

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2024
Collection Period: 03/01/24 to 03/31/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									February 29, 2024	Change	March 31, 2024	
1	Principal Balance								\$267,640,884.49	(\$4,023,263.31)	\$263,617,621.18	
2	Accrued Interest								\$4,634,302.36	(\$11,199.10)	\$4,623,103.25	
3	Accrued ISP								\$14,029.60	\$6,597.19	\$20,626.79	
4	Accrued SAP								\$2,237,488.95	\$1,101,849.35	\$3,339,338.30	
5	Total Principal And Accrued Interest Balance								\$274,526,705.40	(\$2,926,015.87)	\$271,600,689.52	
6	Fund Accounts Balance								\$22,594,489.96	(\$5,739,456.17)	\$16,855,033.79	
7	Total Student Loans And Fund Balance								\$297,121,195.36	(\$8,665,472.04)	\$288,455,723.31	
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.87%	0.00%	2.87%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						138	(1)	137	
3	Number of Loans								18,993	(185)	18,808	
4	Number of Borrowers								9,886	(100)	9,786	
C. Notes and Certificates												
			CUSIP	Index	Spread	Adjustment	Margin	3/31/2024 Int. Rate	Balance February 29, 2024	Change	Balance March 31, 2024	% of 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	5.34000%	\$53,400,000.00	\$0.00	\$53,400,000.00	16.79%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1		A-4 ARC	00432CAN1	Auction	N/A	N/A	5.51000%	\$39,050,000.00	\$0.00	\$39,050,000.00	12.28%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1		B ARC	00432CAP6	Auction	N/A	N/A	5.51000%	\$23,750,000.00	\$0.00	\$23,750,000.00	7.47%
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	5.51000%	\$21,850,000.00	(\$7,200,000.00)	\$14,650,000.00	4.61%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-4 ARC	00432CBA8	Auction	N/A	N/A	5.51000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.85%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-5 ARC	00432CBB6	Auction	N/A	N/A	5.51000%	\$40,850,000.00	\$0.00	\$40,850,000.00	12.85%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1		A-6 ARC	00432CBC4	Auction	N/A	N/A	5.51000%	\$40,800,000.00	\$0.00	\$40,800,000.00	12.83%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1		B ARC	00432CBE0	Auction	N/A	N/A	5.51000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.19%
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%	5.82461%	\$23,775,000.00	(\$1,307,000.00)	\$22,468,000.00	7.07%
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	5.34000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.08%
20	Total Notes and Certificates							5.49165%	\$326,525,000.00	(\$8,507,000.00)	\$318,018,000.00	100.00%
D. Fund Balances												
									February 29, 2024	Change	March 31, 2024	
1	Acquisition Fund								\$0.00	\$0.00	\$0.00	
2	Administration Fund								\$50,147.51	\$1,527.83	\$51,675.34	
3	Capitalized Interest Fund								\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund								\$10,367,833.31	(\$4,437,063.11)	\$5,930,770.20	
5	Debt Service Fund - Interest Account								\$1,217,231.04	\$37,129.60	\$1,254,360.64	
6	Debt Service Fund - Principal Account								\$8,097,197.10	(\$1,341,050.49)	\$6,756,146.61	
7	Total Fund Accounts Balance								\$22,594,489.96	(\$5,739,456.17)	\$16,855,033.79	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		3/31/2024	3/31/2024	3/31/2024
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$3,821,008.42)	(\$3,773,284.63)	(\$47,723.79)
2	Claim Payments	(\$281,031.25)	(\$272,561.45)	(\$8,469.80)
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	(\$4,102,039.67)	(\$4,045,846.08)	(\$56,193.59)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$82,303.55	\$80,107.47	\$2,196.08
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	(\$3,527.19)	(\$3,508.80)	(\$18.39)
4	Total Adjustments	(\$3,527.19)	(\$3,508.80)	(\$18.39)
5	Total Non-Cash Principal Activity	\$78,776.36	\$76,598.67	\$2,177.69
C.	Total Student Loan Principal Activity	(\$4,023,263.31)	(\$3,969,247.41)	(\$54,015.90)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$566,684.92)	(\$545,627.06)	(\$21,057.86)
2	Claim Payments	(\$7,293.65)	(\$7,094.66)	(\$198.99)
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	(\$24.17)	(\$22.26)	(\$1.91)
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	(\$574,002.74)	(\$552,743.98)	(\$21,258.76)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$637,754.50	\$595,453.66	\$42,300.84
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$6,597.19	\$5,161.64	\$1,435.55
3	Special Allowance Payments - Accrued	\$1,101,849.35	\$1,100,002.41	\$1,846.94
4	Capitalized Interest	(\$82,303.55)	(\$80,107.47)	(\$2,196.08)
5a	Small Balance and Other Adjustments	(\$490.15)	(\$195.28)	(\$294.87)
5b	Adjustments - Write-offs	\$0.04	\$0.04	\$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	(\$490.11)	(\$195.24)	(\$294.87)
6	Fee Accruals	\$7,842.80	\$7,314.39	\$528.41
7	Total Non-Cash Interest Activity	\$1,671,250.18	\$1,627,629.39	\$43,620.79
F.	Total Student Loan Interest Activity	\$1,097,247.44	\$1,074,885.41	\$22,362.03

