

THE CROSS ROAD

Alumni Newsletter of American National University



Thank You.

BY LUCAS KAVLIE, EDD*

I'm assuming you haven't heard those words from your alma mater in a while.

Thank you for trusting us with your education and for helping you gain the skills and earn the credentials that you needed to begin or to continue your professional journeys.

Allow me to introduce myself. In late June, I joined this university as its Provost. While I may be new to this role, I am already keenly aware that the strength of this university is built upon the legacy of those who have walked these (physical and virtual) halls before—a legacy that each of you has helped to create. You are the foundation of our reputation and the most powerful evidence of our continued success.

As I begin my tenure, I am focused on a guiding principle that I know will resonate with you: the importance of starting strong to finish well.

You embody this principle. Your journey here, whether it was for two years, four years, or longer, was your "strong start." You were challenged by our dedicated faculty, inspired by new ideas, and formed bonds that should last your lifetime. The foundation you built with us prepared you to enter the world with knowledge, character, and ambition. The remarkable careers you have built, the communities you have enriched, and the families you have raised—even the diploma on your wall—are all testaments to your ability to "finish well." Your achievements

are, by extension, our achievements, and we watch your continued success with immense pride.

This month, a new generation of students embarked on their own "strong start" just after many joined your ranks as alumni by "finishing well." New students walk similar paths, study in similar spaces, and are driven by the same spirit of inquiry that you had as a student. As Provost, my commitment is to ensure that the education and experience we offer today are just as robust, innovative, and impactful. We are dedicated to honoring your legacy by continuing to start each year strong, so that we may prepare all students to finish well—ready to make their own unique contributions to the world.

The connection to one's alma mater is a lifelong journey. You are our most cherished ambassadors, our wisest counselors, and our vital link to the world beyond our campus. I look forward to meeting many of you, learning from your experiences, and working together to ensure this university continues to be a place that launches strong starts and celebrates remarkable finishes for generations to come. When you have a few minutes, connect with me on [LinkedIn](#).

Thank you for all that you do to carry our standard of excellence out into the world.

**Dr. Lucas Kavlie is Provost of National University Services, working alongside American National University to advance its programs and strategic goals.*

ANU Establishes New NTHS Chapter

BY DR. CAROLYN SCOTT, CHIEF ACADEMIC OFFICER

I'm pleased to share that American National University has officially launched a chapter of the National Technical Honor Society (NTHS). This is an exciting step forward in honoring the academic excellence and leadership demonstrated by our students.

Membership Criteria & Invitation

Students at both American National University and American National University of Kentucky who maintain a minimum 3.0 GPA will be eligible for membership. I will personally extend invitations to qualified students each spring.

Membership Fee

Students who choose to accept membership will pay a one-time fee of \$45, which grants lifetime access to all NTHS benefits.

Why NTHS Matters

NTHS is a nationally respected honor society supporting Career & Technical Education (CTE). Since its founding in 1984, the organization has recognized more than 1.2 million members, supports over 100,000 active members each year, and awards nearly \$300,000 in scholarships annually.

Member Benefits Include:

- Access to exclusive scholarship opportunities
- Custom certificates, lapel pin, tassel, diploma seal, and membership kit
- Letters of recommendation from the national office
- Discounts on educational resources, workwear, and technology
- Career development tools, including resume builders, industry-recognized credentials, and CareerSafe OSHA training

What This Means for Our Students

This new chapter gives our students the opportunity to:

- Receive national recognition for their academic success
- Join a distinguished network of peers and professionals
- Access valuable tools and resources that support both academic and career advancement

I'm proud of the momentum we continue to build across our academic programs and look forward to celebrating our first class of inductees this coming spring.



Broadening Her Education: Ann Burns' Story with ANU

BY CHLOE DANIELS

Originally from Rochester, New York, Ann began her career as a corporate paralegal after completing a paralegal program recommended by her employer. After relocating to Richmond, Virginia, she pursued a career in real estate to combine her interest in transactional work with her love for connecting with people. However, she continued to feel a strong pull back to the legal field. Ann chose ANU's paralegal program for its flexibility, which allows her to balance her studies with work and time spent with her family and her three dogs.

