

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: January 25, 2024
Collection Period: 12/01/23 to 12/31/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
										November 30, 2023	Change	December 31, 2023	
1	Principal Balance									\$284,435,285.03	(\$3,620,629.69)	\$280,814,655.34	
2	Accrued Interest									\$4,879,853.55	\$11,061.64	\$4,890,915.19	
3	Accrued ISP									\$14,904.33	\$7,221.34	\$22,125.67	
4	Accrued SAP									\$2,347,525.70	\$1,165,395.67	\$3,512,921.37	
5	Total Principal And Accrued Interest Balance									\$291,677,568.61	(\$2,436,951.04)	\$289,240,617.57	
6	Fund Accounts Balance									\$17,592,482.94	(\$3,414,610.15)	\$14,177,872.79	
7	Total Student Loans And Fund Balance									\$309,270,051.55	(\$5,851,561.19)	\$303,418,490.36	
B.													
1	Weighted Average Coupon (WAC)		[not including SAP]							2.88%	0.00%	2.88%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]							140	(1)	139	
3	Number of Loans									19,804	(179)	19,625	
4	Number of Borrowers									10,284	(92)	10,192	
C. Notes and Certificates													
			CUSIP	Index	Spread	Adjustment	Margin	Int. Rate	12/31/2023	Balance	Change	Balance	% of
										November 30, 2023		December 31, 2023	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-1 FRN	00432CAK7	90-Day Average SOFR	0.26161%	0.07000%	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-2 FRN	00432CAL5	90-Day Average SOFR	0.26161%	0.18000%	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-3 ARC	00432CAM3	Auction	N/A	N/A	5.59000%		\$53,400,000.00	\$0.00	\$53,400,000.00	16.04%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-4 ARC	00432CAN1	Auction	N/A	N/A	5.59000%		\$39,050,000.00	\$0.00	\$39,050,000.00	11.73%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1		B ARC	00432CAP6	Auction	N/A	N/A	5.59000%		\$23,750,000.00	\$0.00	\$23,750,000.00	7.14%
6	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-1 FRN	00432CAX9	90-Day Average SOFR	0.26161%	0.06000%	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
7	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-2 FRN	00432CAY7	90-Day Average SOFR	0.26161%	0.26000%	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
8	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-3 ARC	00432CAZ4	Auction	N/A	N/A	5.59000%		\$32,250,000.00	(\$4,100,000.00)	\$28,150,000.00	8.46%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-4 ARC	00432CBA8	Auction	N/A	N/A	5.59000%		\$40,850,000.00	\$0.00	\$40,850,000.00	12.27%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-5 ARC	00432CBB6	Auction	N/A	N/A	5.48000%		\$40,850,000.00	\$0.00	\$40,850,000.00	12.27%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-6 ARC	00432CBC4	Auction	N/A	N/A	5.59000%		\$40,800,000.00	\$0.00	\$40,800,000.00	12.26%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1		B ARC	00432CBE0	Auction	N/A	N/A	5.48000%		\$19,700,000.00	\$0.00	\$19,700,000.00	5.92%
13	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-1 FRN	00432CBM2	90-Day Average SOFR	0.26161%	0.11000%	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
14	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-2 FRN	00432CBN0	90-Day Average SOFR	0.26161%	0.21000%	5.82389%		\$25,125,000.00	(\$1,350,000.00)	\$23,775,000.00	7.14%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-3 ARC	00432CBP5	Auction	N/A	N/A	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-4 ARC	00432CBQ3	Auction	N/A	N/A	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-5 ARC	00432CBR1	Auction	N/A	N/A	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
18	Student Loan Asset-Backed Notes, Senior Series 2004-1		A-6 ARC	00432CBS9	Auction	N/A	N/A	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1		B ARC	00432CBT7	Auction	N/A	N/A	5.59000%		\$22,500,000.00	\$0.00	\$22,500,000.00	6.76%
20	Total Notes and Certificates							5.58670%		\$338,275,000.00	(\$5,450,000.00)	\$332,825,000.00	100.00%
D. Fund Balances													
										November 30, 2023	Change	December 31, 2023	
1	Acquisition Fund									\$0.00	\$0.00	\$0.00	
2	Administration Fund									\$51,966.56	(\$1,728.03)	\$50,238.53	
3	Capitalized Interest Fund									\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund									\$8,075,396.71	(\$3,433,685.95)	\$4,641,710.76	
5	Debt Service Fund - Interest Account									\$1,586,945.94	(\$524,260.54)	\$1,062,685.40	
6	Debt Service Fund - Principal Account									\$5,016,092.73	\$545,064.37	\$5,561,157.10	
7	Total Fund Accounts Balance									\$17,592,482.94	(\$3,414,610.15)	\$14,177,872.79	

