

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 26, 2024
Collection Period: 01/01/24 to 01/31/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									December 31, 2023	Change	January 31, 2024		
1	Principal Balance								\$280,814,655.34	(\$7,310,908.66)	\$273,503,746.68		
2	Accrued Interest								\$4,890,915.19	(\$195,581.45)	\$4,695,333.74		
3	Accrued ISP								\$22,125.67	\$6,953.12	\$29,078.79		
4	Accrued SAP								\$3,512,921.37	\$1,127,647.71	\$4,640,569.08		
5	Total Principal And Accrued Interest Balance								\$289,240,617.57	(\$6,371,889.28)	\$282,868,728.29		
6	Fund Accounts Balance								\$14,177,872.79	\$792,063.08	\$14,969,935.87		
7	Total Student Loans And Fund Balance								\$303,418,490.36	(\$5,579,826.20)	\$297,838,664.16		
B.													
1	Weighted Average Coupon (WAC)								2.88%	-0.01%	2.87%		
												[not including SAP]	
2	Weighted Average Remaining Maturity (WARM)								139	(1)	138		
												[includes in-school period]	
3	Number of Loans								19,625	(344)	19,281		
4	Number of Borrowers								10,192	(170)	10,022		
C. Notes and Certificates													
									Spread	1/31/2024	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	December 31, 2023	Change	January 31, 2024	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	5.64000%	\$53,400,000.00	\$0.00	\$53,400,000.00	16.32%		
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A	N/A	5.48000%	\$39,050,000.00	\$0.00	\$39,050,000.00	11.93%		
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A	N/A	5.48000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.26%		
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	5.48000%	\$28,150,000.00	(\$5,550,000.00)	\$22,600,000.00	6.91%		
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	Auction	N/A	N/A	5.48000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.48%		
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A	N/A	5.64000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.48%		
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A	N/A	5.48000%	\$40,800,000.00	\$0.00	\$40,800,000.00	12.47%		
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A	N/A	5.64000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.02%		
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%	\$23,775,000.00	\$0.00	\$23,775,000.00	7.26%		
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	5.48000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.87%		
20	Total Notes and Certificates						5.56069%	\$332,825,000.00	(\$5,550,000.00)	\$327,275,000.00	100.00%		
D. Fund Balances													
								December 31, 2023	Change	January 31, 2024			
1	Acquisition Fund							\$0.00	\$0.00	\$0.00			
2	Administration Fund							\$50,238.53	\$502.06	\$50,740.59			
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00			
4	Collection Fund							\$4,641,710.76	\$5,051,603.28	\$9,693,314.04			
5	Debt Service Fund - Interest Account							\$1,062,685.40	\$108,580.96	\$1,171,266.36			
6	Debt Service Fund - Principal Account							\$5,561,157.10	(\$4,368,623.22)	\$1,192,533.88			
7	Total Fund Accounts Balance							\$14,177,872.79	\$792,063.08	\$14,969,935.87			

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		1/31/2024	1/31/2024	1/31/2024
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$6,842,344.46)	(\$6,558,422.61)	(\$283,921.85)
2	Claim Payments	(\$538,797.10)	(\$538,797.10)	\$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	(\$7,381,141.56)	(\$7,097,219.71)	(\$283,921.85)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$77,995.95	\$74,686.40	\$3,309.55
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	(\$7,763.05)	(\$7,759.89)	(\$3.16)
4	Total Adjustments	(\$7,763.05)	(\$7,759.89)	(\$3.16)
5	Total Non-Cash Principal Activity	\$70,232.90	\$66,926.51	\$3,306.39
C.	Total Student Loan Principal Activity	(\$7,310,908.66)	(\$7,030,293.20)	(\$280,615.46)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$775,135.82)	(\$738,388.35)	(\$36,747.47)
2	Claim Payments	(\$16,263.86)	(\$16,263.86)	\$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	(\$26.30)	(\$26.28)	(\$0.02)
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	(\$791,425.98)	(\$754,678.49)	(\$36,747.49)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$669,050.03	\$624,031.31	\$45,018.72
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$6,953.12	\$5,527.66	\$1,425.46
3	Special Allowance Payments - Accrued	\$1,127,647.71	\$1,125,754.84	\$1,892.87
4	Capitalized Interest	(\$77,995.95)	(\$74,686.40)	(\$3,309.55)
5a	Small Balance and Other Adjustments	(\$3,095.69)	(\$2,789.43)	(\$306.26)
5b	Adjustments - Write-offs	(\$0.16)	(\$0.16)	\$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	(\$3,095.85)	(\$2,789.59)	(\$306.26)
6	Fee Accruals	\$7,886.30	\$7,258.59	\$627.71
7	Total Non-Cash Interest Activity	\$1,730,445.36	\$1,685,096.41	\$45,348.95
F.	Total Student Loan Interest Activity	\$939,019.38	\$930,417.92	\$8,601.46