While Ann has already been through a paralegal education prior to joining ANU's certificate program, she says it was "nothing like [ANU's] program." One of the biggest reasons she enjoyed her education here is because of the connection she has felt with her professors and fellow students. "The interaction with the instructors, even through Zoom – I will say, you guys have really mastered that online platform and being able to really communicate," she explains. "We might work on something, and it didn't really feel remote. So it was great!" The biggest benefit to earning her certificate is that it added to her already existing education and experience. "It is really great to have the update in technology... and the learning, the being entrenched in it as intense as the program is... it really does prepare you for those situations in a work setting where it's crunch time and you're dealing with this, and you know there's an end in sight so you can get through. And learning things that I didn't know, because I did corporate [law]. And I worked for a criminal defense attorney a long time ago, so it wasn't really anything I remembered."

Ann's professors imbued her with the knowledge she needed to branch out in her career. While she came in with experience from her career, two professors taught her so much more. Dean of the program Wendy Notz and Sheri Clark have made a real impact on Ann's education. "What I appreciated is Dean Notz, her class – like learning so much and having that early really helped build a foundation," she described. "And Sheri [Clark] always brings learning and humor, like stories that help you learn. [They were] a really good combination... you hear them in your head afterwards."

Since she's finished her program, Ann says, "I miss it! I miss the classes! I like learning." When it comes to her future now that she has completed her certificate, she plans to work in person in a real estate firm. "I do best with challenges that seem overwhelming, but I like to chip away at something... I like different kinds of projects," she explained. She wants to work within these two career fields that she has come to enjoy – law and real estate – while interacting with people. "I wouldn't mind working remote but still being [involved with people]. Like having everyone get together – it doesn't bother me if it's virtual."

Would she recommend ANU to those looking to earn their higher education? "I would definitely! I've told people how [ANU] has mastered... [remote work]. It's seamless! Even the online textbooks – where that's not something I normally would like – it worked!"



"Get ready, put the time in and study. Just because it's remote – you have to treat it like you're there – nobody is going to force you... Take it seriously and don't be afraid to participate in class and ask for help. I think working with the other students is a good experience because everybody – we all have such different backgrounds."

ANN BURNS

Loan Consolidation and Changing Repayment Plans – What You Should Know

BY BETH OVERBEY

At ANU, we understand that managing student loans can be overwhelming, especially if you have multiple loans with different servicers. Whether you are seeking a simpler repayment plan or looking to adjust your monthly payment, loan consolidation and changing repayment plans can be valuable tools. Here is a deeper look at each option and how to make the right decision for your situation.

If you are an alumni with multiple student loans, consolidation and changing repayment plans could help streamline your payments and reduce financial stress. Let us take a closer look at what each of these options involves, their benefits, and the things you need to consider before making a decision.

Loan Consolidation: Simplifying Your Payments

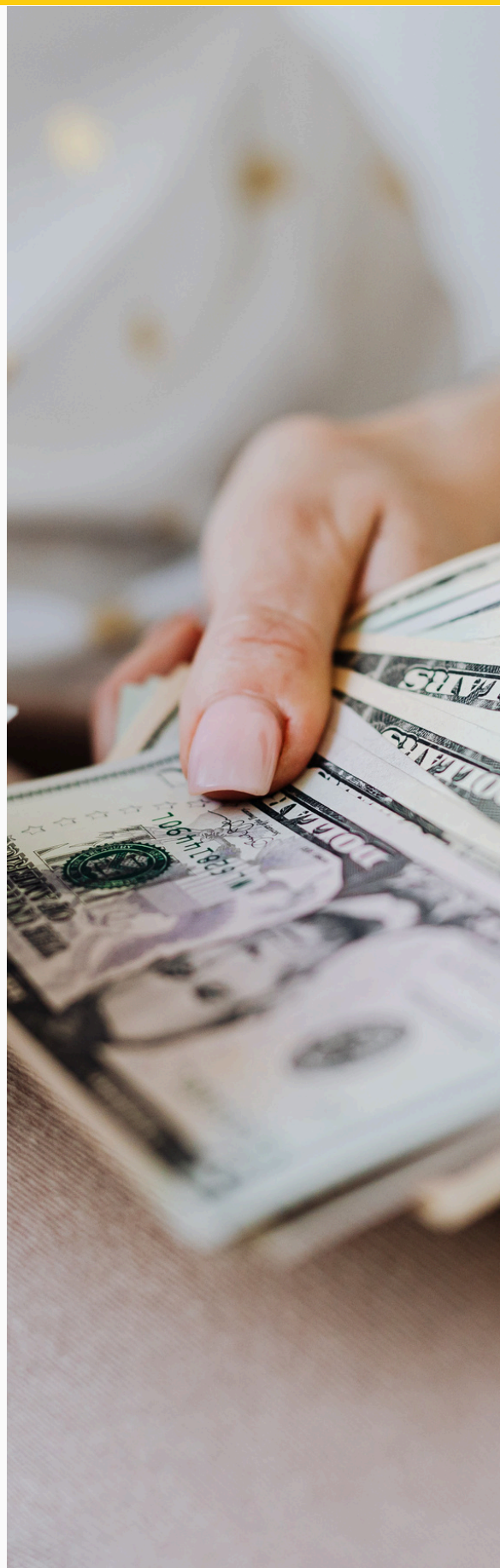
Loan consolidation is a great option if you have multiple federal loans and want to simplify the process by combining them into a single loan. This means you will have just one monthly payment, which can be a big relief if you are juggling loans from different lenders.

