

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2002-1 and 2003-1

Monthly Servicing Report

Report Date: July 25, 2003
Collection Period: 05/31/03 to 06/30/03

I. Series 2002-1 and 2003-1 Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	May 31, 2003	Change	June 30, 2003
1 Principal Balance	\$1,040,910,972.14	(\$1,689,398.30)	\$1,039,221,573.84
2 Accrued Interest (Include SAP Estimate & ISP)	\$18,195,019.70	\$1,982,864.74	\$20,177,884.44
3 Total Principal And Accrued Interest Balance	\$1,059,105,991.84	\$293,466.44	\$1,059,399,458.28
4 Fund Accounts Balance	\$77,827,022.97	(\$297,340.69)	\$77,529,682.28
5 Total Student Loans And Fund Balance	\$1,136,933,014.81	(\$3,874.25)	\$1,136,929,140.56
1 Weighted Average Coupon (WAC) [not including SAP]	3.55%	0.01%	3.56%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	171	(1)	170
3 Number of Loans	101,491	(191)	101,300
4 Number of Borrowers	39,376	(68)	39,308

C. Notes and Certificates

	6/30/2003 Int. Rate	Balance 5/31/2003	% of O/S Securities	Balance 6/30/2003	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	1.086%	\$60,803,000.00	5.250%	\$60,803,000.00	5.250%
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	1.196%	\$297,547,000.00	25.694%	\$297,547,000.00	25.694%
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	1.170%	\$53,400,000.00	4.611%	\$53,400,000.00	4.611%
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	1.150%	\$53,400,000.00	4.611%	\$53,400,000.00	4.611%
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [28Days]	1.380%	\$23,750,000.00	2.051%	\$23,750,000.00	2.051%
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	1.358%	181,642,000.00	15.685%	181,642,000.00	15.685%
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	1.538%	304,462,000.00	26.291%	304,462,000.00	26.291%
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [28Days]	1.140%	40,850,000.00	3.527%	40,850,000.00	3.527%
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [28Days]	1.300%	40,850,000.00	3.527%	40,850,000.00	3.527%
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [28Days]	1.270%	40,850,000.00	3.527%	40,850,000.00	3.527%
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [28Days]	1.130%	40,800,000.00	3.523%	40,800,000.00	3.523%
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [28Days]	1.280%	19,700,000.00	1.701%	19,700,000.00	1.701%
13 Total Notes and Certificates		\$1,158,054,000.00	100.000%	\$1,158,054,000.00	100.000%

D. Fund Accounts

	05/31/03	Change	06/30/03
1 Acquisition Fund	\$23,651,895.01	\$5,942,096.24	\$29,593,991.25
2 Administration Fund	\$1,097,391.21	(\$982,404.48)	\$114,986.73
3 Capitalized Interest Fund	\$42,421,107.18	\$0.00	\$42,421,107.18
4 Collection Fund	\$7,978,854.93	(\$4,929,532.06)	\$3,049,322.87
5 Debt Service Fund	\$0.00	\$0.00	\$0.00
6 Interest	\$2,677,774.64	(\$327,500.39)	\$2,350,274.25
7 Principal	\$0.00	\$0.00	\$0.00
8 Total Fund Accounts Balance	\$77,827,022.97	(\$297,340.69)	\$77,529,682.28

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II. Series 2002-1 and 2003-1 Transactions and Accruals			
A.	Student Loan Cash Principal Activity	05/31/03 to 06/30/03	
	1 Borrower Payments	(\$2,099,644.15)	
	2 Claim Payments	(\$70,686.10)	
	3 Other Adjustments	\$26,665.94	
	4 Reversals	\$0.00	
	5 New Acquisitions	\$693.00	
	6 Total Principal Collections	(\$2,142,971.31)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$456,403.01	
	2 Cancellations/Reissues	(\$2,830.00)	
	3 Other Adjustments	\$0.00	
	4 Total Non-Cash Principal Activity	\$453,573.01	
C.	Total Student Loan Principal Activity		
		(\$1,689,398.30)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$582,767.57)	
	2 Claim Payments	(\$1,012.09)	
	3 Reversals	\$0.00	
	4 New Acquisitions	\$25.13	
	5 Other Adjustments	(\$3,725.57)	
	6 Subsidy Payments (ISP)	\$0.00	
	7 Special Allowance Payments (SAP)	\$0.00	
	8 Total Interest Collections	(\$587,480.10)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$1,944,106.42	
	2 Interest Subsidy Payment Accruals	\$1,082,641.43	
	3 Special Allowance Payment Accrual estimate (SAP)	\$0.00	
	4 Capitalized Interest	(\$456,403.01)	
	5 Other Adjustments	\$0.00	
	6 Total Non-Cash Interest Activity	\$2,570,344.84	
F.	Total Student Loan Interest Activity		
		\$1,982,864.74	

