

ACCESS GROUP, INC.

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

Report Date: March 25, 2024
Collection Period: 02/01/24 to 02/29/24

I. Series 2003-A Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
										January 31, 2024	Change	February 29, 2024		
1	Principal Balance										\$8,850,260.61	(\$538,299.29)	\$8,311,961.32	
2	Accrued Interest										\$91,783.76	(\$21,860.73)	\$69,923.03	
3	Total Principal And Accrued Interest Balance										\$8,942,044.37	(\$560,160.02)	\$8,381,884.35	
4	Fund Accounts Balance										\$1,758,460.34	\$199,655.83	\$1,958,116.17	
5	Total Student Loans And Fund Balance										\$10,700,504.71	(\$360,504.19)	\$10,340,000.52	
B. Student Loan Portfolio and Fund Balance														
										January 31, 2024	Change	February 29, 2024		
1	Weighted Average Coupon (WAC)										8.72%	0.01%	8.72%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]										32	1	33	
3	Number of Loans										3,908	(528)	3,380	
4	Number of Borrowers										3,605	(449)	3,156	
C. Notes and Certificates														
										2/29/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread	Margin	Interest Rate	January 31, 2024	Change	February 29, 2024	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	\$0.00	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	\$0.00	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	\$0.00	0.0%		
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class		B ARC 00432CAW1	Auction	N/A	N/A	5.18800%	\$9,100,000.00	(\$400,000.00)	\$8,700,000.00	\$8,700,000.00	100.0%		
5	Total Notes and Certificates						5.18800%	\$9,100,000.00	(\$400,000.00)	\$8,700,000.00	\$8,700,000.00	100.0%		
D. Fund Accounts Balance														
										January 31, 2024	Change	February 29, 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										\$5,568.68	(\$526.62)	\$5,042.06	
4	Collection Account										\$882,790.56	(\$187,695.43)	695,095.13	
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										\$36,256.22	\$798,272.34	\$834,528.56	
12	Class B Principal Account										\$433,844.88	(\$410,394.46)	\$23,450.42	
13	Total Fund Accounts Balance										\$1,758,460.34	\$199,655.83	\$1,958,116.17	

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	February 29, 2024	
1 Borrower Payments - Total		(\$545,397.61)
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		(\$545,397.61)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$16,636.08
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$19.99	
4b Adjustments - Write-offs	(\$9,557.75)	
4 Total Adjustments		(\$9,537.76)
5 Total Non-Cash Principal Activity		\$7,098.32
C. Total Student Loan Principal Activity		(\$538,299.29)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$66,665.75)
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		(\$66,665.75)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$61,188.65
2 Capitalized Interest		(\$16,636.08)
3a Small Balance and Other Adjustments	(\$58.70)	
3b Adjustments - Write-offs	(\$695.15)	
3 Total Adjustments		(\$753.85)
4 Fee Accruals		\$1,006.30
5 Total Non-Cash Interest Activity		\$44,805.02
F. Total Student Loan Interest Activity		(\$21,860.73)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		February 29, 2024		
	Beginning Balance	\$857,872.85		
	Transfers to Other Funds	(\$857,872.85)		
	1a Amount received in the collection account related to the collection period	\$436,211.16		
	1b Earnings	\$6,536.39		
	1c Recoveries	\$51,577.67		
	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	\$494,325.22			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$7,375.22	\$7,375.22	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,088.45	\$1,088.45	\$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	\$34,706.28	\$34,706.28	\$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)	\$384,610.19	\$384,610.19	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$66,545.08	\$66,545.08	\$0.00	
Total Payments	\$494,325.22	\$494,325.22	\$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)	\$494,325.22	\$494,325.22	\$0.00
B.	First	Administrative Allowance	\$8,463.67	\$485,861.55	\$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	\$485,861.55	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$485,861.55	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$485,861.55	\$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	\$485,861.55	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$485,861.55	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$485,861.55	\$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	\$34,706.28	\$451,155.27	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$451,155.27	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$451,155.27	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$451,155.27	\$0.00
I.	Eighth	Reserved	\$0.00	\$451,155.27	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$451,155.27	\$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	\$451,155.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$451,155.27	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$451,155.27	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$384,610.19	\$66,545.08	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$384,610.19		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$66,545.08	\$0.00	\$0.00

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Student Loan Asset Backed Series 2003-A Notes