How It Works:

- **Combine Federal Loans:** With a Direct Consolidation Loan, you can combine all of your federal loans into one loan. This will leave you with a single monthly payment, making it easier to stay on track.
- **Interest Rate:** The interest rate for a consolidated loan is the weighted average of the interest rates on your existing loans, rounded up to the nearest one-eighth percent. This means your interest rate may stay the same or slightly increase, but it won't be higher than the highest rate among your loans.
- **Eligibility for Repayment Plans:** Consolidation allows you to access various repayment options, including Income-Driven Repayment (IDR) plans, which base your monthly payments on your income and family size.
- **Access to Loan Forgiveness Programs:** If you are enrolled in a Public Service Loan Forgiveness (PSLF) program, consolidating your loans may allow you to qualify for forgiveness, depending on your employment status and other factors.

Benefits of Consolidation:

- **One Payment, One Lender:** Consolidating your loans makes it easier to manage your debt with a single payment.
- **Access to Repayment Plans and Forgiveness:** Consolidation makes you eligible for income-driven repayment options and forgiveness programs.
- **Lower Monthly Payments:** Depending on your consolidation terms, you may be able to lower your monthly payments by extending your loan term.



(Continued)

Things to Consider:

- **Loss of Benefits:** When consolidating, you might lose borrower benefits tied to your existing loans, such as discounts or rewards for on-time payments. Be sure to weigh the pros and cons.
- **Longer Loan Term:** Extending your repayment period could reduce your monthly payment but might result in paying more interest over the life of the loan.

Changing Repayment Plans: Adjusting Your Monthly Payment

For many alumni, adjusting their repayment plan is a smart way to make loan payments more manageable. If your financial situation has changed, switching to a new repayment plan could help you lower your monthly payments or pay off your loan faster.

How It Works:

- **Income-Driven Repayment (IDR) Plans:** IDR plans base your monthly payment on your income and family size. These plans can be a great option if your income is lower or if you are facing financial hardship.
- **Graduated Repayment Plan:** This plan starts with lower monthly payments that gradually increase every two years. It may be a good option if you expect your income to rise over time.
- **Extended Repayment Plan:** This plan extends your repayment term, which lowers your monthly payment. However, you may end up paying more in interest over time due to the extended term.

Benefits of Changing Repayment Plans:

- **Lower Monthly Payments:** By adjusting your plan, you may be able to reduce your monthly payments, making them more affordable.
- **Flexibility:** Changing repayment plans gives you the ability to choose the option that best fits your financial situation, whether it is a lower payment or a faster repayment term.
- **Potential for Loan Forgiveness:** Some IDR plans offer the potential for loan forgiveness after 20-25 years of qualifying payments.

Things to Consider:

- **Interest Accumulation:** With some repayment plans, especially extended or graduated plans, your loan term is longer, which could result in paying more interest over time.
- **Eligibility Requirements:** Different repayment plans have specific eligibility requirements. Be sure to check with your servicer to ensure you qualify for the plan you want to switch to.

Which Option Is Right for You?

Both consolidation and changing repayment plans offer distinct benefits, but the right choice depends on your financial situation and goals.

- **Choose Consolidation If:** You want to simplify your repayment process, access federal benefits (like income-driven repayment), or you have federal loans that you want to keep within the federal loan system.
- **Choose Changing Repayment Plans If:** Your financial situation has changed, and you want to adjust your monthly payments to better fit your current budget.