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Monthly Servicing Report

Report Date: January 25, 2024
Collection Period: 12/01/23 to 12/31/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		12/31/2023	12/31/2023	12/31/2023
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$3,566,608.16)	(\$3,479,752.11)	(\$86,856.05)
2	Claim Payments	(\$162,605.91)	(\$162,605.91)	\$0.00
3	Refunds	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$3,729,214.07)	(\$3,642,358.02)	(\$86,856.05)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$110,596.95	\$102,333.54	\$8,263.41
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$2,012.57)	(\$2,012.57)	\$0.00
4	Total Adjustments	(\$2,012.57)	(\$2,012.57)	\$0.00
5	Total Non-Cash Principal Activity	\$108,584.38	\$100,320.97	\$8,263.41
C.	Total Student Loan Principal Activity	(\$3,620,629.69)	(\$3,542,037.05)	(\$78,592.64)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$563,255.64)	(\$540,573.63)	(\$22,682.01)
2	Claim Payments	(\$4,202.83)	(\$4,202.83)	\$0.00
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	(\$50.85)	(\$50.84)	(\$0.01)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$567,509.32)	(\$544,827.30)	(\$22,682.02)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$682,037.28	\$636,312.61	\$45,724.67
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$7,221.34	\$5,713.15	\$1,508.19
3	Special Allowance Payments - Accrued	\$1,165,395.67	\$1,163,545.44	\$1,850.23
4	Capitalized Interest	(\$110,596.95)	(\$102,333.54)	(\$8,263.41)
5a	Small Balance and Other Adjustments	(\$768.62)	(\$465.46)	(\$303.16)
5b	Adjustments - Write-offs	\$0.07	\$0.07	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$768.55)	(\$465.39)	(\$303.16)
6	Fee Accruals	\$7,899.18	\$7,340.09	\$559.09
7	Total Non-Cash Interest Activity	\$1,751,187.97	\$1,710,112.36	\$41,075.61
F.	Total Student Loan Interest Activity	\$1,183,678.65	\$1,165,285.06	\$18,393.59

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Collection Period: 12/01/23 to 12/31/23

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2023		
	1 Beginning Balance	\$7,794,899.34		
	2 Transfers to Other Funds	(\$7,794,899.34)		
	3 Amount received in the collection account related to the collection period	\$2,958,063.37		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$162,605.91		
	8 Guarantee Payments of Interest	\$4,202.83		
	9 Misc. Payments Received/Due	\$1,291.59		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$63,198.41		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$3,189,362.11			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$106,663.23	\$106,663.23	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$252,354.55	\$252,354.55	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,287,494.34	\$1,287,494.34	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$361,473.21	\$361,473.21	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$435,666.67	\$435,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$745,710.11	\$745,710.11	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00	
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$3,189,362.11	\$3,189,362.11	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
			Remaining Funds Balance	CAP I Account Used	
A.	Total Available Funds (Collection Fund Account)	\$3,189,362.11	\$3,189,362.11	\$0.00	
B.	Administration Funds	\$359,017.78	\$2,830,344.33	\$0.00	
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] - 00432CAK7	\$0.00	\$2,830,344.33	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,830,344.33	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$223,863.48	\$2,606,480.85	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$163,705.41	\$2,442,775.44	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,442,775.44	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,442,775.44	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$94,743.72	\$2,348,031.72	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$171,251.37	\$2,176,780.35	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$347,502.78	\$1,829,277.57	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$171,041.76	\$1,658,235.81	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,658,235.81	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$115,385.82	\$1,542,849.99	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,542,849.99	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,542,849.99	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,542,849.99	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,542,849.99	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$1,287,494.34			
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$1,542,849.99	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,542,849.99	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,542,849.99	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,542,849.99	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,542,849.99	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,542,849.99	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,542,849.99	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,542,849.99	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,542,849.99	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,542,849.99	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,542,849.99	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,542,849.99	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,542,849.99	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,542,849.99	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,542,849.99	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,542,849.99	\$0.00	
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00			
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$99,564.75	\$1,443,285.24	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$167,583.96	\$1,275,701.28	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$94,324.50	\$1,181,376.78	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$361,473.21			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,181,376.78	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$435,666.67	\$745,710.11	\$0.00	
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$745,710.11	\$0.00	\$0.00	
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00	
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00	
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00	
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00	
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00	

