

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020
Collection Period: 08/01/20 to 08/31/20

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						July 31, 2020	Change	August 31, 2020	
1	Principal Balance					\$42,846,611.77	(\$1,130,284.76)	\$41,716,327.01	
2	Accrued Interest					\$185,615.11	(\$13,936.09)	\$171,679.02	
3	Total Principal And Accrued Interest Balance					\$43,032,226.88	(\$1,144,220.85)	\$41,888,006.03	
4	Fund Accounts Balance					\$2,590,967.00	\$45,955.11	\$2,636,922.11	
5	Total Student Loans And Fund Balance					\$45,623,193.88	(\$1,098,265.74)	\$44,524,928.14	
B. Student Loan Portfolio and Fund Balance									
						July 31, 2020	Change	August 31, 2020	
1	Weighted Average Coupon (WAC)					3.43%	0.00%	3.43%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		63	0	63	
3	Number of Loans					7,668	(111)	7,557	
4	Number of Borrowers					6,937	(90)	6,847	
C. Notes and Certificates									
						8/31/2020	Balance	Balance	Balance
						July 31, 2020	Change	August 31, 2020	% 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	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	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	1.37800%	\$44,600,000.00	(\$650,000.00)	\$43,950,000.00	100.0%
5	Total Notes and Certificates				1.37800%	\$44,600,000.00	(\$650,000.00)	\$43,950,000.00	100.0%
D. Fund Accounts Balance									
						July 31, 2020	Change	August 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					\$34,856.67	(\$805.88)	\$34,050.79	
4	Collection Account					\$1,447,773.53	(\$260,086.64)	1,187,686.89	
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					\$58,336.80	\$1,641.28	\$59,978.08	
12	Class B Principal Account					\$650,000.00	\$305,206.35	\$955,206.35	
13	Total Fund Accounts Balance					\$2,590,967.00	\$45,955.11	\$2,636,922.11	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020
Collection Period: 08/01/20 to 08/31/20

II. Series 2003-A Transactions and Accruals			
		August 31, 2020	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$975,499.57)
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		(\$975,499.57)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$4,650.16
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$396.51)	
4b	Adjustments - Write-offs	(\$159,038.84)	
4	Total Adjustments		(\$159,435.35)
5	Total Non-Cash Principal Activity		(\$154,785.19)
C.	Total Student Loan Principal Activity		(\$1,130,284.76)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$136,067.21)
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		(\$136,067.21)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		131,710.64
2	Capitalized Interest		(\$4,650.16)
3a	Small Balance and Other Adjustments	\$291.16	
3b	Adjustments - Write-offs	(\$5,215.52)	
3	Total Adjustments		(\$4,924.36)
4	Fee Accruals		(\$5.00)
5	Total Non-Cash Interest Activity		\$122,131.12
F.	Total Student Loan Interest Activity		(\$13,936.09)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	August 31, 2020		
	Transfers to Other Funds	\$1,410,200.03		
	1a Amount received in the collection account related to the collection period	(\$1,410,200.03)		
	1b Earnings	\$798,438.66		
	1c Recoveries	\$18.48		
	1d Misc. Payments Received/Due	\$38,528.13		
	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	\$836,985.27		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$35,705.51	\$35,705.51	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,196.41	\$1,196.41	\$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		\$48,380.16	\$48,380.16	\$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)	\$751,703.19	\$751,703.19	\$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	\$836,985.27	\$836,985.27	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

IV. Series 2003-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Uses	
A.		Total Available Funds (Collection Fund Account)	\$836,985.27	\$836,985.27	\$0.00
B.	First	Administrative Allowance	\$36,901.92	\$800,083.35	\$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	\$800,083.35	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$800,083.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$800,083.35	\$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	\$800,083.35	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$800,083.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$800,083.35	\$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	\$48,380.16	\$751,703.19	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$751,703.19	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$751,703.19	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$751,703.19	\$0.00
I.	Eighth	Reserved	\$0.00	\$751,703.19	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$751,703.19	\$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	\$751,703.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$751,703.19	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$751,703.19	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$751,703.19	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$751,703.19		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

