate a strong and measurable commitment to serving Hispanic and immigrant communities through inclusive policies, culturally relevant practices, and accessible financial products.

ELIGIBILITY & REQUIREMENTS

Who is eligible to apply?

Credit unions are elegible to apply if they:

- Maintain active Inclusiv membership.
- Are federally or state-chartered and located in the United States or Puerto Rico.
- Provide bilingual (English and Spanish) member services.
- Offer at least one deposit product and one loan product designed to meet the needs of Hispanic and immigrant communities.
- Provide bilingual financial education or empowerment services.

What criteria are used to determine designation?

Applicants must demonstrate:

- A mission and strategy that intentionally support Hispanic and immigrant communities.
- Hispanic representation among board, leadership, and front-line staff.
- Bilingual member service, marketing, and brand visibility.
- Accessible financial products and services including flexible identification options.
- Cultural relevance in financial education, outreach, and community partnerships.

APPLICATION CONTENT

The Juntos Avanzamos application is organized into five key sections. Credit unions are encouraged to respond to each section thoughtfully and thoroughly, using both narrative descriptions and supporting documentation to demonstrate their commitment to serving Hispanic and immigrant communities.

- Credit Union Profile
- Hispanic and Bilingual Representation
- Commitment to Serving Hispanic and Immigrant Communities
- Marketing and Communications
- Products and Services

What is included in the Credit Union Profile section?

This section captures foundational information about your institution and its capacity to serve the community.

- Asset size
- Number of branches
- Total staff and board members
- Field of membership
- Mission and Vision statement

This information helps demonstrate your credit union's reach, organizational capacity, and commitment to financial inclusion.

What information is required in the Hispanic and Bilingual Representation section?

This section assesses your institution's ability to effectively serve Hispanic and immigrant communities through culturally responsive leadership and member service.

- Percentage of Hispanic board members
- Hispanic representation in leadership and front-line positions
- Bilingual representation across board, leadership, and member-facing staff

This information helps your credit union understand your operational readiness to engage diverse communities.

What information is required in the Demonstrated Commitment to Serving Hispanic and Immigrant Communities section?

This section evaluates your credit union's long-term commitment to advancing financial inclusion and serving Hispanic and immigrant communities.

- The demographics and financial needs of the Hispanic community in your service area
- Strategic goals and measurable benchmarks that support financial inclusion
- Inclusive policies and practices, such as flexible identification options
- Partnerships with nonprofits, consulates, community organizations, and immigrant-serving institutions

What information is required in the Marketing and Communications section?

This section highlights how your credit union engages Hispanic and immigrant communities through culturally relevant and bilingual communications.

- Bilingual signage, website content, mobile app content, and member-facing materials
- Marketing campaigns and outreach initiatives tailored to Hispanic communities
- Communications that reflect the language, culture, and needs of the communities served

Examples of supporting materials may include website links, brochures, flyers, social media content, event photographs, and other outreach materials.

What information is required in the Products and Services section?

IThis section evaluates how your products, services, and policies support financial access and inclusion for Hispanic and immigrant members.

- Financial products and services designed to meet the needs of Hispanic and immigrant consumers
- Policies that increase accessibility, such as alternative identification options and flexible underwriting practices
- Inclusive pricing, lending, or account-opening models
- Product usage data and evidence of community impact

APPLICATION PROCESS

How can I apply?

Applications are submitted online through Submittable.

- Create a free Submittable account or sign in with Google or Facebook
- Start the application sections and save drafts as needed. Your work is saved automatically, and you may return later to continue.
- You will receive automated email updates and submission confirmations.

Note: *Submittable works best on Chrome, Firefox, or Safari. Internet Explorer is not supported. To ensure you receive all notifications, please safelist emails from: notifications@email.submittable.com*

Can I edit my application?

The application may be completed over multiple sessions and saved as needed. However, once an application has been submitted, changes cannot be made.

Can more than one person work on the application?

Yes. Credit unions may invite colleagues to collaborate directly within Submittable. To add collaborators:

- Click "Invite Collaborators" within the application form.
- Enter their email addresses.
- Collaborators must accept the invitation before the application is submitted.

Note: *The submission owner can remove or add collaborators at any time before submission.*

How long will the application take?

Most applicants spend approximately two hours completing the application.

Will I receive confirmation after submitting it?

Yes. You will receive an automated confirmation email once your application has been successfully submitted. If you do not see it, please check your spam folder and confirm that Submittable emails are safelisted.

Who can I contact for technical assistance?

Please reach out to us at juntosavanzamos@inclusiv.org for support at any stage of the application process. Additional contact information is available on the Inclusiv website and within Submittable.

APPLICATION REVIEW

What happens after we submit our application in Submittable?

After submission, applications enter a formal review process and applicants will be notified once the review is complete. The process includes:

- Initial review for completeness
- Evaluation by the Selection Committee
- Requests for clarification or additional documentation, if needed
- Final designation determination

What if our application is incomplete?

Inclusiv may request additional information or supporting documentation. Applications will not advance to committee review until all required materials have been received.

DECISION AND NOTIFICATION

What happens if our credit union receives the designation?

Approved credit union will:

- Receive a formal acceptance notification
- Sign the Juntos Avanzamos Designation Agreement
- Begin planning the Proclamation Ceremony (90-day notice required)
- Join the national JA network and onboarding process
- Gain access to resources, partnerships, and ongoing support

What happens if our credit union is not approved?

Credit unions that are not approved will receive:

- Formal notification of the decision
- Feedback and recommendations for improvement
- An opportunity to reapply after recommended enhancements have been completed

ONGOING PARTICIPATION

Is Inclusiv membership required to apply?

Yes. Active Inclusiv membership is required to apply for and maintain the Juntos Avanzamos designation. Membership also provides access to Inclusiv's national network, programs, resources, training opportunities, and strategic support.

Is there a cost to submit the Juntos Avanzamos designation application?

No. There is no additional fee to apply for the Juntos Avanzamos designation.

What is required to maintain the Juntos Avanzamos designation?

Designated credit unions are expected to:

- Maintain active Inclusiv membership and take advantage of the network's programs, resources, and services.
- Maintain all designation requirements and continue serving Hispanic and immigrant communities.
- Participate in Juntos Avanzamos in quarterly webinars, roundtables, in-person events, network initiatives, and advocacy efforts.
- Share updates, data, and reports when requested to demonstrate ongoing impact and compliance, including participation in FIDAP.

Are Juntos Avanzamos-designated credit unions expected to share data through FIDAP?

Yes. Designated credit unions are expected to enroll in the Financial Inclusion Data Analytics Platform (FIDAP). FIDAP helps Inclusiv measure collective impact, identify trends, strengthen advocacy efforts, and demonstrate the value of financial inclusion initiatives nationwide. Credit unions receive technical assistance and guidance to support data submission and participation in the platform. All reported data is aggregated and designed to protect member privacy.

APPLICATION WINDOW

When can credit unions apply for the Juntos Avanzamos designation?

Credit unions may apply during the Spring or Fall application cycle each year.