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Student Loan Asset-Backed Notes Series 2002-1 and 2003-1

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III. Series 2002-1 and 2003-1 Collection Fund Activity

A.	Collection Fund	June 30, 2003		
	1 Beginning Balance	\$7,798,434.27		
	2 Transfers to Other Funds	(\$7,799,642.32)		
	3 Payments Received	\$2,711,723.75		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Guarantee Payments of Principal	\$70,686.10		
	7 Guarantee Payments of Interest	\$1,012.09		
	8 Federal Special Allowance Payments	\$0.00		
	9 Sale Proceeds	\$0.00		
	10 Earnings	\$69,162.02		
	11 Counterparty Swap Payments	\$0.00		
	12 Transfers from Other Funds	0.00		
	13 Ending Balance	\$2,851,375.91		
B.	August 2003 Estimated Required Payments Under Waterfall			
		Estimated Due	Distribute from Collection	Transfer/Used from Other Funds
	1 Administration Fund Distributions	\$1,032,982.62	\$1,032,982.62	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,082,444.22	\$1,082,444.22	\$0.00
	3 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$38,788.82	\$38,788.82	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Interest Account for payment of termination payment of Senior Swap Payments	\$0.00	\$0.00	\$0.00
	7 Interest Account for payment of termination payment of Subordinate Swap Payments	\$0.00	\$0.00	\$0.00
	8 Acquisition Fund	\$697,160.25	\$697,160.25	\$0.00
	9 Total Payments	\$2,851,375.91	\$2,851,375.91	\$0.00

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IV. 2002-1 and 2003-1 Notes Waterfall for Distributions					Interest Account Balance Uses
			Remaining Funds Balance		
A.	Total Available Funds (Collection Fund Account)	\$2,851,375.91	\$2,851,375.91		\$0.00
B	Administration Funds	\$1,032,982.62	\$1,818,393.29		
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]	\$56,874.03	\$1,761,519.26		\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$186,504.40	\$1,575,014.86		\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	\$45,060.82	\$1,529,954.04		\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	\$45,060.82	\$1,484,893.22		\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$209,250.57	\$1,275,642.64		\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$403,173.65	\$872,468.99		\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [28Days]	\$35,097.42	\$837,371.56		\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [28Days]	\$31,896.58	\$805,474.99		\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [28Days]	\$35,097.42	\$770,377.56		\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [28Days]	\$34,428.49	\$735,949.07		\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,082,444.22			
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	\$735,949.07		\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$0.00	\$735,949.07		\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [28Days]	\$0.00	\$735,949.07		\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [28Days]	\$0.00	\$735,949.07		\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$0.00	\$735,949.07		\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$0.00	\$735,949.07		\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [28Days]	\$0.00	\$735,949.07		\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [28Days]	\$0.00	\$735,949.07		\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [28Days]	\$0.00	\$735,949.07		\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [28Days]	\$0.00	\$735,949.07		\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00			
E	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:				
	1 Payment of Interest Distribution Amount on Subordinate Notes 2002-1 B [28Days]:	\$21,863.01	\$714,086.06		\$0.00
	2 Payment of Interest Distribution Amount on Subordinate Notes 2003-1 B [28Days]:	\$16,925.81	\$697,160.25		\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$38,788.82			
F	Principal Account for Payment of Principal	\$0.00	\$697,160.25		\$0.00
G	Interest Account for Payment of termination pmt. of Senior Swap Agreements	\$0.00	\$697,160.25		\$0.00
H	Interest Account for Payment of termination pmt. of Subordinate Swap Agreements	\$0.00	\$697,160.25		\$0.00
I	Acquisition Fund	\$697,160.25	\$0.00		\$0.00