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		\$0.00	
3 ARC Notes outstanding Balance		\$43,950,000.00	
4 Amount of Accrued Interest		\$119,402.87	
5 Plus investment earnings and late fees		\$16.76	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$15,643.62	
8 Minus Notes fees expected during current Interest Period		\$1,196.41	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.80%	
Net Loan Rate		2.80%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$41,888,006.03		\$41,888,006.03
2 Fund Balances	\$2,636,943.87		\$1,602,909.36
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	\$41,888,006.03		\$41,888,006.03
2 Fund Balances	\$2,636,943.87		\$1,602,909.36
3 All Notes Interest and Fees Accrued	\$19,096.43		\$19,096.43
4 All Notes Outstanding	\$43,950,000.00		\$43,000,000.00
Subordinate Asset Percentage	101.26%		101.10%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	7,557	\$41,716,327.01	100.00%
	2 Total By Loan Type Distribution	7,557	\$41,716,327.01	100.00%
B. Borrower Status Distribution:				
	1 In-School	4	\$37,280.01	0.09%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	338	\$2,553,500.67	6.12%
	5 Repayment	7,207	\$39,070,496.82	93.66%
	6 Interim Charge-Offs	8	\$55,049.51	0.13%
	7 Total By Borrower Status Distribution	7,557	\$41,716,327.01	100.00%
C. School Type Distribution:				
	1 Graduate	7,519	\$41,475,805.73	99.42%
	2 Undergraduate	38	\$240,521.28	0.58%
	3 Total By Loan Type Distribution	7,557	\$41,716,327.01	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
In-School				
Current	4	\$69,704.23	0.17%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$69,704.23	0.17%	
D. REPAYMENT:				
Active				
Current	6,748	\$36,117,885.75	86.23%	
1-29 Days Delinquent	348	\$2,167,349.53	5.17%	
30-59 Days Delinquent	74	\$618,159.43	1.48%	
60-89 Days Delinquent	19	\$143,047.45	0.34%	
90-119 Days Delinquent	7	\$64,078.92	0.15%	
120-149 Days Delinquent	3	\$32,110.44	0.08%	
150-179 Days Delinquent	7	\$30,237.47	0.07%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	338	\$2,584,679.20	6.17%	
G. Interim Charge-Offs	8	\$57,045.97	0.14%	
H. TOTAL REPAYMENT	7,552	\$41,814,594.16	99.83%	
I. TOTAL PORTFOLIO	7,556	\$41,884,298.39	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding		\$43,950,000
B.	1 Total Private Principal Outstanding Balance		\$41,716,327
	2 Total Fund Accounts Balance		\$2,636,922
	3 Total Principal and Accrued Interest Balance		\$41,888,006
	4 Number of Loans		7,557
	5 Number of Borrowers		6,847
C.	1 Borrower Payments- Principal		\$975,500
	2 Borrower Payments- Interest		\$136,067
D.	1 Necessary Funds Transfer to Meet Obligations		\$0
	2 Administrative Allowance		\$35,706
	3 Cash Release to Access Group Inc		\$0
E.	1 Weighted Average Coupon (WAC)		3.43%
	2 Weighted Average Remaining Maturity (WARM)		63
F.	1 Senior Notes Outstanding		\$0
	2 Subordinate Note Outstanding		\$43,950,000
	3 Senior Principal Distribution Amount		\$0
	4 Subordinate Principal Distribution Amount		\$950,000
	5 Net Loan Rate		2.80%
	6 Senior Asset Percentage	N/A	
	7 Total Asset Percentage		101.26%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20
	Reporting Date	11/25/2019	12/26/2019	1/27/2020	2/25/2020	3/25/2020	4/27/2020	5/26/2020	6/25/2020	7/27/2020	8/25/2020	9/25/2020
A.	1 Asset Backed Securities	\$53,282,762	\$51,780,645	\$51,012,283	\$49,861,081	\$48,375,703	\$47,486,408	\$46,256,685	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000
B.	1 Total Private Principal Balance	\$52,148,824	\$51,057,317	\$49,983,204	\$48,878,466	\$47,737,007	\$46,633,103	\$45,726,368	\$44,780,340	\$43,807,216	\$42,846,612	\$41,716,327
	2 Total Fund Accounts Balance	\$2,303,477	\$1,943,037	\$2,329,016	\$2,334,061	\$2,012,097	\$2,273,354	\$1,958,369	\$1,662,747	\$1,920,858	\$2,590,967	\$2,636,922
	3 Total Principal and Accrued Interest Balance	\$52,362,546	\$51,264,167	\$50,182,522	\$49,068,351	\$47,915,829	\$46,820,616	\$45,914,034	\$44,994,609	\$44,032,071	\$43,032,227	\$41,888,006
	4 Number of Loans	8,464	8,379	8,293	8,199	8,104	8,010	7,944	7,858	7,756	7,668	7,557
	5 Number of Borrowers	7,636	7,565	7,488	7,408	7,317	7,232	7,175	7,099	7,013	6,937	6,847
C.	1 Borrower Payments- Principal	\$1,060,930	\$1,020,759	\$1,072,274	\$1,085,882	\$1,098,040	\$1,108,939	\$880,157	\$940,924	\$965,743	\$970,089	\$975,500
	2 Borrower Payments- Interest	\$249,350	\$237,753	\$235,921	\$229,630	\$211,043	\$197,779	\$176,294	\$154,570	\$161,265	\$164,940	\$136,067
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$44,406	\$43,457	\$42,548	\$41,653	\$40,732	\$39,781	\$38,861	\$38,105	\$37,317	\$36,506	\$35,706
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$481,946	\$430,536	\$366,849	\$0
E.	1 Weighted Average Coupon (WAC)	5.22%	5.22%	5.22%	4.99%	4.99%	5.00%	4.56%	4.56%	4.55%	3.43%	3.43%
	2 Weighted Average Remaining Maturity (WARM)	70	70	67	67	68	65	65	65	62	63	63
F.	1 Senior Notes Outstanding	\$7,982,762	\$6,480,645	\$5,712,283	\$4,561,081	\$3,075,703	\$2,186,408	\$956,685	\$0	\$0	\$0	\$0
	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	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000
	3 Senior Principal Distribution Amount	\$923,538	\$1,502,117	\$768,362	\$1,151,203	\$1,485,378	\$889,295	\$1,229,723	\$956,685	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$650,000	\$0	\$950,000
	5 Net Loan Rate	4.78%	4.81%	4.78%	4.57%	4.58%	4.54%	4.08%	4.06%	4.00%	2.84%	2.80%
	6 Senior Asset Percentage	684.77%	821.00%	919.25%	1126.98%	1623.32%	2245.40%	5003.90%	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	102.50%	102.59%	102.75%	102.87%	102.96%	103.10%	103.35%	103.79%	102.99%	103.77%	101.26%