Next Steps: How to Move Forward

- **Contact Your Loan Servicer:** Whether you are considering consolidation or changing repayment plans, the first step is to talk to your loan servicer. They can help guide you through the process and explain your options.
- **Evaluate Your Financial Goals:** Take a moment to evaluate your long-term financial goals. Do you want to pay off your loans faster? Lower your monthly payments? Consider what matters most to you.

ANU is committed to supporting you through your repayment journey, no matter which option you choose. If you need further assistance or have questions, do not hesitate to contact our financial services office for guidance.

A Note From Student Services

BY JESSICA WILLIAMS

On behalf of the Student Services team, congratulations on reaching this incredible milestone! It has been our honor to support you throughout your academic journey—from your first class to your final term. We've watched you grow, persevere, and overcome challenges to earn this achievement.

Although your time as a student has ended, you will always be part of the American National University family. We encourage you to stay connected, share your successes, and inspire future students with your story. Your journey doesn't end here—it continues with new goals, new opportunities, and a lifelong network of support.

Wishing you every success in the next chapter of your life!



Class Notes

Celebrating the accomplishments
of our graduates

CLASS OF 2020

Mercy Thacker, MHSM

Graduating during the pandemic was challenging, but I was recently hired as a Human Services Surveyor under the Office of Inspector General. I'm even considering going back to complete my master's degree because my company offers assistance. You can't go wrong with more education!

CLASS OF 2024

Tiffany Holden Wilson, MAA

I recently got married so now I am Tiffany Wilson. I have also received CNA certification and work at Keller Landing Nursing Facility.

CLASS OF 2025

Srushti Shah, MBA

I have been promoted to the Project Engineer in my company and I am now using my learnings from my MBA degree to manage the clients and project!

**Got married?
Had a baby?
Landed a new job?**

**We want to hear about it! Submit a
class note here:**

<https://alumni.an.edu/class-notes/>

Alumni Site

DID YOU KNOW WE HAVE A WEBSITE DEDICATED
TO OUR FORMER STUDENTS?

On this site, you will find:

ANU News - a selection of news and updates from American National University

ANU Eagle Nation - a selection of current students making waves in their degree programs, careers, and communities

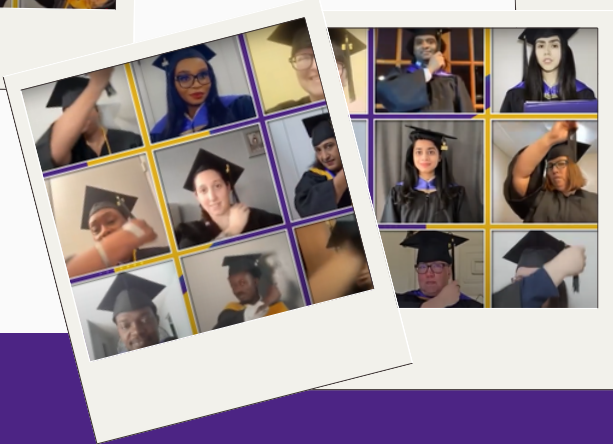
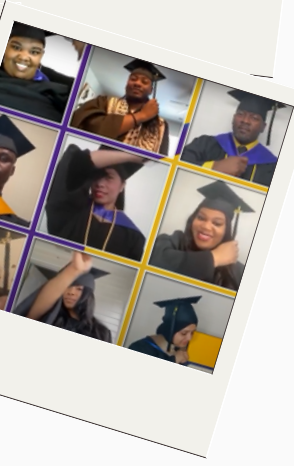
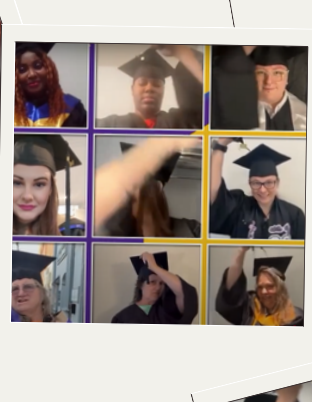
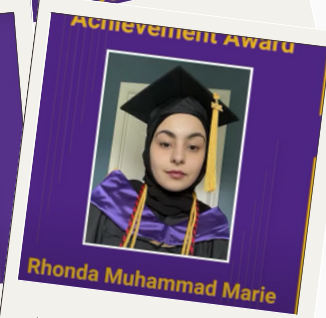
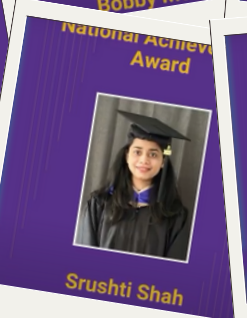
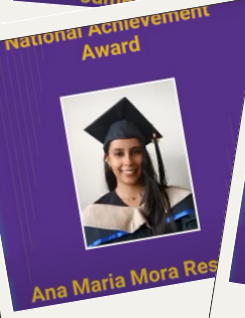
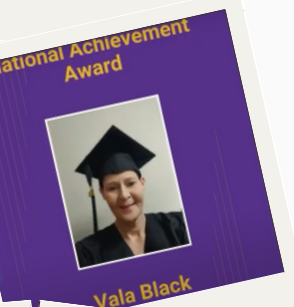
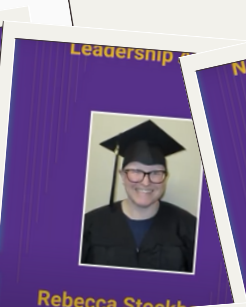
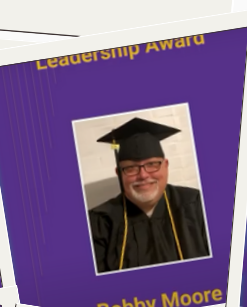
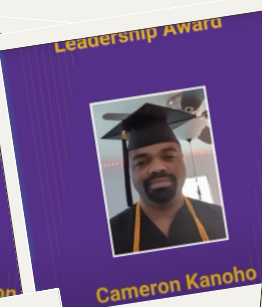
Quarterly Newsletters

