

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020
Collection Period: 03/01/20 to 03/31/20

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 29, 2020	Change	March 31, 2020		
1	Principal Balance					\$47,737,006.92	(\$1,103,903.79)	\$46,633,103.13		
2	Accrued Interest					\$178,822.16	\$8,690.41	\$187,512.57		
3	Total Principal And Accrued Interest Balance					\$47,915,829.08	(\$1,095,213.38)	\$46,820,615.70		
4	Fund Accounts Balance					\$2,012,097.13	\$261,256.72	\$2,273,353.85		
5	Total Student Loans And Fund Balance					\$49,927,926.21	(\$833,956.66)	\$49,093,969.55		
B. Student Loan Portfolio and Fund Balance										
						February 29, 2020	Change	March 31, 2020		
1	Weighted Average Coupon (WAC)					4.99%	0.01%	5.00%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	68	(3)	65		
3	Number of Loans					8,104	(94)	8,010		
4	Number of Borrowers					7,317	(85)	7,232		
C. Notes and Certificates										
						3/31/2020	Balance	Balance	Balance	
							February 29, 2020	Change	March 31, 2020	
						Interest Rate			% 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		1.20000%	\$1,536,803.03	(\$444,344.20)	\$1,092,458.83	2.3%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3		1.20000%	\$1,538,899.62	(\$444,950.40)	\$1,093,949.22	2.3%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1		4.08900%	\$45,300,000.00	\$0.00	\$45,300,000.00	95.4%
5	Total Notes and Certificates					3.95598%	\$48,375,702.65	(\$889,294.60)	\$47,486,408.05	100.0%
D. Fund Accounts Balance										
							February 29, 2020	Change	March 31, 2020	
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						\$40,420.41	(\$920.92)	\$39,499.49	
4	Collection Account						\$1,427,649.90	\$264,506.06	1,692,155.96	
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						\$144,026.82	(\$2,328.42)	\$141,698.40	
12	Class B Principal Account						\$0.00	\$0.00	\$0.00	
13	Total Fund Accounts Balance						\$2,012,097.13	\$261,256.72	\$2,273,353.85	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020
Collection Period: 03/01/20 to 03/31/20

II. Series 2003-A Transactions and Accruals		
		March 31, 2020
A. Student Loan Cash Principal Activity		
1	Borrower Payments - Total	(\$1,108,939.27)
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	(\$1,108,939.27)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$6,148.48
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$1,113.00)
4b	Adjustments - Write-offs	\$0.00
4	Total Adjustments	(\$1,113.00)
5	Total Non-Cash Principal Activity	\$5,035.48
C. Total Student Loan Principal Activity		(\$1,103,903.79)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$197,778.64)
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	(\$197,778.64)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	210,295.06
2	Capitalized Interest	(\$6,148.48)
3a	Small Balance and Other Adjustments	(\$457.53)
3b	Adjustments - Write-offs	\$0.00
3	Total Adjustments	(\$457.53)
4	Fee Accruals	\$2,780.00
5	Total Non-Cash Interest Activity	\$206,469.05
F. Total Student Loan Interest Activity		\$8,690.41

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2020		
	Transfers to Other Funds	\$1,079,838.64		
	1a Amount received in the collection account related to the collection period	(\$1,079,838.64)		
	1b Earnings	\$1,299,832.02		
	1c Recoveries	\$2,730.30		
	1d Misc. Payments Received/Due	\$34,896.49		
	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	\$1,337,458.81		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$39,780.84	\$39,780.84	\$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	\$1,201.70	\$1,201.70	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$1,203.34	\$1,203.34	\$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	\$64,316.94	\$64,316.94	\$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)	\$1,229,722.83	\$1,229,722.83	\$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	\$1,337,458.81	\$1,337,458.81	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

IV. Series 2003-A Notes Waterfall for Distributions				
			Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$1,337,458.81	\$0.00
B.	First	Administrative Allowance	\$41,014.00	\$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]	\$1,201.70	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$1,203.34	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$2,405.04	
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	\$64,316.94	\$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]	\$614,442.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$615,280.54	\$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:	\$1,229,722.83	
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: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