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$309,050,000.00
	2 Interest net of FRN allocation	\$1,814,016.99
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$106,663.23
	5 Minus amounts required..ED..guarantee agencies	\$243,295.32
	6 Minus defaulted during the month	\$3,991.07
	7 Minus auction note and trustee fees	\$8,366.56
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.64%
	Net Loan Rate	5.64%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$289,240,617.57
	2 Fund Balances	\$14,246,270.64
	3 Senior Notes Interest	\$657,223.23
	4 Senior Notes Outstanding	\$266,875,000.00
	Senior Asset Percentage	113.47%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$289,240,617.57
	2 Fund Balances	\$14,246,270.64
	3 All Notes Interest	\$796,735.09
	4 All Notes Outstanding	\$332,825,000.00
	Subordinate Asset Percentage	90.95%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	607	\$2,863,997.20	1.02%
	2 UnSubsidized Stafford	605	\$4,442,060.73	1.58%
	3 Consolidation	18,413	\$273,508,597.41	97.40%
	4 Total By Loan Type Distribution	19,625	\$280,814,655.34	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	173	\$2,978,793.02	1.06%
	4 Forbearance	362	\$8,503,811.13	3.03%
	5 Repayment	19,058	\$268,651,599.23	95.67%
	6 Claims	30	\$663,277.91	0.24%
	7 Total By Borrower Status Distribution	19,625	\$280,814,655.34	100.00%
C.	School Type Distribution:			
	1 Graduate	19,526	\$280,533,166.53	99.90%
	2 Undergraduate	99	\$281,488.81	0.10%
	3 Total By School Type Distribution	19,625	\$280,814,655.34	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.23%	1	\$16,320.07	0.35%	85	\$1,339,596.17	0.48%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.23%	1	\$16,320.07	0.35%	85	\$1,339,596.17	0.48%
D. REPAYMENT:									
Active									
Current	446	\$2,068,681.22	69.77%	461	\$3,311,998.60	71.51%	16,928	\$242,483,269.67	87.19%
1-29 Days Delinquent	48	\$262,314.50	8.85%	39	\$360,757.84	7.79%	637	\$12,693,687.57	4.56%
30-59 Days Delinquent	25	\$157,972.99	5.33%	25	\$239,727.87	5.18%	142	\$3,957,798.17	1.42%
60-89 Days Delinquent	13	\$73,600.30	2.48%	10	\$86,967.60	1.88%	92	\$2,680,324.19	0.96%
90-119 Days Delinquent	3	\$20,640.63	0.70%	2	\$33,142.96	0.72%	44	\$1,164,438.04	0.42%
≥ 120 Days Delinquent	19	\$53,475.74	1.80%	16	\$80,487.69	1.74%	108	\$3,240,717.09	1.17%
E. Deferment:									
Current	24	\$146,402.79	4.94%	22	\$252,388.10	5.45%	42	\$1,390,697.03	0.50%
F. Forbearance:									
Current	28	\$174,831.87	5.90%	29	\$249,965.38	5.40%	305	\$8,474,635.28	3.05%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	30	\$683,830.17	0.25%
H. TOTAL REPAYMENT	606	\$2,957,920.04	99.77%	604	\$4,615,436.04	99.65%	18,328	\$276,769,397.21	99.52%
I. TOTAL PORTFOLIO	607	\$2,964,821.04	100.00%	605	\$4,631,756.11	100.00%	18,413	\$278,108,993.38	100.00%
J. GRAND TOTAL					\$285,705,570.53				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: January 25, 2024

