

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2022

Collection Period: 10/01/22 to 10/31/22

I. Series 2003-A Asset and Liability Summary									
A.	Student Loan Portfolio and Fund Balance				September 30, 2022	Change	October 31, 2022		
	1 Principal Balance				\$19,510,245.89	(\$747,175.88)	\$18,763,070.01		
	2 Accrued Interest				\$92,693.42	\$13,946.48	\$106,639.90		
	3 Total Principal And Accrued Interest Balance				\$19,602,939.31	(\$733,229.40)	\$18,869,709.91		
	4 Fund Accounts Balance				\$2,440,650.62	(\$316,825.77)	\$2,123,824.85		
	5 Total Student Loans And Fund Balance				\$22,043,589.93	(\$1,050,055.17)	\$20,993,534.76		
B.	Student Loan Portfolio and Fund Balance				September 30, 2022	Change	October 31, 2022		
	1 Weighted Average Coupon (WAC)				4.68%	1.49%	6.17%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]				41	0	41		
	3 Number of Loans				5,481	(96)	5,385		
	4 Number of Borrowers				5,023	(82)	4,941		
C.	Notes and Certificates				10/31/2022	Balance	Balance	Balance	% of
			CUSIP	Interest Rate	September 30, 2022	Change	October 31, 2022	O/S Securities	
	1 Student Loan Asset Backed Series 2003-A Notes Senior Class A-1 FRN 00432CAT8				0.00000%	\$0.00	\$0.00	\$0.00	0.0%
	2 Student Loan Asset Backed Series 2003-A Notes Senior Class A-2 VRN 00432CAU5				0.00000%	\$0.00	\$0.00	\$0.00	0.0%
	3 Student Loan Asset Backed Series 2003-A Notes Senior Class A-3 VRN 00432CAV3				0.00000%	\$0.00	\$0.00	\$0.00	0.0%
	4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class B ARC 00432CAW1				4.82800%	\$20,500,000.00	(\$1,050,000.00)	\$19,450,000.00	100.0%
	5 Total Notes and Certificates				4.82800%	\$20,500,000.00	(\$1,050,000.00)	\$19,450,000.00	100.0%
D.	Fund Accounts Balance				September 30, 2022	Change	October 31, 2022		
	1 Capitalized Interest Account				\$400,000.00	\$0.00	\$400,000.00		
	2 Pre-Funding Account				\$0.00	\$0.00	\$0.00		
	3 Admin Account				\$4,432.86	(\$12.31)	\$4,420.55		
	4 Collection Account				\$875,872.47	\$5,836.78	881,709.25		
	5 Class A-1 Interest Account				\$0.00	\$0.00	\$0.00		
	6 Class A-1 Principal Account				\$0.00	\$0.00	\$0.00		
	7 Class A-2 Interest Account				\$0.00	\$0.00	\$0.00		
	8 Class A-2 Principal Account				\$0.00	\$0.00	\$0.00		
	9 Class A-3 Interest Account				\$0.00	\$0.00	\$0.00		
	10 Class A-3 Principal Account				\$0.00	\$0.00	\$0.00		
	11 Class B Interest Account				\$95,522.55	(\$13,706.72)	\$81,815.83		
	12 Class B Principal Account				\$1,064,822.74	(\$308,943.52)	\$755,879.22		
	13 Total Fund Accounts Balance				\$2,440,650.62	(\$316,825.77)	\$2,123,824.85		

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		October 31, 2022	
1	Borrower Payments - Total		(\$713,547.37)
2	Claim Payments		\$0.00
3	Refunds		\$0.00
4	Reversals		\$0.00
5a	New Acquisitions - Principal	\$0.00	
5b	Cancellations - Principal	\$0.00	
5c	New Acquisitions - Sale Transfers	\$0.00	
5d	New Acquisitions - Repurchases	\$0.00	
5	New Acquisitions - Total		\$0.00
6	Total Cash Principal Activity		(\$713,547.37)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$309.97
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$238.76)	
4b	Adjustments - Write-offs	(\$33,699.72)	
4	Total Adjustments		(\$33,938.48)
5	Total Non-Cash Principal Activity		(\$33,628.51)
C. Total Student Loan Principal Activity			
			(\$747,175.88)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$91,385.57)
2	Claim Payments		\$0.00
3a	New Acquisitions - Sale Transfers	\$0.00	
3b	New Acquisitions - Repurchases	\$0.00	
3	New Acquisitions		\$0.00
4	Other Adjustments		\$0.00
5	Total Cash Interest Activity		(\$91,385.57)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$104,329.74
2	Capitalized Interest		(\$309.97)
3a	Small Balance and Other Adjustments	\$193.77	
3b	Adjustments - Write-offs	(\$159.56)	
3	Total Adjustments		\$34.21
4	Fee Accruals		\$1,278.07
5	Total Non-Cash Interest Activity		\$105,332.05
F. Total Student Loan Interest Activity			
			\$13,946.48

