

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2002-1

Monthly Servicing Report

Report Date: March 25, 2003
Collection Period: 2/01/03 to 02/28/03

I. Series 2002-1 Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	January 31, 2003	Change	February 28, 2003
1 Principal Balance	\$387,115,825.65	(\$6,738,319.27)	\$380,377,506.38
2 Accrued Interest (Include SAP Estimate & ISP)	\$9,246,423.89	\$678,914.68	\$9,925,338.57
3 Total Principal And Accrued Interest Balance	\$396,362,249.54	(\$6,059,404.59)	\$390,302,844.95
4 Fund Accounts Balance	\$82,053,847.06	\$6,832,441.03	\$88,886,288.09
5 Total Student Loans And Fund Balance	\$478,416,096.60	\$773,036.44	\$479,189,133.04
B. 1 Weighted Average Coupon (WAC) [not including SAP]	3.60%	-0.01%	3.59%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	160	(0)	160
3 Number of Loans	40,122	(771)	39,351
4 Number of Borrowers	20,637	(375)	20,262

C. Notes and Certificates

	2/28/2003 Int. Rate	Balance 1/31/2003	% of O/S Securities	Balance 2/28/2003	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	1.470%	\$60,803,000.00	12.437%	\$60,803,000.00	12.437%
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	1.580%	\$297,547,000.00	60.861%	\$297,547,000.00	60.861%
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	1.360%	\$53,400,000.00	10.922%	\$53,400,000.00	10.922%
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	1.340%	\$53,400,000.00	10.922%	\$53,400,000.00	10.922%
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [28Days]	1.400%	\$23,750,000.00	4.858%	\$23,750,000.00	4.858%
6 Total Notes and Certificates		\$488,900,000.00	100.000%	\$488,900,000.00	100.000%

D. Fund Accounts

	01/31/03	Change	02/28/03
1 Acquisition Fund	\$33,503,531.11	\$18,288,943.33	\$51,792,474.44
2 Administration Fund	\$466,558.17	(\$2,157.09)	\$464,401.08
3 Capitalized Interest Fund	\$26,460,096.69	\$0.00	\$26,460,096.69
4 Collection Fund	\$20,574,735.55	(\$11,881,151.11)	\$8,693,584.44
5 Debt Service Fund	\$0.00	\$0.00	\$0.00
6 Interest	\$1,048,925.54	\$426,805.90	\$1,475,731.44
7 Principal	\$0.00	\$0.00	\$0.00
8 Total Fund Accounts Balance	\$82,053,847.06	\$6,832,441.03	\$88,886,288.09

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II. Series 2002-1 Transactions and Accruals			
A.	Student Loan Cash Principal Activity	2/01/03 to 02/28/03	
	1 Borrower Payments	(\$6,864,137.25)	
	2 Claim Payments	\$0.00	
	3 Other Adjustments	\$33,133.19	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$0.00	
	7 Total Principal Collections	(\$6,831,004.06)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$92,687.85	
	2 Cancellations/Reissues	(\$3.06)	
	3 Other Adjustments	\$0.00	
	4 Total Non-Cash Principal Activity	\$92,684.79	
C.	Total Student Loan Principal Activity		
		(\$6,738,319.27)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$286,941.93)	
	2 Claim Payments	\$0.00	
	3 Reversals	\$0.00	
	4 New Acquisitions	\$0.00	
	5 Other Adjustments	(\$363.08)	
	6 Subsidy Payments (ISP)	\$0.00	
	7 Special Allowance Payments (SAP)	\$0.00	
	8 Total Interest Collections	(\$287,305.01)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$688,456.86	
	2 Interest Subsidy Payment Accruals	\$370,450.68	
	3 Special Allowance Payment Accrual estimate (SAP)	\$0.00	
	4 Capitalized Interest	(\$92,687.85)	
	5 Other Adjustments	\$0.00	
	6 Total Non-Cash Interest Activity	\$966,219.69	
F.	Total Student Loan Interest Activity		
		\$678,914.68	

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III. Series 2002-1 Collection Fund Activity			
A.	Collection Fund	February 28, 2003	
		\$19,244,253.18	
		(\$19,244,253.18)	
		\$7,829,656.79	
		\$0.00	
		\$0.00	
		\$0.00	
		\$0.00	
		\$0.00	
		\$0.00	
		\$60,052.12	
		\$0.00	
		0.00	
		\$7,889,708.91	
B.	April 2003 Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection
		Transfer/Used from Other Funds	
		\$383,348.51	\$383,348.51
		\$559,275.10	\$559,275.10
		\$0.00	\$0.00
		\$25,142.47	\$25,142.47
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$6,921,942.83	\$6,921,942.83
		\$7,889,708.91	\$7,889,708.91

