Tips to Prevent Falls This Winter

When the rain and snow starts to fall, so do people. Protect yourself with these safety tips:

1. Choose the right shoe. Shoes and boots need to fit properly and have soles with good traction. Snow boots or hiking boots will generally provide the best protection for the worst type of weather.

2. Leave early. Falls are more likely to happen when you’re in a rush. Allow yourself plenty of time to get to where you’re going.

3. Walk like a penguin. Take short steps and walk as flat-footed as possible on icy or slippery ground.

4. Keep your hands free. You’ll need them to help you balance, so avoid carrying heavy loads and keep those hands out of your pockets.

5. Remove snow and ice from walkways frequently. Don’t wait for it to melt. Apply ice melt and ask for help if you need it.

6. Keep the lights on. If you have exterior lights on your home, use them to help see where you’re walking at night or during dark winter days.

7. Advocate for your safety. If the entrances or sidewalks do not look safe outside of a business or a local venue, speak up and let someone know.
Mission Statement

The QTC 55 NEWSLETTER provides helpful information on matters of universal concern to Members of the Club who are age 55 years and better. Readers are encouraged to send comments or input to QTC/GFCU, 150 West Street, Pittsfield, MA 01201, Attn: JamieEllen. Newsletter input is intended to best satisfy readers’ interests and the mission of the Club.

(800) 207-5555
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Make it a habit

The New Year presents an opportunity to look at our everyday habits – whether they are health, fitness, or financial related.

Although many of us have healthy habits – like brushing our teeth or washing our hands -- this year, why not include financial habits?

Here are a few ideas to kick off the New Year:

- Make a Goal (and Write It Down): This action might seem small, but it’s not. Make it a habit to look at your monthly finances and jot down one or two goals. The goal could be taking a bite out of your credit card debt or setting aside a small amount each month for a large purchase.

- Set it and Forget: Setting up “auto pay” on monthly utilities, cable, and other bills lets you be sure bills are paid on time. Then consider setting up the next step by creating “auto save” as well. If you set a goal to save for a big purchase, set up automatic transfers to automatically place funds into a “special goal” account.

- Spend with Care: Mindful spending is a powerful financial habit to build. If you don’t already have one, build the habit of using a monthly spending or budgeting plan.

- Deal with Debt: Make it part of your goals. Listing all your monthly debt payments helps you stay aware and act if needed. If you are in the habit of only making minimum payments on your credit card balances or if you are experiencing collection calls, consider learning about how a debt management plan can help support healthy money habits.

- Celebrate Your Progress: You may already have healthy habits and that is something to be proud of as you can apply those lessons to building new money habits. Let this be the year you celebrate you.

Upcoming Member Classes

Visit the Community Empowerment Center’s online calendar today for helpful, fun and educational events from Greylock and many of our partner organizations.

Here’s a small sample of the upcoming events all available via Zoom:

- Making your Financial Debt Resolution (presented in English)
  January 5 at 6pm

- Como Prepararte para la Jubilacion (presented in Spanish)
  January 25 at 5:30pm

- Frauds and Scams (presented in English)
  February 2 at 6pm

- Pasos Para Abrir un Negocio (presented in Spanish)
  February 8 at 5:30pm

- Como Prepararte Financieramente Para Comprar una Casa (presented in Spanish)
  March 21 at 5:30pm

Many of our programs are available in both English and Spanish.

Visit www.greylock.org/CEC today to learn more.

Ready to build new money habits? Take control of your wallet with the help of Greylock’s Community Empowerment Team and our partners at GreenPath. Call (413) 344-1026 to make an appointment with one of Greylock’s certified financial coaches in one of our branches or at our Community Empowerment Center on Kellogg Street in Pittsfield. If you prefer to work anonymously, reach out to our partners at GreenPath who offer similar resources from the comfort of your home. All of these resources are provided to you for free by Greylock. Learn more about building healthy financial habits at www.Greylock.org/CEC or www.greenpath.com/redesign-financial-habits/