

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

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

I. Series 2003-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									December 31, 2023	Change	January 31, 2024	
1	Principal Balance								\$9,452,003.01	(\$601,742.40)	\$8,850,260.61	
2	Accrued Interest								\$95,601.45	(\$3,817.69)	\$91,783.76	
3	Total Principal And Accrued Interest Balance								\$9,547,604.46	(\$605,560.09)	\$8,942,044.37	
4	Fund Accounts Balance								\$1,995,387.81	(\$236,927.47)	\$1,758,460.34	
5	Total Student Loans And Fund Balance								\$11,542,992.27	(\$842,487.56)	\$10,700,504.71	
B. Student Loan Portfolio and Fund Balance												
									December 31, 2023	Change	January 31, 2024	
1	Weighted Average Coupon (WAC)								8.76%	-0.04%	8.72%	
2	Weighted Average Remaining Maturity (WARM)								32	1	32	
												[includes in-school period]
3	Number of Loans								4,036	(128)	3,908	
4	Number of Borrowers								3,720	(115)	3,605	
C. Notes and Certificates												
									December 31, 2023	Change	January 31, 2024	% of
					Spread	Margin	1/31/2024	Interest Rate	Balance	Balance	Balance	O/S Securities
1	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-1	FRN	00432CAT8	3-mo CME Term SOFR	0.26161%	0.43000%	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	Auction	N/A	N/A	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	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	Auction	N/A	N/A	5.20800%	\$9,900,000.00	(\$800,000.00)	\$9,100,000.00	100.0%
5	Total Notes and Certificates							5.20800%	\$9,900,000.00	(\$800,000.00)	\$9,100,000.00	100.0%
D. Fund Accounts Balance												
									December 31, 2023	Change	January 31, 2024	
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								\$5,174.59	\$394.09	\$5,568.68	
4	Collection Account								\$697,272.97	\$185,517.59	882,790.56	
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								\$51,963.12	(\$15,706.90)	\$36,256.22	
12	Class B Principal Account								\$840,977.13	(\$407,132.25)	\$433,844.88	
13	Total Fund Accounts Balance								\$1,995,387.81	(\$236,927.47)	\$1,758,460.34	

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II. Series 2003-A Transactions and Accruals		
		January 31, 2024
A.	Student Loan Cash Principal Activity	
1	Borrower Payments - Total	(\$566,926.25)
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	(\$566,926.25)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$1,170.29
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$762.32)
4b	Adjustments - Write-offs	(\$35,224.12)
4	Total Adjustments	(\$35,986.44)
5	Total Non-Cash Principal Activity	(\$34,816.15)
C.	Total Student Loan Principal Activity	(\$601,742.40)
D.	Student Loan Cash Interest Activity	
1	Borrower Payments - Total	(\$72,210.15)
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	(\$72,210.15)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$69,748.89
2	Capitalized Interest	(\$1,170.29)
3a	Small Balance and Other Adjustments	\$456.04
3b	Adjustments - Write-offs	(\$1,658.76)
3	Total Adjustments	(\$1,202.72)
4	Fee Accruals	\$1,016.58
5	Total Non-Cash Interest Activity	\$68,392.46
F.	Total Student Loan Interest Activity	(\$3,817.69)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		January 31, 2024		
	Beginning Balance	\$480,820.84		
	Transfers to Other Funds	(\$480,820.84)		
	1a Amount received in the collection account related to the collection period	\$830,670.82		
	1b Earnings	\$7,156.57		
	1c Recoveries	\$20,045.46		
	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	\$857,872.85			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$7,876.67	\$7,876.67	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,082.67	\$1,082.67	\$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	\$34,528.56	\$34,528.56	\$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)	\$789,605.54	\$789,605.54	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$24,779.41	\$24,779.41	\$0.00	
Total Payments	\$857,872.85	\$857,872.85	\$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)	\$857,872.85	\$857,872.85	\$0.00
B.	First	Administrative Allowance	\$8,959.34	\$848,913.51	\$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	\$848,913.51	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$848,913.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$848,913.51	\$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	\$848,913.51	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$848,913.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$848,913.51	\$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	\$34,528.56	\$814,384.95	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$814,384.95	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$814,384.95	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$814,384.95	\$0.00
I.	Eighth	Reserved	\$0.00	\$814,384.95	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$814,384.95	\$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	\$814,384.95	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$814,384.95	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$814,384.95	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$789,605.54	\$24,779.41	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$789,605.54		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$24,779.41	\$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	\$9,100,000.00		
4 Amount of Accrued Interest	\$64,616.98		
5 Plus investment earnings and late fees	\$7,552.97		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$3,318.85		
8 Minus Notes fees expected during current Interest Period	\$1,082.67		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.94%		
Net Loan Rate	8.94%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$8,942,044.37	\$8,942,044.37	
2 Fund Balances	\$1,764,996.73	\$1,294,521.81	
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	\$8,942,044.37	\$8,942,044.37	
2 Fund Balances	\$1,764,996.73	\$1,294,521.81	
3 All Notes Interest and Fees Accrued	\$36,566.18	\$36,566.18	
4 All Notes Outstanding	\$9,100,000.00	\$8,700,000.00	
Subordinate Asset Percentage	117.26%	117.24%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	3,908	\$8,850,260.61	100.00%
2 Total By Loan Type Distribution	3,908	\$8,850,260.61	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.27%
2 Grace	1	\$13,241.00	0.15%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	13	\$55,934.05	0.63%
5 Repayment	3,889	\$8,747,904.13	98.84%
6 Interim Charge-Offs	2	\$9,142.42	0.10%
7 Total By Borrower Status Distribution	3,908	\$8,850,260.61	100.00%
C. School Type Distribution:			
1 Graduate	3,890	\$8,788,495.98	99.30%
2 Undergraduate	18	\$61,764.63	0.70%
3 Total By Loan Type Distribution	3,908	\$8,850,260.61	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	3	\$48,454.80	0.54%
B.	Grace			
	Current	1	\$28,637.34	0.32%
C.	TOTAL INTERIM	4	\$77,092.14	0.86%
D.	REPAYMENT:			
	Active			
	Current	3,551	\$7,628,718.41	85.31%
	1-29 Days Delinquent	211	\$605,453.54	6.77%
	30-59 Days Delinquent	58	\$231,118.52	2.58%
	60-89 Days Delinquent	24	\$124,207.31	1.39%
	90-119 Days Delinquent	22	\$89,810.28	1.00%
	120-149 Days Delinquent	11	\$46,848.43	0.52%
	150-179 Days Delinquent	12	\$69,342.06	0.78%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	13	\$60,308.87	0.67%
G.	Interim Charge-Offs	2	\$9,144.81	0.10%
H.	TOTAL REPAYMENT	3,904	\$8,864,952.23	99.14%
I.	TOTAL PORTFOLIO	3,908	\$8,942,044.37	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$9,100,000
B.	1 Total Private Principal Outstanding Balance	\$8,850,261
	2 Total Fund Accounts Balance	\$1,758,460
	3 Total Principal and Accrued Interest Balance	\$8,942,044
	4 Number of Loans	3,908
	5 Number of Borrowers	3,605
C.	1 Borrower Payments- Principal	\$566,926
	2 Borrower Payments- Interest	\$72,210
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,877
	3 Cash Release to Access Group Inc	\$24,779
E.	1 Weighted Average Coupon (WAC)	8.72%
	2 Weighted Average Remaining Maturity (WARM)	32
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$9,100,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$800,000
	5 Net Loan Rate	8.94%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	117.26%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

