

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: December 28, 2020
Collection Period: 11/01/20 to 11/30/20

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						October 31, 2020	Change	November 30, 2020		
1	Principal Balance					\$39,775,355.80	(\$829,147.34)	\$38,946,208.46		
2	Accrued Interest					\$179,804.87	(\$1,546.88)	\$178,257.99		
3	Total Principal And Accrued Interest Balance					\$39,955,160.67	(\$830,694.22)	\$39,124,466.45		
4	Fund Accounts Balance					\$3,726,133.91	(\$1,150,725.91)	\$2,575,408.00		
5	Total Student Loans And Fund Balance					\$43,681,294.58	(\$1,981,420.13)	\$41,699,874.45		
B. Student Loan Portfolio and Fund Balance										
						October 31, 2020	Change	November 30, 2020		
1	Weighted Average Coupon (WAC)					3.32%	0.00%	3.33%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	60	0	60		
3	Number of Loans					7,384	(68)	7,316		
4	Number of Borrowers					6,706	(57)	6,649		
C. Notes and Certificates										
						11/30/2020	Balance	Balance	Balance	
							October 31, 2020	Change	November 30, 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	2.72400%		\$43,000,000.00	(\$2,050,000.00)	\$40,950,000.00	100.0%
5	Total Notes and Certificates				2.72400%		\$43,000,000.00	(\$2,050,000.00)	\$40,950,000.00	100.0%
D. Fund Accounts Balance										
						October 31, 2020	Change	November 30, 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					\$32,315.78	(\$840.75)	\$31,475.03		
4	Collection Account					\$1,176,065.15	(\$148,244.72)	1,027,820.43		
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					\$60,185.75	\$41,153.41	\$101,339.16		
12	Class B Principal Account					\$2,057,567.23	(\$1,042,793.85)	\$1,014,773.38		
13	Total Fund Accounts Balance					\$3,726,133.91	(\$1,150,725.91)	\$2,575,408.00		

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II. Series 2003-A Transactions and Accruals			
		November 30, 2020	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$827,224.60)
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		(\$827,224.60)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$4.64
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$34.22)	
4b	Adjustments - Write-offs	(\$1,893.16)	
4	Total Adjustments		(\$1,927.38)
5	Total Non-Cash Principal Activity		(\$1,927.38)
C.	Total Student Loan Principal Activity		(\$829,147.34)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$116,887.88)
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		(\$116,887.88)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		115,557.97
2	Capitalized Interest		(\$4.64)
3a	Small Balance and Other Adjustments	(\$174.12)	
3b	Adjustments - Write-offs	(\$38.21)	
3	Total Adjustments		(\$212.33)
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$115,341.00
F.	Total Student Loan Interest Activity		(\$1,546.88)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	November 30, 2020		
	Transfers to Other Funds	\$1,127,615.23		
	1a Amount received in the collection account related to the collection period	(\$1,127,615.23)		
	1b Earnings	\$652,471.21		
	1c Recoveries	\$25.21		
	1d Misc. Payments Received/Due	\$35,232.82		
	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	\$687,729.24		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$33,146.13	\$33,146.13	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,087.53	\$1,087.53	\$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	\$80,539.20	\$80,539.20	\$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)	\$572,956.38	\$572,956.38	\$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	\$687,729.24	\$687,729.24	\$0.00	

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IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$687,729.24	\$687,729.24	\$0.00
B.	First	Administrative Allowance	\$34,233.66	\$653,495.58	\$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	\$653,495.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$653,495.58	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$653,495.58	\$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	\$653,495.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$653,495.58	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$653,495.58	\$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	\$80,539.20	\$572,956.38	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$572,956.38	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$572,956.38	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$572,956.38	\$0.00
I.	Eighth	Reserved	\$0.00	\$572,956.38	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$572,956.38	\$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	\$572,956.38	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$572,956.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$572,956.38	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$572,956.38	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$572,956.38		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

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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		\$40,950,000.00	
4 Amount of Accrued Interest		\$108,023.87	
5 Plus investment earnings and late fees		\$21.89	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$14,604.83	
8 Minus Notes fees expected during current Interest Period		\$1,087.53	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.71%	
Net Loan Rate		2.71%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$39,124,466.45		\$39,124,466.45
2 Fund Balances	\$2,575,429.89		\$1,439,040.48
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	\$39,124,466.45		\$39,124,466.45
2 Fund Balances	\$2,575,429.89		\$1,439,040.48
3 All Notes Interest and Fees Accrued	\$56,066.04		\$56,066.04
4 All Notes Outstanding	\$40,950,000.00		\$39,950,000.00
Subordinate Asset Percentage	101.69%		101.40%

