

CRATS CHECKLIST

Your Departure Clearance for Life

One of the first disciplines every instrument-rated pilot learns is this:

Never take off until you fully understand your clearance.

Before entering the runway, a pilot carefully copies every instruction from Air Traffic Control. To make sure nothing is forgotten, pilots often use a simple memory aid:

CRATS

- **C – Clearance**
- **R – Route**
- **A – Altitude**
- **T – Transponder**
- **S – Squawk**

Missing even one item can create confusion, increase workload, or place the flight at unnecessary risk.

Life is remarkably similar.

Every day we make decisions that affect our families, finances, health, careers, and legacy. Most of us don't have an air traffic controller guiding us—but we do need a plan.

Before launching into life's next chapter, perform your own CRATS check.

C — CLEARANCE

Aviation

Your clearance tells you where you're authorized to go and how you'll begin the flight. Until you receive it, you stay on the ground.

Life Application

Know where you're headed before you start moving.

Checklist

- ☐ Have I clearly defined my goals?
- ☐ What does success truly look like for me?
- ☐ Have I discussed my goals with my spouse or family?
- ☐ Am I pursuing my purpose—or someone else's expectations?
- ☐ Have I sought wise advice before making major decisions?

Ask Yourself

Am I moving with purpose or simply reacting to life?

R — ROUTE

Aviation

Your route tells you exactly how you'll travel from departure to destination. Pilots don't simply point the airplane and hope.

Life Application

Every meaningful destination deserves a plan.

Checklist

- ☐ Do I have a written financial plan?
- ☐ Do I know how I intend to reach retirement?
- ☐ Have I prepared for unexpected detours?
- ☐ Are my estate planning documents complete?
- ☐ Am I reviewing my progress each year?
- ☐ Does my family know the plan?

Ask Yourself

If someone asked me to explain my life plan in five minutes, could I?

A – ALTITUDE

Aviation

Altitude provides safety. It allows room to think, react, and avoid obstacles.

Life Application

Sometimes the greatest gift you can give yourself is perspective.

Checklist

- ☐ Am I making long-term decisions?
- ☐ Am I allowing temporary problems to control permanent decisions?
- ☐ Have I balanced work, family, health, and purpose?
- ☐ Do I regularly step back and evaluate the bigger picture?
- ☐ Am I investing in relationships as much as finances?

Ask Yourself

Have I climbed high enough to see what truly matters?

T – TRANSPONDER

Aviation

The transponder allows Air Traffic Control to identify your aircraft and provide guidance throughout your flight.

Life Application

None of us should navigate life alone.

Your advisors help identify risks you cannot always see yourself.

Checklist

- ☐ Have I assembled a trusted team?
- ☐ Do my attorney, CPA, financial advisor, and insurance professional communicate when appropriate?
- ☐ Does my family know who these people are?
- ☐ Are my important documents organized?
- ☐ Have I reviewed beneficiary designations?
- ☐ Have I considered risks such as disability, long-term care, taxes, or lawsuits?

Ask Yourself

Who is helping guide me safely through life's changing conditions?

S – SQUAWK

Aviation

Your squawk code identifies your aircraft on radar. Special codes immediately communicate when assistance is needed.

Communication is constant throughout every IFR flight.

Life Application

The people you love cannot help if they don't know your wishes.

Communication removes uncertainty.

Checklist

- ☐ Have I shared my wishes with my family?
- ☐ Does someone know where my important documents are?
- ☐ Have I completed my Beyond the Runway Organizer?
- ☐ Are passwords and digital assets documented securely?
- ☐ Have I discussed healthcare wishes?
- ☐ Have I documented final instructions?
- ☐ Would my family know exactly what to do tomorrow if something happened today?

Ask Yourself

If today became an emergency, would my family have clarity or confusion?

BEFORE YOU ADVANCE THE THROTTLE

Aviation has taught me that successful flights are rarely the result of luck.

They are the result of preparation.

Pilots use checklists because they understand something very important:

Human beings forget things.

The checklist isn't there because you're inexperienced.

It's there because what you're doing is important.

Life deserves the same discipline.

Whether you're preparing for retirement, protecting your family, building a business, or organizing your legacy, pause before you move forward.

Run your personal CRATS checklist.

It may become one of the most valuable habits you ever develop.

CRATS QUICK REVIEW

C — Clearance

Know your purpose before you begin.

R — Route

Create a written plan.

A — Altitude

Maintain perspective and think long-term.

T — Transponder

Rely on trusted advisors and organized information.

S — Squawk

Communicate clearly so those you love know your wishes.

Final Thought

Every pilot knows the safest flights begin long before the airplane leaves the runway.

The same is true in life.

Don't wait until you're facing turbulence to prepare.

Run your checklist today... and help ensure that everyone who is counting on you arrives safely at the destination that matters most.