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Student Loan Asset-Backed Notes Series 2002-1 and 2003-1 Monthly Servicing Report

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Collection Period: 05/31/03 to 06/30/03

V. Series 2002-1 and 2003-1 Portfolio Characteristics					6/30/2003
June 30, 2003					
A.	Loan Type Distribution:				
		Number of Loans	Dollar Amount	% of Portfolio	
	1 Subsidized Stafford	49,867	\$385,680,742	37.11%	
	2 UnSubsidized Stafford	48,365	\$476,018,607	45.80%	
	3 Consolidation	3,068	\$177,542,242	17.08%	
	4 Total By Loan Type Distribution (a)	101,300	\$1,039,241,591	100.00%	
B.	Borrower Status Distribution:				
	1 In-School	62,921	\$564,125,251	54.28%	
	2 Grace	28,554	\$246,903,620	23.76%	
	3 Deferment	1,561	\$29,018,092	2.79%	
	4 Forbearance	1,069	\$21,559,516	2.07%	
	5 Repayment	7,178	\$177,559,286	17.09%	
	6 Claims	17	\$75,826	0.01%	
	7 Total By Borrower Status Distribution	101,300	\$1,039,241,591	100.00%	
C.	School Type Distribution:				
	1 Graduate/ First Professional	101,300	\$1,039,241,591	100.00%	
	2 Total By School Type Distribution	101,300	\$1,039,241,591	100.00%	
(a) Total principal loan balance does not include refunds-page 1-A1 is net of refunds.					

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VI. Series 2002-1 and 2003-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	June 30, 2003	
	1 2002-1 ARC outstanding aggregate principal	\$334,750,000.00	
	2 Interest net of FRN allocation	\$2,151,659.37	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$390,359.13	
	5 Minus amounts required..ED..gurance agencies	\$156,072.57	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$73,489.58	
	8 Net Loan Rate	5.49%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,059,399,458.28	
	2 Fund Balances	\$77,529,682.28	
	3 Senior Note Interest	\$1,262,291.57	
	4 Sr Note Outstanding	\$1,114,604,000.00	
	5 Senior Asset Percentage	101.9%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,059,399,458.28	
	2 Fund Balances	\$77,529,682.28	
	3 All Notes Interest	\$1,304,580.46	
	4 All Notes Outstanding	\$1,158,054,000.00	
	5 Subordinate Asset Percentage	98.1%	

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VII. Series 2002-1 and 2003-1 Portfolio Summary Report		
	Collection Period Reporting Date	05/31/03 to 06/30/03 07/25/03
I	1 ABS Notes Outstanding	\$1,158,054,000
II	1 Total Federal Principal Balance	\$1,039,221,574
	2 Total Fund Accounts Balance	\$77,529,682
	3 Total Principal and Accrued Interest Balance	\$1,059,399,458
	4 Number of Loans	101,300
	5 Number of Borrowers	39,308
III	1 Borrower Payments- Principal	\$2,099,644
	2 Borrower Payments- Interest	\$582,768
IV	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$865,672
V	1 Weighted Average Coupon (WAC)	3.56%
	2 Weighted Average Remaining Maturity (WARM)	170.44
VI	1 Senior Notes Outstanding	\$1,114,604,000
	2 Subordinate Notes Outstanding	\$43,450,000
	3 Net Loan Rate	5.49%
	4 Senior Asset Percentage	101.9%
	5 Subordinate Asset Percentage	98.1%

