

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019
Collection Period: 10/01/19 to 10/31/19

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						September 30, 2019	Change	October 31, 2019	
1	Principal Balance					\$53,286,724.03	(\$1,137,899.87)	\$52,148,824.16	
2	Accrued Interest					\$221,708.06	(\$7,986.20)	\$213,721.86	
3	Total Principal And Accrued Interest Balance					\$53,508,432.09	(\$1,145,886.07)	\$52,362,546.02	
4	Fund Accounts Balance					\$2,049,293.27	\$254,183.42	\$2,303,476.69	
5	Total Student Loans And Fund Balance					\$55,557,725.36	(\$891,702.65)	\$54,666,022.71	
B. Student Loan Portfolio and Fund Balance									
						September 30, 2019	Change	October 31, 2019	
1	Weighted Average Coupon (WAC)					5.59%	-0.36%	5.22%	
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	70	0	70	
3	Number of Loans					8,558	(94)	8,464	
4	Number of Borrowers					7,721	(85)	7,636	
C. Notes and Certificates									
						10/31/2019	Balance	Balance	Balance
							September 30, 2019	Change	October 31, 2019
					% of				O/S Securities
1	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-1	FRN	00432CAT8	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	2.86400%	\$4,450,114.52	(\$461,454.08)	\$3,988,660.44	7.5%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.86400%	\$4,456,185.61	(\$462,083.62)	\$3,994,101.99	7.5%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	2.91100%	\$45,300,000.00	\$0.00	\$45,300,000.00	85.0%
5	Total Notes and Certificates				2.90396%	\$54,206,300.13	(\$923,537.70)	\$53,282,762.43	100.0%
D. Fund Accounts Balance									
						September 30, 2019	Change	October 31, 2019	
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					\$45,164.74	(\$1,057.85)	\$44,106.89	
4	Collection Account					\$1,490,362.11	\$267,852.79	1,758,214.90	
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					\$113,766.42	(\$12,611.52)	\$101,154.90	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	Total Fund Accounts Balance					\$2,049,293.27	\$254,183.42	\$2,303,476.69	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019
Collection Period: 10/01/19 to 10/31/19

II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	October 31, 2019	
1 Borrower Payments - Total		(\$1,060,929.65)
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		(\$1,060,929.65)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,939.35
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$258.47	
4b Adjustments - Write-offs	(\$79,168.04)	
4 Total Adjustments		(\$78,909.57)
5 Total Non-Cash Principal Activity		(\$76,970.22)
C. Total Student Loan Principal Activity		(\$1,137,899.87)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$249,350.02)
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		(\$249,350.02)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		244,650.91
2 Capitalized Interest		(\$1,939.35)
3a Small Balance and Other Adjustments	(\$351.94)	
3b Adjustments - Write-offs	(\$3,660.80)	
3 Total Adjustments		(\$4,012.74)
4 Fee Accruals		\$2,665.00
5 Total Non-Cash Interest Activity		\$241,363.82
F. Total Student Loan Interest Activity		(\$7,986.20)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	October 31, 2019		
	Transfers to Other Funds	\$1,094,614.56		
	1a Amount received in the collection account related to the collection period	(\$1,094,614.56)		
	1b Earnings	\$1,661,900.84		
	1c Recoveries	\$3,846.89		
	1d Misc. Payments Received/Due	\$48,340.79		
	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	\$1,714,088.52		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$44,405.60	\$44,405.60	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,233.16	\$1,233.16	\$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		\$9,836.92	\$9,836.92	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$9,850.34	\$9,850.34	\$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		\$146,645.16	\$146,645.16	\$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)	\$1,502,117.34	\$1,502,117.34	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,714,088.52	\$1,714,088.52	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

IV. Series 2003-A Notes Waterfall for Distributions				
			Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$1,714,088.52	\$0.00
B.	First	Administrative Allowance	\$45,638.76	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$9,836.92	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$9,850.34	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$19,687.26	
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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$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	\$146,645.16	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
I.	Eighth	Reserved	\$0.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$750,546.70	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$751,570.64	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,502,117.34	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

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	\$7,982,762.43		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$227,104.05		
5 Plus investment earnings and late fees	\$5,999.58		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$19,555.81		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.78%		
Net Loan Rate	4.78%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$52,362,546.02	\$52,362,546.02	
2 Fund Balances	\$2,306,811.27	\$637,279.16	
3 Senior Notes Interest and Fees Accrued	\$5,721.67	\$5,721.67	
4 Senior Notes Outstanding	\$7,982,762.43	\$6,480,645.09	
Senior Asset Percentage	684.77%	817.73%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$52,362,546.02	\$52,362,546.02	
2 Fund Balances	\$2,306,811.27	\$637,279.16	
3 All Notes Interest and Fees Accrued	\$57,050.06	\$57,050.06	
4 All Notes Outstanding	\$53,282,762.43	\$51,780,645.09	
Subordinate Asset Percentage	102.50%	102.24%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	8,464	\$52,148,824.16	100.00%
	2 Total By Loan Type Distribution	8,464	\$52,148,824.16	100.00%
B. Borrower Status Distribution:				
	1 In-School	6	\$75,679.28	0.15%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	21	\$198,153.33	0.38%
	5 Repayment	8,435	\$51,855,944.35	99.44%
	6 Interim Charge-Offs	2	\$19,047.20	0.04%
	7 Total By Borrower Status Distribution	8,464	\$52,148,824.16	100.00%
C. School Type Distribution:				
	1 Graduate	8,422	\$51,853,863.81	99.43%
	2 Undergraduate	42	\$294,960.35	0.57%
	3 Total By Loan Type Distribution	8,464	\$52,148,824.16	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019
 Collection Period: 10/01/19 to 10/31/19