Archive Library full of historical catalogs (with more legendary content coming soon!)

Resources - links to Career Services, a reminder about the refresher courses you are entitled to take, Ordering your Transcripts, Updating your contact information, Class Notes so we can feature our alumni achievements in this newsletter and on our site, our social media accounts, and our gear store

[Alumni.AN.edu](https://alumni.an.edu)

Graduation Recap





In Memoriam

With deep respect and gratitude, we honor the lives of our alumni who have passed away. Their contributions to our university community and the impact they made in their personal and professional lives will not be forgotten. As we remember them, we extend our heartfelt condolences to their families, friends, and loved ones.

MARTHA SUE HOLCOMB BELCHER, 1937-2025

"Susie" spent a year at William & Mary and then attended National Business College. After raising 4 children, she turned her energy to helping others, playing bridge, and sweet fellowship at her local church.

MARY "SUE" HYPES BOWMAN, 1950-2025

Sue graduated from Radford High School and attended National Business College. Upon finishing at NBC, she was hired by All-Star Concrete, Christiansburg. After All-Star, she worked for Concrete Products, Marshall Ready Mix and retired from Chandler Concrete.

PAULA RABY COLE, 1955-2025

Paula became a loving and dedicated nurse. After retiring from nursing, she taught Anatomy and Medical Records at National Business College. She was a member of the Danville Line Dancing Club, and volunteered with Danville Hospice and Community United Ministries. She loved writing poetry, reading and spending time at the beach (her happy place).

COLONEL (RET.) ALFRED MARION DILLON, 1931-2025

Colonel Dillon, a graduate of National Business College, was a decorated Army veteran serving in World War II, Vietnam, and Korea. Alfred lived a long life of public service after his days in the Army, including instructing the Army ROTC, leading the Oak Ridge Military Academy, and managing the Village of Clemmons.

CHARLOTTE ANN "CHODDY" DUNCAN EHLSHLAGER, 1941-2025

Charlotte studied secretarial skills at National Business College in Roanoke, later returning to her hometown to work in the office of the Chaplain of nearby Emory & Henry College. She was a devoted mother, an active member of her church, an avid square-dancer, a reluctant camper, and traveler.

CHARLES NEAL ENGERS, 1937-2025

Neal earned a BA from Roanoke College and an MEd from the University of Virginia. A lifelong educator, he was employed by Roanoke City Schools, Roanoke County Schools, Fairfax County Schools and National Business College. He served in the United States Marine Reserves.

TERESA LYNNE HOLT GILLESPIE, 1971-2025

Teresa received a bachelor's degree in accounting from National Business College. She received many certifications, but she was most proud of her Mack certification; She used it for many years working on Mack diesel trucks and always felt like a mechanic at heart.

VENETIA ANN HILL KITTRELL, 1958-2025

Venetia was a 2003 graduate of National Business College, a former employee of Dan River Incorporated, and a member of River Oak Church of God, Danville, VA.