

THE FIVE T'S CHECKLIST

Staying Ahead of Life's Approach

"The busiest time to make a decision is not when you're already behind."

One of the greatest challenges in instrument flying is flying an approach.

The weather may be poor.

Visibility may be limited.

The workload increases dramatically.

Pilots who fall behind the airplane often make mistakes, not because they lack ability, but because events begin happening faster than they can process them.

To stay ahead of the airplane, instrument pilots use a simple reminder known as **The Five T's**.

At every approach fix, they pause and ask themselves:

- **Time**
- **Turn**
- **Twist**
- **Throttle**

- **Talk**

These five simple actions help keep the flight organized, safe, and under control.

Life works much the same way.

Retirement.

Health changes.

Business transitions.

Loss.

Family decisions.

Major life events often arrive quickly. The people who navigate them best are usually those who stay ahead instead of constantly reacting.

T – TIME

Aviation

Pilots verify timing to ensure they remain on schedule and know exactly where they are during the approach. Timing affects every decision that follows.

Life Application

Life has seasons.

The timing of decisions often matters as much as the decisions themselves.

Personal Checklist

- ☐ Is now the right time to retire?
- ☐ Is it time to update my estate plan?
- ☐ Have I delayed important conversations?
- ☐ Am I making time for family?
- ☐ Am I spending my time on what matters most?
- ☐ What have I been putting off?

Ask Yourself

If not now...when?

T – TURN

Aviation

When reaching a new segment of the approach, the pilot turns to the proper heading.

Every turn moves the airplane closer to the runway.

Life Application

Life requires course corrections.

Sometimes staying on course means changing direction.

Personal Checklist

- ☐ Am I headed where I truly want to go?
- ☐ Have my priorities changed?
- ☐ Am I willing to change course when needed?
- ☐ Have I allowed past decisions to prevent better future decisions?
- ☐ Am I moving toward purpose—or simply following habit?

Ask Yourself

Is the direction I'm traveling today leading me toward the life
I truly want?

T — TWIST

Aviation

The pilot twists the navigation equipment to the next course or frequency.

The next step is prepared before it becomes necessary.

Life Application

Preparation means thinking ahead.

Successful people prepare for what's next before they arrive there.

Personal Checklist

- ☐ Have I updated my financial plan?
- ☐ Have I reviewed my investments?
- ☐ Are my legal documents current?
- ☐ Have I organized my important information?
- ☐ Have I prepared for healthcare decisions?
- ☐ Have I planned for unexpected events?

Ask Yourself

Am I prepared for the next phase of my life?

T — THROTTLE

Aviation

The pilot adjusts power to maintain proper speed.

Too fast creates instability.

Too slow creates different problems.

The goal is controlled progress.

Life Application

Not every season of life requires maximum speed.

Sometimes wisdom means slowing down.

Sometimes opportunity requires moving forward with confidence.

Personal Checklist

- ☐ Am I trying to do too much?
- ☐ Do I allow time for rest?
- ☐ Am I enjoying life while preparing for the future?
- ☐ Am I balancing ambition with contentment?
- ☐ Have I become too busy to notice what truly matters?

Ask Yourself

Am I living at the right pace for this season of my life?

T – TALK

Aviation

Pilots communicate with Air Traffic Control throughout the approach.

Good communication prevents confusion and increases safety.

Life Application

Life's biggest mistakes often happen when communication stops.

Families shouldn't have to guess.

Personal Checklist

- ☐ Have I discussed my wishes with my family?
- ☐ Have I communicated with my spouse?
- ☐ Do my children know where important documents are?
- ☐ Have I introduced my family to my professional advisors?
- ☐ Have I shared my values—not just my valuables?
- ☐ Have I told the people I love what they mean to me?

Ask Yourself

If today were my last conversation, would I have left the important things unsaid?

FLYING THE APPROACH

One of my flight instructors taught me something I've never forgotten:

"Stay ahead of the airplane."

Those four words apply just as much to life as they do to flying.

Don't wait until retirement to prepare for retirement.

Don't wait for illness to organize your affairs.

Don't wait for tragedy to tell people you love them.

Stay ahead.

Small adjustments made early usually prevent major problems later.

THE FIVE T'S QUICK REVIEW

Time

Know where you are, recognize the right moment, and focus on what matters most.

Turn

Be willing to change direction when life calls for a new course.

Twist

Prepare today for what comes next.

Throttle

Maintain the right pace for the season you're in.

Talk

Communicate openly with those who matter most.

Final Thought

Every instrument approach eventually leads to one of two outcomes.

A safe landing...

Or a missed approach that requires another opportunity.

Life doesn't always offer another approach.

That's why preparation matters.

The Five T's remind us to stay ahead of life's challenges instead of reacting to them.

Know the time.

Make the turn.

Prepare for what's next.

Adjust your pace.

Communicate clearly.

And continue moving toward the runway with confidence.

Because the best landings—in aviation and in life—are rarely accidental.

They are the result of thoughtful preparation every step of the way.

One suggestion: Since this is for *Beyond the Runway*, I'd make the five action words stand out even more by ending the checklist with a memorable cadence:

Time. Turn. Twist. Throttle. Talk.

Know where you are.

Adjust your course.

Prepare for what's next.

Manage your pace.

Communicate with confidence.

That's how pilots stay ahead of the airplane—and how we stay ahead in life.

That closing feels like something readers will remember long after they've finished the checklist.