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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	\$8,700,000.00		
4 Amount of Accrued Interest	\$60,621.83		
5 Plus investment earnings and late fees	\$7,222.94		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$3,116.99		
8 Minus Notes fees expected during current Interest Period	\$1,088.45		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.78%		
Net Loan Rate	8.78%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$8,381,884.35	\$8,381,884.35	
2 Fund Balances	\$1,964,332.81	\$1,054,294.05	
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	\$8,381,884.35	\$8,381,884.35	
2 Fund Balances	\$1,964,332.81	\$1,054,294.05	
3 All Notes Interest and Fees Accrued	\$36,178.40	\$36,178.40	
4 All Notes Outstanding	\$8,700,000.00	\$7,900,000.00	
Subordinate Asset Percentage	118.51%	118.99%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	3,380	\$8,311,961.32	100.00%
2 Total By Loan Type Distribution	3,380	\$8,311,961.32	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.29%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	7	\$20,196.28	0.24%
5 Repayment	3,363	\$8,230,479.33	99.02%
6 Interim Charge-Offs	7	\$37,246.70	0.45%
7 Total By Borrower Status Distribution	3,380	\$8,311,961.32	100.00%
C. School Type Distribution:			
1 Graduate	3,362	\$8,252,330.19	99.28%
2 Undergraduate	18	\$59,631.13	0.72%
3 Total By Loan Type Distribution	3,380	\$8,311,961.32	100.00%

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02/01/24 to 02/29/24

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	3	\$48,629.82 0.58%	
B.	Grace			
	Current	0	\$0.00 0.00%	
C.	TOTAL INTERIM	3	\$48,629.82 0.58%	
D.	REPAYMENT:			
	Active			
	Current	3,015	\$7,140,618.99 85.19%	
	1-29 Days Delinquent	225	\$627,854.99 7.49%	
	30-59 Days Delinquent	54	\$206,231.27 2.46%	
	60-89 Days Delinquent	23	\$76,105.97 0.91%	
	90-119 Days Delinquent	19	\$109,281.24 1.30%	
	120-149 Days Delinquent	19	\$70,307.27 0.84%	
	150-179 Days Delinquent	8	\$42,457.48 0.51%	
	> 180 Days Delinquent	0	\$0.00 0.00%	
E.	Deferment:			
	Current	0	\$0.00 0.00%	
F.	Forbearance:			
	Current	7	\$23,127.59 0.28%	
G.	Interim Charge-Offs	7	\$37,269.73 0.44%	
H.	TOTAL REPAYMENT	3,377	\$8,333,254.53 99.42%	
I.	TOTAL PORTFOLIO	3,380	\$8,381,884.35 100.00%	

ACCESS GROUP, INC.

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$8,700,000
B.	1 Total Private Principal Outstanding Balance	\$8,311,961
	2 Total Fund Accounts Balance	\$1,958,116
	3 Total Principal and Accrued Interest Balance	\$8,381,884
	4 Number of Loans	3,380
	5 Number of Borrowers	3,156
C.	1 Borrower Payments- Principal	\$545,398
	2 Borrower Payments- Interest	\$66,666
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,375
	3 Cash Release to Access Group Inc	\$66,545
E.	1 Weighted Average Coupon (WAC)	8.72%
	2 Weighted Average Remaining Maturity (WARM)	33
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$8,700,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$400,000
	5 Net Loan Rate	8.78%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	118.51%

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Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

February 29, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23	January-24	February-24
	Reporting Date	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	3/25/2024
A.	1 Asset Backed Securities	\$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	\$8,700,000
B.	1 Total Private Principal Balance	\$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	\$8,311,961
	2 Total Fund Accounts Balance	\$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	\$1,958,116
	3 Total Principal and Accrued Interest Balance	\$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	\$8,381,884
	4 Number of Loans	4,790	4,710	4,610	4,528	4,424	4,321	4,234	4,131	4,036	3,908	3,380
	5 Number of Borrowers	4,400	4,329	4,240	4,166	4,072	3,972	3,887	3,796	3,720	3,605	3,156
C.	1 Borrower Payments- Principal	\$651,264	\$640,492	\$631,770	\$647,534	\$608,969	\$608,674	\$563,341	\$555,980	\$571,654	\$566,926	\$545,398
	2 Borrower Payments- Interest	\$101,285	\$99,845	\$96,876	\$93,536	\$91,971	\$88,208	\$83,199	\$78,672	\$73,479	\$72,210	\$66,666
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$12,524	\$11,980	\$11,420	\$4,901	\$10,346	\$9,829	\$9,275	\$8,832	\$8,357	\$7,877	\$7,375
	3 Cash Release to Access Group	\$43,838	\$0	\$0	\$32,240	\$29,738	\$0	\$59,798	\$13,039	\$42,208	\$24,779	\$66,545
E.	1 Weighted Average Coupon (WAC)	8.04%	8.04%	8.04%	8.59%	8.59%	8.58%	8.76%	8.76%	8.76%	8.72%	8.72%
	2 Weighted Average Remaining Maturity (WARM)	37	37	34	35	35	33	33	34	32	32	33
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$8,700,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$950,000	\$350,000	\$0	\$700,000	\$900,000	\$500,000	\$850,000	\$500,000	\$500,000	\$800,000	\$400,000
	5 Net Loan Rate	8.30%	8.16%	7.90%	8.66%	8.86%	8.65%	9.09%	8.98%	8.83%	8.94%	8.78%
	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	110.92%	110.79%	111.29%	112.21%	113.14%	113.46%	115.01%	115.29%	116.20%	117.26%	118.51%