5 x Areas I want you to build your life around in the second half of the year:

1. Critical Thinking and Planning.

2. Handling your responsibilities.

3. Making good, solid decisions.

4. Dealing with stress, fatigue and exhaustion.

5. Downside protection and providing for your family.

Introduction to the 2026 Mid-Year Review

There is no doubt that times have been pretty tough lately and many of you are struggling to find your feet.

Right now there is nothing more important for you and your family than to get a grip of your situation, take stock of your life and give yourself a chance to pause and reflect before you head into the second half of the year.

The Mid-Year Review is a tool that you need to share with your friends and family - so that you and your loved ones can get back on your feet faster, make some good sound decisions and put yourself in the best possible position to take on the challenges and hardships of life that we are all facing.

I want you to read through every section, work through the questions and take it seriously - this is your life and I want you to regain control of your life and build back some much needed hope.

Let's get to work on this year's Before5am Mid-Year Review.

- Joe Duncan
Global Commissioner | Before5am

1. Critical Thinking and Planning:

I want you to sit down this weekend with your family and really think about how you're going to tackle and handle the next 6 months.

I know that many of you have been doing it tough and have been struggling to find a way forward in your day to day lives. Just finding a way to afford the basics, to provide for your family, to keep your job or keep your business afloat is a challenge - and it’s harder than ever before.

Right now - you need to be strategic, you need to think critically and you need to have a plan for yourself and your family. That’s the only real way out of this mess.

Here is what I want you to focus on for your Before5am Mid-year Review:

- Understand in detail your current situation and the issues you are personally dealing with.
- Consider what is coming up and coming your way over the next 6 months that could affect you and your family.

1. Critical Thinking and Planning:

I want you to work on these 2x questions to help you build a baseline of understanding for your life and how you will take on the next 6 months of 2026.

Q1. What are the issues and challenges you need to address and solve over the next 6 months?

Q2. What changes do you need to make right now to support you and your family over the next 6 months?

2. Handling your responsibilities:

Life doesn't get easier just because we run and hide from our responsibilities and for many of you, neglecting your responsibilities is causing you to feel an even greater sense of dread and vulnerability in your life.

It's time to get back some much needed control over your life and that starts by handling your affairs and your responsibilities with your own two hands.

Times are tough, and it doesn't look like things will get easier over the next 6 months - so we must do everything in our power to regain control over our lives and be on top of the very things that can come back to harm us.

Here is what I want you to focus on for this section of your Before5am Mid-year Review:

- Have a good hard think about what your responsibilities and duties are on the home front, at work and in your own life.

- Be honest about your life and think about what you're neglecting to handle or deal with.

2. Handling your responsibilities:

Getting back control of your life and bringing some much needed hope and certainty starts by handling your responsibilities for yourself and your loved ones. Work through the questions below to get on the right track.

Q1. What personal responsibilities are you going to take on and handle in the second half of 2026?

Q2. What is your plan to stay on top of your responsibilities and duties in the second half of the year?

3. Making good, solid decisions:

Times are tough and making good, solid decisions in this current environment matters. Right now, it's crucial that you keep yourself away from trouble, you consider your life and situation carefully and make decisions that build self-trust and certainty.

The situation that many of you are facing today demands that you act as a leader and make the right decisions for yourself, your workmates and your family.

I want you to keep yourself on the right track and avoid a lot of unnecessary pain and suffering in the second half of the year and that starts by making good decisions and holding yourself up - every day.

Here is what I want you to focus on for this section of your Before5am Mid-year Review:

- Look at the decisions and calls you have made so far this year and think about how they have impacted your life.

- Factor in the reality of your life and situation and start thinking about how you will make good decisions for you and your family over the next 6 months of your life.

3. Making good, solid decisions:

Good decision making is the backbone of building your life. I really want you to think about how you will make good decisions in the next six months - start by working through these 2x questions.

Q1. How do you personally plan on making good decisions and staying away from trouble over the next 6 months?

Q2. What are the important decisions that you need to make heading into the second half of the year?

4. Dealing with stress, fatigue and exhaustion:

Stress, fatigue and exhaustion is the biggest real world issue that many of you are facing in your lives and it is having a tremendous impact on how you view yourself and how you are able to handle and manage your life.

There is no doubt that we are living in a more tense world, with more and more people on edge - so it's important to manage your stress levels and reduce your exposure to the very things that make you feel fatigued and drained by the world we live in today.

I want you to start looking after yourself in the second half of the year, building some boundaries and getting on top of the things which are causing you to breakdown and feel burnt out day in and day out. This is something you have to do for yourself to maintain your sanity and stay above water.

Here is what I want you to focus on for this section of your Before5am Mid-year Review:

- Think hard about what is causing you to feel stressed and to feel exhausted by life at the moment.

- Identify what you can control in your life and what is out of your control. This is the key to moving forward.

4. Dealing with stress, fatigue and exhaustion:

Now is the time, during this Mid-Year Review to start dealing with the stress and exhaustion you have been feeling all year and taking matters into your own hands for a change. Let's get to work on the questions below.

Q1. What are the issues or situations in your life that are causing you to feel stressed and exhausted right now?

Q2. What is your plan to deal with stress and stressful situations in the second half of 2026?

5. Downside protection and providing for your family:

I've been talking about downside protection for a long time, it's the backbone of Before5am and what I instil here. In tough times you have to be aware that things can go wrong at any moment and you always have to be prepared for the worst.

Over the next 6 months I want you to be sensible, keep your composure and do everything in your power to hold yourself up and think clearly about the realities of life and what's coming your way - that could cause harm to you and your family.

Downside protection is always about looking ahead and considering the challenges that you are currently dealing with and the challenges you will most likely have to deal with in the coming months and years. This is about leadership.

Here is what I want you to focus on for this section of your Before5am Mid-year Review:

- Think about how you can limit your liabilities and your exposure to risk over the next 6 months.

- How can you create an environment that protects you and your family in the second half of the year.

5. Downside protection and providing for your family:

Use this Mid-Year Review to really think about your position as a leader in your household and at work to protect the downside and ensure that people around you feel safe and secure over the next 6 months.

Q1. How will you limit your exposure to risk and negative circumstances in the second half of the year?

Q2. How do you plan on creating a safe and constructive environment for you and your family?

The Before5am 2026 Mid-Year Review

Format: Lecture and Life Tool.

Date: June 2026.

Teacher: Joe Duncan



About:

Joe Duncan is the Global Commissioner of the Before5am Organisation. Mr. Duncan has always worked closely with people, leaders, families, communities to improve lives, to raise the relative standard of living and to ensure we don't lose hope in our world.