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III. Series 2003-A Collection Fund Activity

A. Collection Fund		October 31, 2022		
	Beginning Balance	\$838,225.90		
	Transfers to Other Funds	(\$838,225.90)		
	1a Amount received in the collection account related to the collection period	\$569,917.73		
	1b Earnings	\$4,251.33		
	1c Recoveries	\$34,878.41		
	1d Misc. Payments Received/Due	\$0.00		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related to the collection period	\$0.00		
	Ending Balance	\$609,047.47		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$7,316.34	\$7,316.34	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$470.09	\$470.09	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$87,658.12	\$87,658.12	\$0.00
	5 Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$0.00	\$0.00
	6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00
	7 Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$0.00	\$0.00
	8 Reserved	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00
	10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$513,602.92	\$513,602.92	\$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00
	Total Payments	\$609,047.47	\$609,047.47	\$0.00

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IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$609,047.47	\$609,047.47	\$0.00
B.	First	Administrative Allowance	\$7,786.43	\$601,261.04	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$601,261.04	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$601,261.04	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$601,261.04	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$0.00		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$601,261.04	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$601,261.04	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$601,261.04	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	\$87,658.12	\$513,602.92	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$513,602.92	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$513,602.92	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$513,602.92	\$0.00
I.	Eighth	Reserved	\$0.00	\$513,602.92	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$513,602.92	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$513,602.92	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$513,602.92	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$513,602.92	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$513,602.92	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$513,602.92		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

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V. Series 2003-A Net Loan Rate and Asset Percentages				
A. Net Loan Rate	1 FRN Notes outstanding Balance		\$0.00	
	2 VRN Notes outstanding Balance		\$0.00	
	3 ARC Notes outstanding Balance		\$19,450,000.00	
	4 Amount of Accrued Interest		\$96,672.89	
	5 Plus investment earnings and late fees		\$6,420.14	
	6 Minus Amount of interest on FRN		\$0.00	
	7 Minus portion of Administrative allowance		\$7,036.15	
	8 Minus Notes fees expected during current Interest Period		\$470.09	
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.90%	
	Net Loan Rate		5.90%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution	
	1 Student Loan Portfolio Balance	\$18,869,709.91	\$18,869,709.91	
	2 Fund Balances	\$2,128,966.92	\$1,290,770.06	
	3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00	
	4 Senior Notes Outstanding	\$0.00	\$0.00	
	Senior Asset Percentage	N/A	N/A	
C. Subordinate Asset Percentage		Pre-Distribution	Post-Distribution	
	1 Student Loan Portfolio Balance	\$18,869,709.91	\$18,869,709.91	
	2 Fund Balances	\$2,128,966.92	\$1,290,770.06	
	3 All Notes Interest and Fees Accrued	\$47,515.98	\$47,515.98	
	4 All Notes Outstanding	\$19,450,000.00	\$18,700,000.00	
	Subordinate Asset Percentage	107.72%	107.56%	

