

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2021
Collection Period: 12/01/20 to 12/31/20

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						November 30, 2020	Change	December 31, 2020	
1	Principal Balance					\$38,946,208.46	(\$1,026,426.46)	\$37,919,782.00	
2	Accrued Interest					\$178,257.99	\$3,330.72	\$181,588.71	
3	Total Principal And Accrued Interest Balance					\$39,124,466.45	(\$1,023,095.74)	\$38,101,370.71	
4	Fund Accounts Balance					\$2,575,408.00	\$54,939.00	\$2,630,347.00	
5	Total Student Loans And Fund Balance					\$41,699,874.45	(\$968,156.74)	\$40,731,717.71	
B. Student Loan Portfolio and Fund Balance									
						November 30, 2020	Change	December 31, 2020	
1	Weighted Average Coupon (WAC)					3.33%	0.00%	3.33%	
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	60	(3)	57	
3	Number of Loans					7,316	(85)	7,231	
4	Number of Borrowers					6,649	(76)	6,573	
C. Notes and Certificates									
						12/31/2020	Balance	Balance	Balance
							November 30, 2020	Change	December 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	2.62800%	\$40,950,000.00	(\$1,000,000.00)	\$39,950,000.00	100.0%
5	Total Notes and Certificates				2.62800%	\$40,950,000.00	(\$1,000,000.00)	\$39,950,000.00	100.0%
D. Fund Accounts Balance									
						November 30, 2020	Change	December 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					\$31,475.03	(\$836.03)	\$30,639.00	
4	Collection Account					\$1,027,820.43	\$487,611.06	1,515,431.49	
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					\$101,339.16	(\$4,792.41)	\$96,546.75	
12	Class B Principal Account					\$1,014,773.38	(\$427,043.62)	\$587,729.76	
13	Total Fund Accounts Balance					\$2,575,408.00	\$54,939.00	\$2,630,347.00	

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Monthly Servicing Report

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2020	
1	Borrower Payments - Total		(\$1,024,037.09)
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		(\$1,024,037.09)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$656.15
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$629.37)	
4b	Adjustments - Write-offs	(\$2,416.15)	
4	Total Adjustments		(\$3,045.52)
5	Total Non-Cash Principal Activity		(\$2,389.37)
C. Total Student Loan Principal Activity			
			(\$1,026,426.46)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$113,064.17)
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		(\$113,064.17)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		116,573.41
2	Capitalized Interest		(\$656.15)
3a	Small Balance and Other Adjustments	\$564.44	
3b	Adjustments - Write-offs	(\$86.81)	
3	Total Adjustments		\$477.63
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$116,394.89
F. Total Student Loan Interest Activity			
			\$3,330.72

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: January 25, 2021

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2020		
	Transfers to Other Funds	\$687,729.24		
	1a Amount received in the collection account related to the collection period	(\$687,729.24)		
	1b Earnings	\$1,394,705.39		
	1c Recoveries	\$21.89		
	1d Misc. Payments Received/Due	\$38,217.15		
	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	\$1,432,944.43		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$32,455.17	\$32,455.17	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,072.55	\$1,072.55	\$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		\$79,879.56	\$79,879.56	\$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)	\$1,319,537.15	\$1,319,537.15	\$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	\$1,432,944.43	\$1,432,944.43	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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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)	\$1,432,944.43	\$1,432,944.43	\$0.00
B.	First	Administrative Allowance	\$33,527.72	\$1,399,416.71	\$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	\$1,399,416.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,399,416.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,399,416.71	\$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	\$1,399,416.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,399,416.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,399,416.71	\$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	\$79,879.56	\$1,319,537.15	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,319,537.15	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,319,537.15	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,319,537.15	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,319,537.15	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,319,537.15	\$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	\$1,319,537.15	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,319,537.15	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,319,537.15	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,319,537.15	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,319,537.15		
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

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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		\$39,950,000.00	
4 Amount of Accrued Interest		\$105,202.03	
5 Plus investment earnings and late fees		\$18.25	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$14,219.92	
8 Minus Notes fees expected during current Interest Period		\$1,072.55	
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	\$38,101,370.71		\$38,101,370.71
2 Fund Balances	\$2,630,365.25		\$1,949,599.82
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	\$38,101,370.71		\$38,101,370.71
2 Fund Balances	\$2,630,365.25		\$1,949,599.82
3 All Notes Interest and Fees Accrued	\$61,745.95		\$61,745.95
4 All Notes Outstanding	\$39,950,000.00		\$39,400,000.00
Subordinate Asset Percentage	101.80%		101.50%