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	6	\$106,763.45	0.20%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	6	\$106,763.45	0.20%
D.	REPAYMENT:			
	Active			
	Current	7,728	\$46,841,748.86	89.46%
	1-29 Days Delinquent	453	\$3,058,843.35	5.84%
	30-59 Days Delinquent	134	\$1,093,863.07	2.09%
	60-89 Days Delinquent	41	\$381,706.04	0.73%
	90-119 Days Delinquent	34	\$242,601.61	0.46%
	120-149 Days Delinquent	17	\$120,426.72	0.23%
	150-179 Days Delinquent	28	\$293,525.26	0.56%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	21	\$203,994.55	0.39%
G.	Interim Charge-Offs	2	\$19,073.11	0.04%
H.	TOTAL REPAYMENT	8,458	\$52,255,782.57	99.80%
I.	TOTAL PORTFOLIO	8,464	\$52,362,546.02	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$53,282,762
B.	1 Total Private Principal Outstanding Balance	\$52,148,824
	2 Total Fund Accounts Balance	\$2,303,477
	3 Total Principal and Accrued Interest Balance	\$52,362,546
	4 Number of Loans	8,464
	5 Number of Borrowers	7,636
C.	1 Borrower Payments- Principal	\$1,060,930
	2 Borrower Payments- Interest	\$249,350
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$44,406
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	5.22%
	2 Weighted Average Remaining Maturity (WARM)	70
F.	1 Senior Notes Outstanding	\$7,982,762
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$923,538
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.78%
	6 Senior Asset Percentage	684.77%
	7 Total Asset Percentage	102.50%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
October 31, 2019

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19
	Reporting Date	1/25/2019	2/25/2019	3/25/2019	4/25/2019	5/28/2019	6/25/2019	7/25/2019	8/26/2019	9/25/2019	10/25/2019	11/25/2019
A.	1 Asset Backed Securities	\$65,973,145	\$65,023,186	\$63,173,180	\$62,301,290	\$60,915,813	\$59,568,918	\$58,012,347	\$57,138,021	\$55,488,887	\$54,206,300	\$53,282,762
B.	1 Total Private Principal Balance	\$65,083,484	\$63,598,937	\$62,396,125	\$61,065,503	\$59,651,277	\$58,264,313	\$56,984,881	\$55,676,766	\$54,407,345	\$53,286,724	\$52,148,824
	2 Total Fund Accounts Balance	\$2,352,876	\$2,899,829	\$2,219,934	\$2,673,855	\$2,686,956	\$2,630,636	\$2,107,746	\$2,534,686	\$2,129,609	\$2,049,293	\$2,303,477
	3 Total Principal and Accrued Interest Balance	\$65,346,660	\$63,866,681	\$62,635,859	\$61,335,654	\$59,896,938	\$58,509,162	\$57,231,570	\$55,913,962	\$54,636,360	\$53,508,432	\$52,362,546
	4 Number of Loans	9,503	9,384	9,269	9,167	9,064	8,936	8,839	8,742	8,639	8,558	8,464
	5 Number of Borrowers	8,558	8,460	8,355	8,265	8,174	8,057	7,972	7,890	7,793	7,721	7,636
C.	1 Borrower Payments- Principal	\$1,282,348	\$1,431,700	\$1,140,819	\$1,283,814	\$1,344,034	\$1,347,530	\$1,226,372	\$1,270,574	\$1,178,790	\$1,077,799	\$1,060,930
	2 Borrower Payments- Interest	\$304,574	\$320,788	\$314,551	\$293,235	\$312,487	\$298,106	\$278,897	\$283,742	\$276,056	\$266,611	\$249,350
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$54,234	\$52,997	\$51,995	\$50,886	\$49,707	\$48,552	\$48,554	\$47,487	\$46,397	\$45,339	\$44,406
	3 Cash Release to Access Group	\$13,160	\$46,690	\$22,827	\$25,847	\$83,885	\$308,910	\$80,629	\$55,252	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.41%	5.82%	5.82%	5.82%	5.70%	5.70%	5.70%	5.59%	5.59%	5.59%	5.22%
	2 Weighted Average Remaining Maturity (WARM)	77	77	78	75	75	75	73	73	73	70	70
F.	1 Senior Notes Outstanding	\$20,673,145	\$19,723,186	\$17,873,180	\$17,001,290	\$15,615,813	\$14,268,918	\$12,712,347	\$11,838,021	\$10,188,887	\$8,906,300	\$7,982,762
	2 Subordinate Note Outstanding	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,332,715	\$949,959	\$1,850,006	\$871,889	\$1,385,477	\$1,346,895	\$1,556,571	\$874,326	\$1,649,134	\$1,282,587	\$923,538
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.01%	5.38%	5.42%	5.39%	5.28%	5.17%	5.26%	5.15%	5.17%	5.17%	4.78%
	6 Senior Asset Percentage	327.43%	338.47%	362.85%	376.45%	400.74%	428.47%	466.76%	493.70%	557.12%	623.78%	684.77%
	7 Subordinate Asset Percentage	102.43%	102.46%	102.45%	102.47%	102.50%	102.63%	102.26%	102.20%	102.23%	102.41%	102.50%