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IV. Series 2002-1 Notes Waterfall for Distributions					Interest Account
				Remaining Funds Balance	Balance Uses
A.	Total Available Funds (Collection Fund Account)	\$7,889,708.91		\$7,889,708.91	
B	Administration Funds	\$383,348.51		\$7,506,360.40	
C	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:				
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	\$71,207.07		\$7,435,153.33	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$376,644.91		\$7,058,508.42	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	\$55,711.56		\$7,002,796.86	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	\$55,711.56		\$6,947,085.30	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$559,275.10			
D	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:				
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	\$0.00		\$6,947,085.30	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$0.00		\$6,947,085.30	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	\$0.00		\$6,947,085.30	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	\$0.00		\$6,947,085.30	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00			
E	Payment of Interest Distribution Amount on Subordinate Notes 2002-1 B [28Days]:	\$25,142.47		\$6,921,942.83	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$25,142.47			
F	Principal Account for Payment of Principal	\$0.00		\$6,921,942.83	\$0.00
G	Interest Account for Payment of termination pmt. of Senior Swap Agreements	\$0.00		\$6,921,942.83	\$0.00
H	Interest Account for Payment of termination pmt. of Subordinate Swap Agreements	\$0.00		\$6,921,942.83	\$0.00
I	Acquisition Fund	\$6,921,942.83		\$0.00	\$0.00

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Collection Period: 2/01/03 to 02/28/03

V. Series 2002-1 Portfolio Characteristics					2/28/2003
A.	February 28, 2003	Number of Loans	Dollar Amount	% of Portfolio	
	Loan Type Distribution:				
	1 Subsidized Stafford	19,591	\$150,914,173	39.67%	
	2 UnSubsidized Stafford	18,985	\$182,746,098	48.03%	
	3 Consolidation	775	\$46,801,625	12.30%	
	4 Total By Loan Type Distribution (a)	39,351	\$380,461,896	100.00%	
	B. Borrower Status Distribution:				
	1 In-School	31,516	\$278,283,563	73.14%	
	2 Grace	1,748	\$13,610,801	3.58%	
	3 Deferment	1,237	\$13,534,776	3.56%	
	4 Forbearance	783	\$8,845,713	2.32%	
	5 Repayment	4,065	\$66,178,062	17.39%	
	6 Claims	2	\$8,981	0.00%	
	7 Total By Borrower Status Distribution	39,351	\$380,461,896	100.00%	
	C. School Type Distribution:				
	1 Graduate/ First Professional	39,351	\$380,461,896	100.00%	
	2 Total By School Type Distribution	39,351	\$380,461,896	100.00%	

(a) Total principal loan balance does not include refunds-page 1-A1 is net of refunds.

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Collection Period: 2/01/03 to 02/28/03

VI. Series 2002-1 Net Loan Rate and Asset Percentages

A.	Net Loan Rate	February 28, 2003	
	1 2002-1 ARC outstanding aggregate principal	\$130,550,000.00	
	2 Interest net of FRN allocation	\$683,789.36	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$145,212.67	
	5 Minus amounts required..ED..gurantee agencies	\$41,109.32	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$27,259.72	
	8 Net Loan Rate	4.32%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$390,302,844.95	
	2 Fund Balances	\$88,886,288.09	
	3 Senior Note Interest	\$1,054,648.79	
	4 Sr Note Outstanding	\$465,150,000.00	
	5 Senior Asset Percentage	102.8%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$390,302,844.95	
	2 Fund Balances	\$88,886,288.09	
	3 All Notes Interest	\$1,072,368.54	
	4 All Notes Outstanding	\$488,900,000.00	
	5 Subordinate Asset Percentage	97.8%	

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Collection Period: 2/01/03 to 02/28/03

VII. Series 2002-1 Portfolio Summary Report		
	Collection Period Reporting Date	2/01/03 to 02/28/03 03/25/03
I	1 ABS Notes Outstanding	\$488,900,000
II	1 Total Federal Principal Balance	\$380,377,506
	2 Total Fund Accounts Balance	\$88,886,288
	3 Total Principal and Accrued Interest Balance	\$390,302,845
	4 <i>Number of Loans</i>	39,351
	5 <i>Number of Borrower</i>	20,262
III	1 Borrower Payments- Principal	\$6,864,137
	2 Borrower Payments- Interest	\$286,942
IV	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$322,467
V	1 <i>Weighted Average Coupon (WAC)</i>	3.59%
	2 <i>Weighted Average Remaining Maturity (WARM)</i>	160.08
VI	1 Senior Notes Outstanding	\$465,150,000
	2 Subordinates Note Outstanding	\$23,750,000
	3 <i>Net Loan Rate</i>	4.32%
	4 <i>Senior Asset Percentage</i>	102.8%
	5 <i>Senior Subordinate Asset Percentage</i>	97.8%