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	\$2,186,408.05		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$194,358.32		
5 Plus investment earnings and late fees	\$4,139.77		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$17,487.41		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.54%		
Net Loan Rate	4.54%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$46,820,615.70	\$46,820,615.70	
2 Fund Balances	\$2,274,713.62	\$858,922.14	
3 Senior Notes Interest and Fees Accrued	\$1,786.32	\$1,786.32	
4 Senior Notes Outstanding	\$2,186,408.05	\$956,685.22	
Senior Asset Percentage	2245.40%	4983.64%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$46,820,615.70	\$46,820,615.70	
2 Fund Balances	\$2,274,713.62	\$858,922.14	
3 All Notes Interest and Fees Accrued	\$134,648.67	\$134,648.67	
4 All Notes Outstanding	\$47,486,408.05	\$46,256,685.22	
Subordinate Asset Percentage	103.10%	102.78%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	8,010	\$46,633,103.13	100.00%
2 Total By Loan Type Distribution	8,010	\$46,633,103.13	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.08%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	132	\$1,026,566.94	2.20%
5 Repayment	7,865	\$45,490,259.37	97.55%
6 Interim Charge-Offs	9	\$78,996.81	0.17%
7 Total By Borrower Status Distribution	8,010	\$46,633,103.13	100.00%
C. School Type Distribution:			
1 Graduate	7,970	\$46,365,545.33	99.43%
2 Undergraduate	40	\$267,557.80	0.57%
3 Total By Loan Type Distribution	8,010	\$46,633,103.13	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	4	\$68,975.79	0.15%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$68,975.79	0.15%
D.	REPAYMENT:			
	Active			
	Current	7,202	\$40,968,525.04	87.50%
	1-29 Days Delinquent	433	\$2,869,358.45	6.13%
	30-59 Days Delinquent	128	\$956,155.04	2.04%
	60-89 Days Delinquent	38	\$298,096.78	0.64%
	90-119 Days Delinquent	32	\$305,937.48	0.65%
	120-149 Days Delinquent	17	\$115,635.04	0.25%
	150-179 Days Delinquent	15	\$121,203.24	0.26%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	132	\$1,036,177.08	2.21%
G.	Interim Charge-Offs	9	\$80,551.76	0.17%
H.	TOTAL REPAYMENT	8,006	\$46,751,639.91	99.85%
I.	TOTAL PORTFOLIO	8,010	\$46,820,615.70	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$47,486,408
B.	1 Total Private Principal Outstanding Balance	\$46,633,103
	2 Total Fund Accounts Balance	\$2,273,354
	3 Total Principal and Accrued Interest Balance	\$46,820,616
	4 Number of Loans	8,010
	5 Number of Borrowers	7,232
C.	1 Borrower Payments- Principal	\$1,108,939
	2 Borrower Payments- Interest	\$197,779
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$39,781
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	5.00%
	2 Weighted Average Remaining Maturity (WARM)	65
F.	1 Senior Notes Outstanding	\$2,186,408
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$889,295
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.54%
	6 Senior Asset Percentage	2245.40%
	7 Total Asset Percentage	103.10%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
March 31, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19	January-20	February-20	March-20
	Reporting Date	6/25/2019	7/25/2019	8/26/2019	9/25/2019	10/25/2019	11/25/2019	12/26/2019	1/27/2020	2/25/2020	3/25/2020	4/27/2020
A.	1 Asset Backed Securities	\$59,568,918	\$58,012,347	\$57,138,021	\$55,488,887	\$54,206,300	\$53,282,762	\$51,780,645	\$51,012,283	\$49,861,081	\$48,375,703	\$47,486,408
B.	1 Total Private Principal Balance	\$58,264,313	\$56,984,881	\$55,676,766	\$54,407,345	\$53,286,724	\$52,148,824	\$51,057,317	\$49,983,204	\$48,878,466	\$47,737,007	\$46,633,103
	2 Total Fund Accounts Balance	\$2,630,636	\$2,107,746	\$2,534,686	\$2,129,609	\$2,049,293	\$2,303,477	\$1,943,037	\$2,329,016	\$2,334,061	\$2,012,097	\$2,273,354
	3 Total Principal and Accrued Interest Balance	\$58,509,162	\$57,231,570	\$55,913,962	\$54,636,360	\$53,508,432	\$52,362,546	\$51,264,167	\$50,182,522	\$49,068,351	\$47,915,829	\$46,820,616
	4 Number of Loans	8,936	8,839	8,742	8,639	8,558	8,464	8,379	8,293	8,199	8,104	8,010
	5 Number of Borrowers	8,057	7,972	7,890	7,793	7,721	7,636	7,565	7,488	7,408	7,317	7,232
C.	1 Borrower Payments- Principal	\$1,347,530	\$1,226,372	\$1,270,574	\$1,178,790	\$1,077,799	\$1,060,930	\$1,020,759	\$1,072,274	\$1,085,882	\$1,098,040	\$1,108,939
	2 Borrower Payments- Interest	\$298,106	\$278,897	\$283,742	\$276,056	\$266,611	\$249,350	\$237,753	\$235,921	\$229,630	\$211,043	\$197,779
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$48,552	\$48,554	\$47,487	\$46,397	\$45,339	\$44,406	\$43,457	\$42,548	\$41,653	\$40,732	\$39,781
	3 Cash Release to Access Group	\$308,910	\$80,629	\$55,252	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.70%	5.70%	5.59%	5.59%	5.59%	5.22%	5.22%	5.22%	4.99%	4.99%	5.00%
	2 Weighted Average Remaining Maturity (WARM)	75	73	73	73	70	70	70	67	67	68	65
F.	1 Senior Notes Outstanding	\$14,268,918	\$12,712,347	\$11,838,021	\$10,188,887	\$8,906,300	\$7,982,762	\$6,480,645	\$5,712,283	\$4,561,081	\$3,075,703	\$2,186,408
	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	\$1,346,895	\$1,556,571	\$874,326	\$1,649,134	\$1,282,587	\$923,538	\$1,502,117	\$768,362	\$1,151,203	\$1,485,378	\$889,295
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.17%	5.26%	5.15%	5.17%	5.17%	4.78%	4.81%	4.78%	4.57%	4.58%	4.54%
	6 Senior Asset Percentage	428.47%	466.76%	493.70%	557.12%	623.78%	684.77%	821.00%	919.25%	1126.98%	1623.32%	2245.40%
	7 Subordinate Asset Percentage	102.63%	102.26%	102.20%	102.23%	102.41%	102.50%	102.59%	102.75%	102.87%	102.96%	103.10%