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	January 31, 2024	
	1 Beginning Balance	\$3,189,362.11	
	2 Transfers to Other Funds	(\$3,189,362.11)	
	3 Amount received in the collection account related to the collection period	\$8,810,168.31	
	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	\$538,797.10	
	8 Guarantee Payments of Interest	\$16,263.86	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$68,397.85	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$9,433,627.12	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$105,305.50	\$105,305.50 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$244,335.04	\$244,335.04 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,144,775.49	\$1,144,775.49 \$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	\$284,547.87	\$284,547.87 \$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	\$7,218,996.55	\$7,218,996.55 \$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	\$9,433,627.12	\$9,433,627.12 \$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)		\$9,433,627.12	\$9,433,627.12	\$0.00
B.	Administration Funds		\$349,640.54	\$9,083,986.58	\$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		\$9,083,986.58	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,083,986.58	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$230,399.64		\$8,853,586.94	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$168,485.13		\$8,685,101.81	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$8,685,101.81	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$8,685,101.81	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$94,274.01		\$8,590,827.80	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$176,251.41		\$8,414,576.39	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$176,251.41		\$8,238,324.98	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$176,035.68		\$8,062,289.30	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$8,062,289.30	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$123,078.21		\$7,939,211.09	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$7,939,211.09	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$7,939,211.09	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$7,939,211.09	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$7,939,211.09	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,144,775.49		
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		\$7,939,211.09	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$7,939,211.09	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$7,939,211.09	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$7,939,211.09	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$7,939,211.09	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$7,939,211.09	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$7,939,211.09	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$7,939,211.09	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$7,939,211.09	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$7,939,211.09	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$7,939,211.09	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$7,939,211.09	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$7,939,211.09	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$7,939,211.09	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$7,939,211.09	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$7,939,211.09	\$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	\$102,471.75		\$7,836,739.34	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$84,997.62		\$7,751,741.72	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$97,078.50		\$7,654,663.22	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$284,547.87		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$7,654,663.22	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$435,666.67	\$7,218,996.55	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$7,218,996.55	\$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	\$303,500,000.00
	2 Interest net of FRN allocation	\$1,747,979.58
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$105,305.50
	5 Minus amounts required..ED..guarantee agencies	\$236,963.29
	6 Minus defaulted during the month	\$5,938.43
	7 Minus auction note and trustee fees	\$8,146.54
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.51%
	Net Loan Rate	5.51%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$282,868,728.29
	2 Fund Balances	\$15,026,811.31
	3 Senior Notes Interest	\$634,007.51
	4 Senior Notes Outstanding	\$261,325,000.00
	Senior Asset Percentage	113.75%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$282,868,728.29
	2 Fund Balances	\$15,026,811.31
	3 All Notes Interest	\$801,285.81
	4 All Notes Outstanding	\$327,275,000.00
	Subordinate Asset Percentage	90.78%

