

ACCESS GROUP, INC.

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

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

I. Series 2003-A Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
										February 29, 2024	Change	March 31, 2024		
1	Principal Balance									\$8,311,961.32	(\$490,801.92)	\$7,821,159.40		
2	Accrued Interest									\$69,923.03	\$2,386.31	\$72,309.34		
3	Total Principal And Accrued Interest Balance									\$8,381,884.35	(\$488,415.61)	\$7,893,468.74		
4	Fund Accounts Balance									\$1,958,116.17	(\$340,034.07)	\$1,618,082.10		
5	Total Student Loans And Fund Balance									\$10,340,000.52	(\$828,449.68)	\$9,511,550.84		
B. Student Loan Portfolio and Fund Balance														
										February 29, 2024	Change	March 31, 2024		
1	Weighted Average Coupon (WAC)									8.72%	0.01%	8.73%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]									33	(2)	31		
3	Number of Loans									3,380	(303)	3,077		
4	Number of Borrowers									3,156	(269)	2,887		
C. Notes and Certificates														
										3/31/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread	Adjustment	Margin	Interest Rate	February 29, 2024	Change	March 31, 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	0.0%		
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	5.18700%	\$8,700,000.00	(\$800,000.00)	\$7,900,000.00	100.0%		
5	Total Notes and Certificates									\$8,700,000.00	(\$800,000.00)	\$7,900,000.00	100.0%	
D. Fund Accounts Balance														
										February 29, 2024	Change	March 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									\$5,042.06	(\$496.03)	\$4,546.03		
4	Collection Account									\$695,095.13	\$75,674.05	770,769.18		
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									\$834,528.56	(\$399,822.28)	\$434,706.28		
12	Class B Principal Account									\$23,450.42	(\$15,389.81)	\$8,060.61		
13	Total Fund Accounts Balance									\$1,958,116.17	(\$340,034.07)	\$1,618,082.10		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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

II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2024	
1 Borrower Payments - Total		(\$476,572.19)
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		(\$476,572.19)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,028.81
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$96.34)	
4b Adjustments - Write-offs	(\$15,162.20)	
4 Total Adjustments		(\$15,258.54)
5 Total Non-Cash Principal Activity		(\$14,229.73)
C. Total Student Loan Principal Activity		
		(\$490,801.92)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$58,437.15)
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		(\$58,437.15)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$61,416.09
2 Capitalized Interest		(\$1,028.81)
3a Small Balance and Other Adjustments	\$35.09	
3b Adjustments - Write-offs	(\$548.86)	
3 Total Adjustments		(\$513.77)
4 Fee Accruals		\$949.95
5 Total Non-Cash Interest Activity		\$60,823.46
F. Total Student Loan Interest Activity		
		\$2,386.31

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2024

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

III. Series 2003-A Collection Fund Activity				
A. Collection Fund		March 31, 2024		
	Beginning Balance	\$494,325.22		
	Transfers to Other Funds	(\$494,325.22)		
	1a Amount received in the collection account related to the collection period	\$562,543.65		
	1b Earnings	\$6,216.64		
	1c Recoveries	\$28,773.29		
	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	\$597,533.58		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$6,926.63	\$6,926.63	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,025.24	\$1,025.24	\$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	\$75,628.20	\$75,628.20	\$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)	\$476,478.92	\$476,478.92	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$37,474.59	\$37,474.59	\$0.00	
Total Payments	\$597,533.58	\$597,533.58	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2024

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

IV. Series 2003-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Uses	
A.		Total Available Funds (Collection Fund Account)	\$597,533.58	\$597,533.58	\$0.00
B.	First	Administrative Allowance	\$7,951.87	\$589,581.71	\$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	\$589,581.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$589,581.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$589,581.71	\$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	\$589,581.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$589,581.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$589,581.71	\$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	\$75,628.20	\$513,953.51	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$513,953.51	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$513,953.51	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$513,953.51	\$0.00
I.	Eighth	Reserved	\$0.00	\$513,953.51	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$513,953.51	\$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	\$513,953.51	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$513,953.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$513,953.51	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$476,478.92	\$37,474.59	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$476,478.92		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$37,474.59	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2024

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

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	\$7,900,000.00		
4 Amount of Accrued Interest	\$57,114.29		
5 Plus investment earnings and late fees	\$6,468.68		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$2,932.93		
8 Minus Notes fees expected during current Interest Period	\$1,025.24		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.06%		
Net Loan Rate	9.06%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$7,893,468.74	\$7,893,468.74	
2 Fund Balances	\$1,623,600.83	\$1,143,019.50	
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	\$7,893,468.74	\$7,893,468.74	
2 Fund Balances	\$1,623,600.83	\$1,143,019.50	
3 All Notes Interest and Fees Accrued	\$36,488.24	\$36,488.24	
4 All Notes Outstanding	\$7,900,000.00	\$7,500,000.00	
Subordinate Asset Percentage	120.01%	120.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2024