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	March 31, 2024		
	2 Transfers to Other Funds	\$9,191,259.72		
	3 Amount received in the collection account related to the collection period	(\$9,191,259.72)		
	4 Payments Due	\$4,354,568.59		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$0.00		
	8 Guarantee Payments of Interest	\$281,031.25		
	9 Misc. Payments Received/Due	\$7,293.65		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$78,154.20		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,721,047.69		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$100,365.33	\$100,365.33	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$236,402.84	\$236,402.84	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,180,003.10	\$1,180,003.10	\$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	\$269,418.94	\$269,418.94	\$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	\$422,000.00	\$422,000.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,512,857.48	\$2,512,857.48	\$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	\$4,721,047.69	\$4,721,047.69	\$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)		\$4,721,047.69	\$4,721,047.69	\$0.00
B.	Administration Funds		\$336,768.17	\$4,384,279.52	\$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	\$4,384,279.52	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,384,279.52	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$218,149.68	\$4,166,129.84	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$159,527.06	\$4,006,602.78	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,006,602.78	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,006,602.78	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$32,273.08	\$3,974,329.70	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$166,880.42	\$3,807,449.28	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$166,880.42	\$3,640,568.86	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$323,601.12	\$3,316,967.74	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,316,967.74	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$112,691.32	\$3,204,276.42	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,180,003.10			
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	\$3,204,276.42	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,204,276.42	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,204,276.42	\$0.00	\$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	\$97,023.50	\$3,107,252.92	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$80,478.44	\$3,026,774.48	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$91,917.00	\$2,934,857.48	\$0.00	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$269,418.94			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,934,857.48	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$422,000.00	\$2,512,857.48	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,512,857.48	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$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		\$295,550,000.00
	2 Interest net of FRN allocation		\$1,718,204.64
	3 Minus counterparty swap payments		\$0.00
	4 Minus administrative allowance		\$100,365.33
	5 Minus amounts required..ED..guarantee agencies		\$228,419.18
	6 Minus defaulted during the month		\$3,075.52
	7 Minus auction note and trustee fees		\$7,906.94
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.60%
	Net Loan Rate		5.60%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance		\$271,600,689.52
	2 Fund Balances		\$16,932,234.50
	3 Senior Notes Interest		\$632,224.43
	4 Senior Notes Outstanding		\$252,068,000.00
	Senior Asset Percentage		114.22%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance		\$271,600,689.52
	2 Fund Balances		\$16,932,234.50
	3 All Notes Interest		\$743,964.51
	4 All Notes Outstanding		\$318,018,000.00
	Subordinate Asset Percentage		90.49%