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,316	\$38,946,208.46	100.00%
2 Total By Loan Type Distribution	7,316	\$38,946,208.46	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.10%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	219	\$1,866,287.76	4.79%
5 Repayment	7,092	\$37,040,224.54	95.11%
6 Interim Charge-Offs	1	\$2,416.15	0.01%
7 Total By Borrower Status Distribution	7,316	\$38,946,208.46	100.00%
C. School Type Distribution:			
1 Graduate	7,282	\$38,726,825.31	99.44%
2 Undergraduate	34	\$219,383.15	0.56%
3 Total By Loan Type Distribution	7,316	\$38,946,208.46	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
In-School				
Current	4	\$70,069.25	0.18%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$70,069.25	0.18%	
D. REPAYMENT:				
Active				
Current	6,543	\$33,810,975.33	86.42%	
1-29 Days Delinquent	397	\$2,315,408.72	5.92%	
30-59 Days Delinquent	99	\$591,046.29	1.51%	
60-89 Days Delinquent	31	\$225,587.76	0.58%	
90-119 Days Delinquent	10	\$66,396.27	0.17%	
120-149 Days Delinquent	6	\$71,839.05	0.18%	
150-179 Days Delinquent	6	\$56,820.86	0.15%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	219	\$1,913,819.68	4.89%	
G. Interim Charge-Offs	1	\$2,503.24	0.01%	
H. TOTAL REPAYMENT	7,312	\$39,054,397.20	99.82%	
I. TOTAL PORTFOLIO	7,316	\$39,124,466.45	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$40,950,000
B.	1 Total Private Principal Outstanding Balance	\$38,946,208
	2 Total Fund Accounts Balance	\$2,575,408
	3 Total Principal and Accrued Interest Balance	\$39,124,466
	4 Number of Loans	7,316
	5 Number of Borrowers	6,649
C.	1 Borrower Payments- Principal	\$827,225
	2 Borrower Payments- Interest	\$116,888
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$33,146
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.33%
	2 Weighted Average Remaining Maturity (WARM)	60
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$40,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$2,050,000
	5 Net Loan Rate	2.71%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	101.69%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
November 30, 2020

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20
	Reporting Date	2/25/2020	3/25/2020	4/27/2020	5/26/2020	6/25/2020	7/27/2020	8/25/2020	9/25/2020	10/26/2020	11/25/2020	12/28/2020
A.	1 Asset Backed Securities	\$49,861,081	\$48,375,703	\$47,486,408	\$46,256,685	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000	\$43,000,000	\$40,950,000
B.	1 Total Private Principal Balance	\$48,878,466	\$47,737,007	\$46,633,103	\$45,726,368	\$44,780,340	\$43,807,216	\$42,846,612	\$41,716,327	\$40,755,260	\$39,775,356	\$38,946,208
	2 Total Fund Accounts Balance	\$2,334,061	\$2,012,097	\$2,273,354	\$1,958,369	\$1,662,747	\$1,920,858	\$2,590,967	\$2,636,922	\$2,689,898	\$3,726,134	\$2,575,408
	3 Total Principal and Accrued Interest Balance	\$49,068,351	\$47,915,829	\$46,820,616	\$45,914,034	\$44,994,609	\$44,032,071	\$43,032,227	\$41,888,006	\$40,938,610	\$39,955,161	\$39,124,466
	4 Number of Loans	8,199	8,104	8,010	7,944	7,858	7,756	7,668	7,557	7,480	7,384	7,316
	5 Number of Borrowers	7,408	7,317	7,232	7,175	7,099	7,013	6,937	6,847	6,784	6,706	6,649
C.	1 Borrower Payments- Principal	\$1,085,882	\$1,098,040	\$1,108,939	\$880,157	\$940,924	\$965,743	\$970,089	\$975,500	\$917,966	\$954,998	\$827,225
	2 Borrower Payments- Interest	\$229,630	\$211,043	\$197,779	\$176,294	\$154,570	\$161,265	\$164,940	\$136,067	\$123,194	\$125,636	\$116,888
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$41,653	\$40,732	\$39,781	\$38,861	\$38,105	\$37,317	\$36,506	\$35,706	\$34,764	\$33,963	\$33,146
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$481,946	\$430,536	\$366,849	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.99%	4.99%	5.00%	4.56%	4.56%	4.55%	3.43%	3.43%	3.43%	3.32%	3.33%
	2 Weighted Average Remaining Maturity (WARM)	67	68	65	65	65	62	63	63	60	60	60
F.	1 Senior Notes Outstanding	\$4,561,081	\$3,075,703	\$2,186,408	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000	\$43,000,000	\$40,950,000
	3 Senior Principal Distribution Amount	\$1,151,203	\$1,485,378	\$889,295	\$1,229,723	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$650,000	\$0	\$950,000	\$0	\$0	\$2,050,000
	5 Net Loan Rate	4.57%	4.58%	4.54%	4.08%	4.06%	4.00%	2.84%	2.81%	2.80%	2.64%	2.71%
	6 Senior Asset Percentage	1126.98%	1623.32%	2245.40%	5003.90%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	102.87%	102.96%	103.10%	103.35%	103.79%	102.99%	103.77%	101.26%	101.41%	106.61%	101.69%