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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	589	\$2,752,368.40	1.01%
	2 UnSubsidized Stafford	587	\$4,273,074.07	1.56%
	3 Consolidation	18,105	\$266,478,304.21	97.43%
	4 Total By Loan Type Distribution	19,281	\$273,503,746.68	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	187	\$3,037,796.77	1.11%
	4 Forbearance	298	\$6,402,793.75	2.34%
	5 Repayment	18,767	\$263,638,669.80	96.39%
	6 Claims	27	\$407,312.31	0.15%
	7 Total By Borrower Status Distribution	19,281	\$273,503,746.68	100.00%
C.	School Type Distribution:			
	1 Graduate	19,184	\$273,227,839.93	99.90%
	2 Undergraduate	97	\$275,906.75	0.10%
	3 Total By School Type Distribution	19,281	\$273,503,746.68	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	0.24%	1	\$16,382.50	0.37%	91	\$1,512,833.76	0.56%
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	0.24%	1	\$16,382.50	0.37%	91	\$1,512,833.76	0.56%
D. REPAYMENT:									
Active									
Current	449	\$2,095,926.66	73.39%	446	\$3,268,699.72	73.20%	16,759	\$239,597,409.26	88.45%
1-29 Days Delinquent	28	\$142,267.23	4.98%	30	\$206,455.99	4.62%	603	\$11,681,087.97	4.31%
30-59 Days Delinquent	19	\$117,506.50	4.11%	19	\$185,177.32	4.15%	128	\$2,990,219.65	1.10%
60-89 Days Delinquent	14	\$107,090.62	3.75%	14	\$165,498.38	3.71%	61	\$2,317,937.06	0.86%
90-119 Days Delinquent	8	\$20,728.21	0.73%	3	\$16,784.61	0.38%	43	\$1,271,359.36	0.47%
≥ 120 Days Delinquent	13	\$34,412.14	1.20%	12	\$70,893.54	1.59%	118	\$3,551,661.34	1.31%
E. Deferment:									
Current	28	\$154,549.05	5.41%	28	\$278,414.51	6.23%	40	\$1,238,015.34	0.46%
F. Forbearance:									
Current	27	\$172,635.36	6.05%	33	\$252,108.45	5.65%	238	\$6,306,517.18	2.33%
G. Claims	2	\$3,788.75	0.13%	1	\$4,966.51	0.11%	24	\$410,852.45	0.15%
H. TOTAL REPAYMENT	588	\$2,848,904.52	99.76%	586	\$4,448,999.03	99.63%	18,014	\$269,365,059.61	99.44%
I. TOTAL PORTFOLIO	589	\$2,855,805.52	100.00%	587	\$4,465,381.53	100.00%	18,105	\$270,877,893.37	100.00%
J. GRAND TOTAL					\$278,199,080.42				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 26, 2024

Collection Period: 01/01/24 to 01/31/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/24 to 01/31/24 02/26/24
A.	1 ABS Notes Outstanding	\$327,275,000
B.	1 Total Principal Balance	\$273,503,747
	2 Total Fund Accounts Balance	\$14,969,936
	3 Total Principal and Accrued Interest Balance	\$282,868,728
	4 Number of Loans	19,281
	5 Number of Borrowers	10,022
C.	1 Borrower Payments- Principal	\$6,842,344
	2 Borrower Payments- Interest	\$775,136
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$105,306
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.87%
	2 Weighted Average Remaining Maturity (WARM)	138
F.	1 Senior Notes Outstanding	\$261,325,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,550,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.51%
	6 Senior Asset Percentage	113.75%
	7 Subordinate Asset Percentage	90.78%

ACCESS GROUP, INC.

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

Trend Analysis Report

January 31, 2024

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23	January-24
Reporting Date		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	2/26/2024
A.	1 Asset Backed Securities	\$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	\$327,275,000
B.	1 Total Principal Balance	\$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	\$273,503,747
	2 Total Fund Accounts Balance	\$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	\$14,969,936
	3 Total Principal and Accrued Interest Balance	\$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	\$282,868,728
	4 Number of Loans	21,057	20,919	20,781	20,640	20,503	20,328	20,137	19,933	19,804	19,625	19,281
	5 Number of Borrowers	10,871	10,812	10,746	10,682	10,621	10,531	10,442	10,346	10,284	10,192	10,022
C.	1 Borrower Payments- Principal	\$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	\$6,842,344
	2 Borrower Payments- Interest	\$613,587	\$608,107	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256	\$775,136
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$119,011	\$117,253	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663	\$105,306
	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%	2.87%	2.88%	2.87%	2.88%	2.88%	2.88%	2.87%
	2 Weighted Average Remaining Maturity (WARM)	145	145	144	143	143	142	141	141	140	139	138
F.	1 Senior Notes Outstanding	\$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	\$261,325,000
	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	\$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	\$5,550,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.13%	5.15%	5.38%	5.36%	5.47%	5.48%	5.56%	5.59%	5.48%	5.64%	5.51%
	6 Senior Asset Percentage	112.14%	112.34%	112.39%	112.48%	112.82%	112.81%	112.89%	113.21%	113.23%	113.47%	113.75%
	7 Subordinate Asset Percentage	91.66%	91.60%	91.58%	91.57%	91.38%	91.34%	91.32%	91.14%	91.10%	90.95%	90.78%