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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	567	\$2,676,408.00	1.02%
	2 UnSubsidized Stafford	565	\$4,135,632.58	1.57%
	3 Consolidation	17,676	\$256,805,580.60	97.42%
	4 Total By Loan Type Distribution	18,808	\$263,617,621.18	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	175	\$2,935,367.73	1.11%
	4 Forbearance	180	\$4,294,214.21	1.63%
	5 Repayment	18,419	\$255,650,332.59	96.98%
	6 Claims	32	\$720,532.60	0.27%
	7 Total By Borrower Status Distribution	18,808	\$263,617,621.18	100.00%
C.	School Type Distribution:			
	1 Graduate	18,721	\$263,369,856.77	99.91%
	2 Undergraduate	87	\$247,764.41	0.09%
	3 Total By School Type Distribution	18,808	\$263,617,621.18	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	0.25%	1	\$16,503.33	0.38%	80	\$1,361,126.83	0.52%
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	0.25%	1	\$16,503.33	0.38%	80	\$1,361,126.83	0.52%
D. REPAYMENT:									
Active									
Current	436	\$2,100,628.92	75.33%	438	\$3,324,670.56	76.46%	16,338	\$231,634,981.61	88.71%
1-29 Days Delinquent	41	\$188,257.41	6.75%	40	\$225,808.25	5.19%	666	\$12,543,164.53	4.80%
30-59 Days Delinquent	16	\$90,370.63	3.24%	15	\$106,397.46	2.45%	192	\$3,388,710.04	1.30%
60-89 Days Delinquent	5	\$28,042.30	1.01%	5	\$34,659.55	0.80%	78	\$1,923,505.64	0.74%
90-119 Days Delinquent	4	\$29,135.18	1.04%	4	\$41,853.28	0.96%	24	\$918,761.90	0.35%
≥ 120 Days Delinquent	17	\$63,643.20	2.28%	12	\$90,871.58	2.09%	88	\$3,085,742.64	1.18%
E. Deferment: Current	27	\$162,547.22	5.83%	29	\$307,271.43	7.07%	39	\$1,254,301.89	0.48%
F. Forbearance: Current	16	\$115,339.86	4.14%	19	\$199,056.88	4.58%	145	\$4,253,566.81	1.63%
G. Claims	4	\$3,758.93	0.13%	2	\$1,141.16	0.03%	26	\$740,004.41	0.28%
H. TOTAL REPAYMENT	566	\$2,781,723.65	99.75%	564	\$4,331,730.15	99.62%	17,596	\$259,742,739.47	99.48%
I. TOTAL PORTFOLIO	567	\$2,788,624.65	100.00%	565	\$4,348,233.48	100.00%	17,676	\$261,103,866.30	100.00%
J. GRAND TOTAL					\$268,240,724.43				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2024

Collection Period: 03/01/24 to 03/31/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/24 to 03/31/24 04/25/24
A.	1 ABS Notes Outstanding	\$318,018,000
B.	1 Total Principal Balance	\$263,617,621
	2 Total Fund Accounts Balance	\$16,855,034
	3 Total Principal and Accrued Interest Balance	\$271,600,690
	4 Number of Loans	18,808
	5 Number of Borrowers	9,786
C.	1 Borrower Payments- Principal	\$3,821,008
	2 Borrower Payments- Interest	\$566,685
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$100,365
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.87%
	2 Weighted Average Remaining Maturity (WARM)	137
F.	1 Senior Notes Outstanding	\$252,068,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$8,507,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.60%
	6 Senior Asset Percentage	114.22%
	7 Subordinate Asset Percentage	90.49%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2024

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

Collection Period		May-23	June-23	July-23	August-23	September-23	October-23	November-23	December-23	January-24	February-24	March-24
Reporting Date		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	4/25/2024
A.	1 Asset Backed Securities	\$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	\$326,525,000	\$318,018,000
B.	1 Total Principal Balance	\$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	\$267,640,884	\$263,617,621
	2 Total Fund Accounts Balance	\$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	\$22,594,490	\$16,855,034
	3 Total Principal and Accrued Interest Balance	\$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	\$274,526,705	\$271,600,690
	4 Number of Loans	20,781	20,640	20,503	20,328	20,137	19,933	19,804	19,625	19,281	18,993	18,808
	5 Number of Borrowers	10,746	10,682	10,621	10,531	10,442	10,346	10,284	10,192	10,022	9,886	9,786
C.	1 Borrower Payments- Principal	\$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	\$5,800,081	\$3,821,008
	2 Borrower Payments- Interest	\$646,753	\$636,674	\$611,334	\$645,195	\$627,314	\$642,148	\$640,260	\$563,256	\$775,136	\$637,791	\$566,685
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$116,034	\$114,710	\$113,445	\$112,330	\$110,983	\$109,496	\$107,918	\$106,663	\$105,306	\$102,564	\$100,365
	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%	2.87%	2.88%	2.87%	2.88%	2.88%	2.88%	2.87%	2.87%	2.87%
	2 Weighted Average Remaining Maturity (WARM)	144	143	143	142	141	141	140	139	138	138	137
F.	1 Senior Notes Outstanding	\$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	\$260,575,000	\$252,068,000
	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	\$800,000	\$1,438,000	\$7,550,000	\$750,000	\$1,393,000	\$6,750,000	\$750,000	\$5,450,000	\$5,550,000	\$750,000	\$8,507,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.38%	5.36%	5.47%	5.48%	5.56%	5.59%	5.48%	5.64%	5.51%	5.34%	5.60%
	6 Senior Asset Percentage	112.39%	112.48%	112.82%	112.81%	112.89%	113.21%	113.23%	113.47%	113.75%	113.75%	114.22%
	7 Subordinate Asset Percentage	91.58%	91.57%	91.38%	91.34%	91.32%	91.14%	91.10%	90.95%	90.78%	90.75%	90.49%