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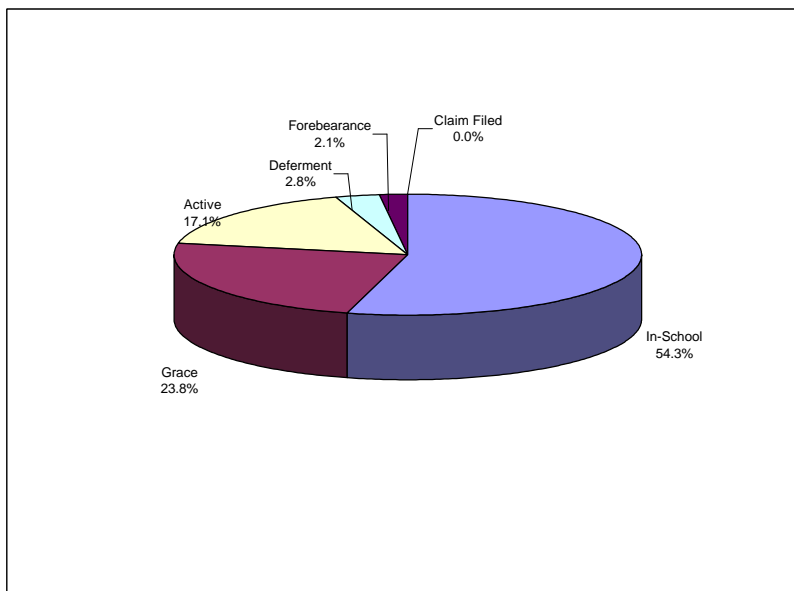
Collection Period: 05/31/03 to 06/30/03

VIII Series 2002-1 & 2003-1 Notes Portfolio Characteristics By School Program 06/30/03

BY DOLLAR AMOUNT OF PRINCIPAL BALANCE

B.

Status	GRADUATE SCHOOLS				
	GSL-SUB	GSL-UNSUB	CONSOLIDATION	PRIVATE	
INTERIM:					
In-School					
Current	\$249,639,226	\$314,486,024	\$0	\$ -	
Grace					
Current	\$113,101,336	\$133,802,284	\$0	\$ -	
TOTAL INTERIM	\$362,740,562	\$448,288,308	\$0	\$0	
REPAYMENT:					
Active					
Current	\$13,722,851	\$16,118,659	\$143,128,451	\$0	
31-60 Days Delinquent	\$314,540	\$415,264	\$940,187	\$0	
61-90 Days Delinquent	\$170,673	\$202,866	\$91,307	\$0	
91-120 Days Delinquent	\$70,378	\$75,054	\$58,897	\$0	
> 120 Days Delinquent	\$914,105	\$1,202,932	\$133,120	\$0	
Deferment:					
Current	\$4,736,036	\$6,071,724	\$18,210,332	\$0	
Forbearance:					
Current	\$2,970,582	\$3,608,988	\$14,979,946	\$0	
TOTAL REPAYMENT	\$22,899,165	\$27,695,488	\$177,542,242	\$0	
Claim Filed	\$41,014	\$34,811	\$0	\$0	
Claim Rejected	\$0	\$0	\$0	\$0	
Claim Return	\$0	\$0	\$0	\$0	
TOTAL BY SCHOOL PROGRAM	\$385,680,742	\$476,018,607	\$177,542,242	\$0	
TOTAL BY SCHOOL TYPE		\$1,039,241,591			
KHESLC Servicing Report	\$385,680,742	\$476,018,607	\$177,542,242	\$0	



Loan Program June 30, 2003

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

	TOTAL BY SCHOOL TYPE
In-School	
Current	\$564,125,251
Grace	
Current	\$246,903,620
TOTAL INTERIM	\$811,028,870
REPAYMENT:	
Active	
Current	\$172,969,961
31-60 Days Delinquent	\$1,669,991
61-90 Days Delinquent	\$464,847
91-120 Days Delinquent	\$204,330
> 120 Days Delinquent	\$2,250,158
Deferment:	
Current	\$29,018,092
Forbearance:	
Current	\$21,559,516
TOTAL REPAYMENT	\$228,136,895
Claims Filed	\$75,826
Claim Rejected	\$0
Claim Return	\$0
TOTAL BY SCHOOL TYPE	\$1,039,241,591