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	5,385	\$18,763,070.01	100.00%
	2 Total By Loan Type Distribution	5,385	\$18,763,070.01	100.00%
B. Borrower Status Distribution:	1 In-School	4	\$37,280.01	0.20%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	13	\$46,795.11	0.25%
	5 Repayment	5,367	\$18,666,176.25	99.48%
	6 Interim Charge-Offs	1	\$12,818.64	0.07%
	7 Total By Borrower Status Distribution	5,385	\$18,763,070.01	100.00%
C. School Type Distribution:	1 Graduate	5,362	\$18,661,122.37	99.46%
	2 Undergraduate	23	\$101,947.64	0.54%
	3 Total By Loan Type Distribution	5,385	\$18,763,070.01	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	4	\$73,062.29	0.39%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$73,062.29	0.39%
D.	REPAYMENT:			
	Active			
	Current	4,880	\$16,412,105.21	86.98%
	1-29 Days Delinquent	334	\$1,433,548.14	7.60%
	30-59 Days Delinquent	93	\$419,468.51	2.22%
	60-89 Days Delinquent	20	\$143,233.08	0.76%
	90-119 Days Delinquent	11	\$80,073.44	0.42%
	120-149 Days Delinquent	14	\$100,477.29	0.53%
	150-179 Days Delinquent	15	\$146,007.04	0.77%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	13	\$48,913.87	0.26%
G.	Interim Charge-Offs	1	\$12,821.04	0.07%
H.	TOTAL REPAYMENT	5,381	\$18,796,647.62	99.61%
I.	TOTAL PORTFOLIO	5,385	\$18,869,709.91	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$19,450,000
B.	1 Total Private Principal Outstanding Balance	\$18,763,070
	2 Total Fund Accounts Balance	\$2,123,825
	3 Total Principal and Accrued Interest Balance	\$18,869,710
	4 Number of Loans	5,385
	5 Number of Borrowers	4,941
C.	1 Borrower Payments- Principal	\$713,547
	2 Borrower Payments- Interest	\$91,386
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,316
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	6.17%
	2 Weighted Average Remaining Maturity (WARM)	41
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$19,450,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,050,000
	5 Net Loan Rate	5.90%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	107.72%

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Portfolio Trend Analysis Report

October 31, 2022

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22
	Reporting Date	1/25/2022	2/25/2022	3/25/2022	4/25/2022	5/25/2022	6/27/2022	7/25/2022	8/25/2022	9/26/2022	10/25/2022	11/25/2022
A.	1 Asset Backed Securities	\$28,450,000	\$27,550,000	\$26,400,000	\$25,750,000	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000
B.	1 Total Private Principal Balance	\$26,964,252	\$26,045,178	\$25,173,463	\$24,209,228	\$23,408,770	\$22,559,655	\$21,787,400	\$21,054,936	\$20,235,414	\$19,510,246	\$18,763,070
	2 Total Fund Accounts Balance	\$2,659,259	\$2,689,724	\$2,430,104	\$2,733,673	\$1,401,873	\$1,689,759	\$2,496,339	\$2,367,523	\$2,209,396	\$2,440,651	\$2,123,825
	3 Total Principal and Accrued Interest Balance	\$27,078,705	\$26,150,558	\$25,271,021	\$24,307,541	\$23,506,642	\$22,657,955	\$21,880,564	\$21,157,947	\$20,335,458	\$19,602,939	\$18,869,710
	4 Number of Loans	6,248	6,152	6,067	5,988	5,904	5,815	5,722	5,655	5,547	5,481	5,385
	5 Number of Borrowers	5,702	5,618	5,542	5,473	5,399	5,323	5,243	5,183	5,084	5,023	4,941
C.	1 Borrower Payments- Principal	\$856,902	\$891,478	\$841,849	\$924,776	\$795,655	\$841,258	\$749,479	\$726,478	\$779,442	\$712,180	\$713,547
	2 Borrower Payments- Interest	\$80,051	\$85,817	\$76,012	\$71,458	\$75,330	\$74,641	\$75,541	\$80,620	\$89,925	\$85,994	\$91,386
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$23,194	\$22,470	\$9,767	\$9,440	\$20,174	\$19,507	\$8,460	\$8,170	\$7,896	\$16,863	\$7,316
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.20%	3.25%	3.25%	3.25%	3.58%	3.58%	3.58%	4.68%	4.68%	4.68%	6.17%
	2 Weighted Average Remaining Maturity (WARM)	47	48	48	45	45	45	43	43	43	41	41
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$28,450,000	\$27,550,000	\$26,400,000	\$25,750,000	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$600,000	\$900,000	\$1,150,000	\$650,000	\$2,150,000	\$650,000	\$0	\$900,000	\$1,000,000	\$550,000	\$1,050,000
	5 Net Loan Rate	2.64%	2.69%	2.70%	2.68%	3.16%	3.16%	3.09%	4.27%	4.36%	4.33%	5.90%
	6 Senior Asset Percentage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	107.77%	109.05%	107.39%	108.60%	105.54%	106.03%	106.16%	106.62%	107.01%	107.30%	107.72%