Collection Period: 12/01/23 to 12/31/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/23 to 12/31/23 01/25/24
A.	1 ABS Notes Outstanding	\$332,825,000
B.	1 Total Principal Balance	\$280,814,655
	2 Total Fund Accounts Balance	\$14,177,873
	3 Total Principal and Accrued Interest Balance	\$289,240,618
	4 Number of Loans	19,625
	5 Number of Borrowers	10,192
C.	1 Borrower Payments- Principal	\$3,566,608
	2 Borrower Payments- Interest	\$563,256
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$106,663
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.88%
	2 Weighted Average Remaining Maturity (WARM)	139
F.	1 Senior Notes Outstanding	\$266,875,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,450,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.64%
	6 Senior Asset Percentage	113.47%
	7 Subordinate Asset Percentage	90.95%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes

Trend Analysis Report

December 31, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23
	Reporting Date	3/27/2023	4/25/2023	5/25/2023	6/26/2023	7/25/2023	8/25/2023	9/25/2023	10/25/2023	11/27/2023	12/26/2023	1/25/2024
A.	1 Asset Backed Securities	\$369,490,000	\$361,456,000	\$357,706,000	\$356,906,000	\$355,468,000	\$347,918,000	\$347,168,000	\$345,775,000	\$339,025,000	\$338,275,000	\$332,825,000
B.	1 Total Principal Balance	\$317,361,649	\$312,674,645	\$309,423,195	\$305,892,495	\$302,520,538	\$299,546,756	\$295,953,535	\$291,990,382	\$287,780,604	\$284,435,285	\$280,814,655
	2 Total Fund Accounts Balance	\$15,722,515	\$10,614,737	\$9,198,198	\$14,327,860	\$14,755,215	\$9,204,981	\$14,584,865	\$15,689,538	\$12,314,479	\$17,592,483	\$14,177,873
	3 Total Principal and Accrued Interest Balance	\$324,627,249	\$321,137,857	\$319,121,629	\$313,353,800	\$311,223,332	\$309,494,219	\$303,482,913	\$300,676,756	\$297,540,996	\$291,677,569	\$289,240,618
	4 Number of Loans	21,237	21,057	20,919	20,781	20,640	20,503	20,328	20,137	19,933	19,804	19,625
	5 Number of Borrowers	10,959	10,871	10,812	10,746	10,682	10,621	10,531	10,442	10,346	10,284	10,192
C.	1 Borrower Payments- Principal	\$3,627,038	\$4,376,494	\$3,072,132	\$3,306,011	\$2,962,383	\$2,804,398	\$3,341,327	\$4,021,289	\$4,271,625	\$3,271,386	\$3,566,608
	2 Borrower Payments- Interest	\$658,858	\$613,587	\$608,107	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$120,384	\$119,011	\$117,253	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%	2.76%	2.76%	2.76%	2.76%	2.87%	2.88%	2.87%	2.88%	2.88%	2.88%
	2 Weighted Average Remaining Maturity (WARM)	146	145	145	144	143	143	142	141	141	140	139
F.	1 Senior Notes Outstanding	\$303,540,000	\$295,506,000	\$291,756,000	\$290,956,000	\$289,518,000	\$281,968,000	\$281,218,000	\$279,825,000	\$273,075,000	\$272,325,000	\$266,875,000
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$7,350,000	\$8,034,000	\$3,750,000	\$800,000	\$1,438,000	\$7,550,000	\$750,000	\$1,393,000	\$6,750,000	\$750,000	\$5,450,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.66%	5.13%	5.15%	5.38%	5.36%	5.47%	5.48%	5.56%	5.59%	5.48%	5.64%
	6 Senior Asset Percentage	111.82%	112.14%	112.34%	112.39%	112.48%	112.82%	112.81%	112.89%	113.21%	113.23%	113.47%
	7 Subordinate Asset Percentage	91.83%	91.66%	91.60%	91.58%	91.57%	91.38%	91.34%	91.32%	91.14%	91.10%	90.95%