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

VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	3,077	\$7,821,159.40	100.00%
2 Total By Loan Type Distribution	3,077	\$7,821,159.40	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.31%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	7	\$26,360.65	0.34%
5 Repayment	3,067	\$7,770,759.74	99.36%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	3,077	\$7,821,159.40	100.00%
C. School Type Distribution:			
1 Graduate	3,060	\$7,763,454.46	99.26%
2 Undergraduate	17	\$57,704.94	0.74%
3 Total By Loan Type Distribution	3,077	\$7,821,159.40	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2024

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

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	3	\$48,816.91	0.62%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$48,816.91	0.62%	
REPAYMENT:				
D. Active				
Current	2,739	\$6,579,133.18	83.35%	
1-29 Days Delinquent	205	\$681,030.84	8.63%	
30-59 Days Delinquent	55	\$227,501.69	2.88%	
60-89 Days Delinquent	22	\$116,779.59	1.48%	
90-119 Days Delinquent	13	\$45,879.02	0.58%	
120-149 Days Delinquent	18	\$97,018.41	1.23%	
150-179 Days Delinquent	15	\$67,815.10	0.86%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	7	\$29,494.00	0.37%	0.00%
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	3,074	\$7,844,651.83	99.38%	
I. TOTAL PORTFOLIO	3,077	\$7,893,468.74	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 25, 2024

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

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$7,900,000
B.	1 Total Private Principal Outstanding Balance	\$7,821,159
	2 Total Fund Accounts Balance	\$1,618,082
	3 Total Principal and Accrued Interest Balance	\$7,893,469
	4 Number of Loans	3,077
	5 Number of Borrowers	2,887
C.	1 Borrower Payments- Principal	\$476,572
	2 Borrower Payments- Interest	\$58,437
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$6,927
	3 Cash Release to Access Group Inc	\$37,475
E.	1 Weighted Average Coupon (WAC)	8.73%
	2 Weighted Average Remaining Maturity (WARM)	31
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$7,900,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$800,000
	5 Net Loan Rate	9.06%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	120.01%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

March 31, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
Collection Periods		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	\$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	\$7,900,000
B.	1 Total Private Principal Balance	\$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	\$7,821,159
	2 Total Fund Accounts Balance	\$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	\$1,618,082
	3 Total Principal and Accrued Interest Balance	\$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	\$7,893,469
	4 Number of Loans	4,710	4,610	4,528	4,424	4,321	4,234	4,131	4,036	3,908	3,380	3,077
	5 Number of Borrowers	4,329	4,240	4,166	4,072	3,972	3,887	3,796	3,720	3,605	3,156	2,887
C.	1 Borrower Payments- Principal	\$640,492	\$631,770	\$647,534	\$608,969	\$608,674	\$563,341	\$555,980	\$571,654	\$566,926	\$545,398	\$476,572
	2 Borrower Payments- Interest	\$99,845	\$96,876	\$93,536	\$91,971	\$88,208	\$83,199	\$78,672	\$73,479	\$72,210	\$66,666	\$58,437
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$11,980	\$11,420	\$4,901	\$10,346	\$9,829	\$9,275	\$8,832	\$8,357	\$7,877	\$7,375	\$6,927
	3 Cash Release to Access Group	\$0	\$0	\$32,240	\$29,738	\$0	\$59,798	\$13,039	\$42,208	\$24,779	\$66,545	\$37,475
E.	1 Weighted Average Coupon (WAC)	8.04%	8.04%	8.59%	8.59%	8.58%	8.76%	8.76%	8.76%	8.72%	8.72%	8.73%
	2 Weighted Average Remaining Maturity (WARM)	37	34	35	35	33	33	34	32	32	33	31
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$7,900,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$350,000	\$0	\$700,000	\$900,000	\$500,000	\$850,000	\$500,000	\$500,000	\$800,000	\$400,000	\$800,000
	5 Net Loan Rate	8.16%	7.90%	8.66%	8.86%	8.65%	9.09%	8.98%	8.83%	8.94%	8.78%	9.06%
	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	110.79%	111.29%	112.21%	113.14%	113.46%	115.01%	115.29%	116.20%	117.26%	118.51%	120.01%