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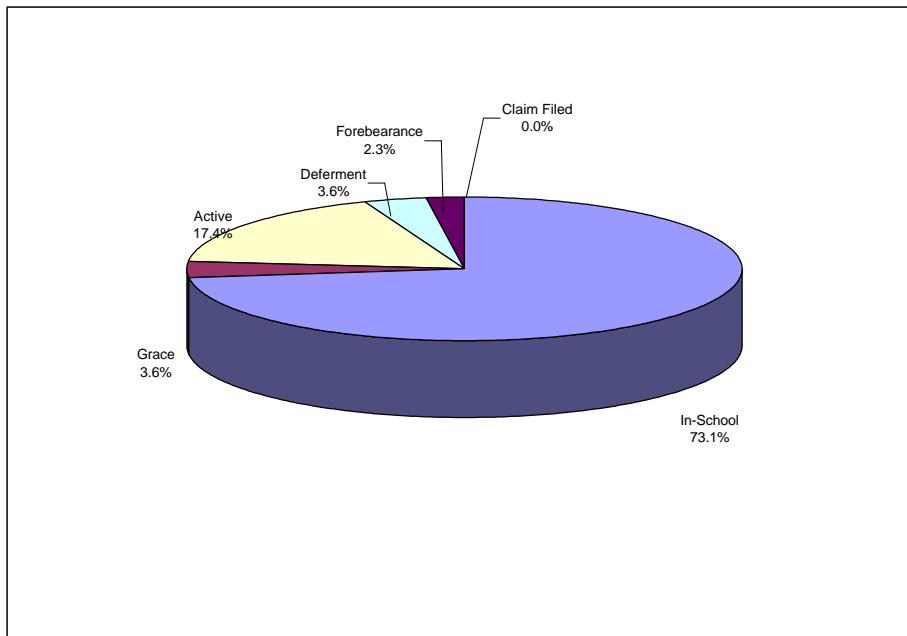
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Collection Period: 2/01/03 to 02/28/03

VIII. Series 2002-1 Notes Portfolio Characteristics By School Program 02/28/03						BY DOLLAR AMOUNT OF PRINCIPAL BALANCE	
Status	GRADUATE SCHOOLS						
	GSL-SUB	GSL-UNSUB	CONSOLIDATION	PRIVATE			
INTERIM:							
In-School							
Current	\$125,653,386	\$152,630,176	\$0	\$ -			
Grace							
Current	\$6,262,063	\$7,348,738	\$0	\$ -			
TOTAL INTERIM	\$131,915,450	\$159,978,914	\$0	\$0			
REPAYMENT:							
Active							
Current	\$9,621,602	\$11,076,276	\$39,314,181	\$0			
31-60 Days Delinquent	\$1,328,430	\$1,632,989	\$376,138	\$0			
61-90 Days Delinquent	\$990,546	\$1,305,651	\$0	\$0			
91-120 Days Delinquent	\$40,095	\$19,030	\$0	\$0			
> 120 Days Delinquent	\$227,063	\$246,062	\$0	\$0			
Deferment:							
Current	\$4,176,008	\$5,233,716	\$4,125,052	\$0			
Forbearance:							
Current	\$2,610,933	\$3,248,526	\$2,986,254	\$0			
TOTAL REPAYMENT	\$18,994,676	\$22,762,250	\$46,801,625	\$0			
Claim Filed	\$4,047	\$4,934	\$0	\$0			
Claim Rejected	\$0	\$0	\$0	\$0			
Claim Return	\$0	\$0	\$0	\$0			
TOTAL BY SCHOOL PROGRAM	\$150,914,173	\$182,746,098	\$46,801,625	\$0			
TOTAL BY SCHOOL TYPE		\$380,461,896					
KHESLC Servicing Report	\$150,914,173	\$182,746,098	\$46,801,625	\$0			



Loan Program February 28, 2003

(a) Total principal loan balance does not include refunds-age 1-A1 does include refunds.

TOTAL BY SCHOOL TYPE	
In-School	
Current	\$278,283,563
Grace	
Current	\$13,610,801
TOTAL INTERIM	\$291,894,364
REPAYMENT:	
Active	
Current	\$60,012,058
31-60 Days Delinquent	\$3,337,557
61-90 Days Delinquent	\$2,296,197
91-120 Days Delinquent	\$59,125
> 120 Days Delinquent	\$473,125
Deferment:	
Current	\$13,534,776
Forbearance:	
Current	\$8,845,713
TOTAL REPAYMENT	\$88,558,551
Claims Filed	\$8,981
Claim Rejected	\$0
Claim Return	\$0
TOTAL BY SCHOOL TYPE	\$380,461,896