January 31, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	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	\$15,150,000	\$14,200,000	\$13,850,000	\$13,850,000	\$13,150,000	\$12,250,000	\$11,750,000	\$10,900,000	\$10,400,000	\$9,900,000	\$9,100,000
B.	1 Total Private Principal Balance	\$15,029,373	\$14,375,870	\$13,703,408	\$13,070,064	\$12,415,044	\$11,795,145	\$11,129,605	\$10,598,035	\$10,027,943	\$9,452,003	\$8,850,261
	2 Total Fund Accounts Balance	\$1,585,106	\$1,268,702	\$1,562,986	\$2,255,458	\$2,253,872	\$1,981,190	\$2,143,877	\$1,879,546	\$1,912,322	\$1,995,388	\$1,758,460
	3 Total Principal and Accrued Interest Balance	\$15,138,077	\$14,484,147	\$13,807,893	\$13,170,057	\$12,517,609	\$11,896,040	\$11,225,072	\$10,694,364	\$10,121,874	\$9,547,604	\$8,942,044
	4 Number of Loans	4,883	4,790	4,710	4,610	4,528	4,424	4,321	4,234	4,131	4,036	3,908
	5 Number of Borrowers	4,484	4,400	4,329	4,240	4,166	4,072	3,972	3,887	3,796	3,720	3,605
C.	1 Borrower Payments- Principal	\$742,081	\$651,264	\$640,492	\$631,770	\$647,534	\$608,969	\$608,674	\$563,341	\$555,980	\$571,654	\$566,926
	2 Borrower Payments- Interest	\$100,447	\$101,285	\$99,845	\$96,876	\$93,536	\$91,971	\$88,208	\$83,199	\$78,672	\$73,479	\$72,210
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$5,927	\$12,524	\$11,980	\$11,420	\$4,901	\$10,346	\$9,829	\$9,275	\$8,832	\$8,357	\$7,877
	3 Cash Release to Access Group	\$69,979	\$43,838	\$0	\$0	\$32,240	\$29,738	\$0	\$59,798	\$13,039	\$42,208	\$24,779
E.	1 Weighted Average Coupon (WAC)	7.85%	8.04%	8.04%	8.04%	8.59%	8.59%	8.58%	8.76%	8.76%	8.76%	8.72%
	2 Weighted Average Remaining Maturity (WARM)	36	37	37	34	35	35	33	33	34	32	32
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$15,150,000	\$14,200,000	\$13,850,000	\$13,850,000	\$13,150,000	\$12,250,000	\$11,750,000	\$10,900,000	\$10,400,000	\$9,900,000	\$9,100,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,350,000	\$950,000	\$350,000	\$0	\$700,000	\$900,000	\$500,000	\$850,000	\$500,000	\$500,000	\$800,000
	5 Net Loan Rate	7.99%	8.30%	8.16%	7.90%	8.66%	8.86%	8.65%	9.09%	8.98%	8.83%	8.94%
	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	110.41%	110.92%	110.79%	111.29%	112.21%	113.14%	113.46%	115.01%	115.29%	116.20%	117.26%