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Monthly Servicing Report

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,231	\$37,919,782.00	100.00%
2 Total By Loan Type Distribution	7,231	\$37,919,782.00	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	44	\$348,522.22	0.92%
5 Repayment	7,180	\$37,519,206.25	98.94%
6 Interim Charge-Offs	3	\$14,773.52	0.04%
7 Total By Borrower Status Distribution	7,231	\$37,919,782.00	100.00%
C. School Type Distribution:			
1 Graduate	7,198	\$37,704,178.99	99.43%
2 Undergraduate	33	\$215,603.01	0.57%
3 Total By Loan Type Distribution	7,231	\$37,919,782.00	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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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	\$70,192.52	0.18%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$70,192.52	0.18%
D.	REPAYMENT:			
	Active			
	Current	6,684	\$34,647,707.42	90.94%
	1-29 Days Delinquent	360	\$2,102,156.26	5.52%
	30-59 Days Delinquent	71	\$408,740.09	1.07%
	60-89 Days Delinquent	35	\$247,520.01	0.65%
	90-119 Days Delinquent	17	\$150,375.29	0.39%
	120-149 Days Delinquent	7	\$49,002.52	0.13%
	150-179 Days Delinquent	6	\$53,088.15	0.14%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	44	\$357,548.56	0.94%
G.	Interim Charge-Offs	3	\$15,039.89	0.04%
H.	TOTAL REPAYMENT	7,227	\$38,031,178.19	99.82%
I.	TOTAL PORTFOLIO	7,231	\$38,101,370.71	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$39,950,000
B.	1 Total Private Principal Outstanding Balance	\$37,919,782
	2 Total Fund Accounts Balance	\$2,630,347
	3 Total Principal and Accrued Interest Balance	\$38,101,371
	4 Number of Loans	7,231
	5 Number of Borrowers	6,573
C.	1 Borrower Payments- Principal	\$1,024,037
	2 Borrower Payments- Interest	\$113,064
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$32,455
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.33%
	2 Weighted Average Remaining Maturity (WARM)	57
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$39,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,000,000
	5 Net Loan Rate	2.71%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	101.80%

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

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20
	Reporting Date	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	1/25/2021
A.	1 Asset Backed Securities	\$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	\$39,950,000
B.	1 Total Private Principal Balance	\$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	\$37,919,782
	2 Total Fund Accounts Balance	\$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	\$2,630,347
	3 Total Principal and Accrued Interest Balance	\$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	\$38,101,371
	4 Number of Loans	8,104	8,010	7,944	7,858	7,756	7,668	7,557	7,480	7,384	7,316	7,231
	5 Number of Borrowers	7,317	7,232	7,175	7,099	7,013	6,937	6,847	6,784	6,706	6,649	6,573
C.	1 Borrower Payments- Principal	\$1,098,040	\$1,108,939	\$880,157	\$940,924	\$965,743	\$970,089	\$975,500	\$917,966	\$954,998	\$827,225	\$1,024,037
	2 Borrower Payments- Interest	\$211,043	\$197,779	\$176,294	\$154,570	\$161,265	\$164,940	\$136,067	\$123,194	\$125,636	\$116,888	\$113,064
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$40,732	\$39,781	\$38,861	\$38,105	\$37,317	\$36,506	\$35,706	\$34,764	\$33,963	\$33,146	\$32,455
	3 Cash Release to Access Group	\$0	\$0	\$0	\$481,946	\$430,536	\$366,849	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.99%	5.00%	4.56%	4.56%	4.55%	3.43%	3.43%	3.43%	3.32%	3.33%	3.33%
	2 Weighted Average Remaining Maturity (WARM)	68	65	65	65	62	63	63	60	60	60	57
F.	1 Senior Notes Outstanding	\$3,075,703	\$2,186,408	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$39,950,000
	3 Senior Principal Distribution Amount	\$1,485,378	\$889,295	\$1,229,723	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$650,000	\$0	\$950,000	\$0	\$0	\$2,050,000	\$1,000,000
	5 Net Loan Rate	4.58%	4.54%	4.08%	4.06%	4.00%	2.84%	2.81%	2.80%	2.64%	2.71%	2.71%
	6 Senior Asset Percentage	1623.32%	2245.40%	5003.90%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	102.96%	103.10%	103.35%	103.79%	102.99%	103.77%	101.26%	101.41%	106.61%	101.69%	101.80%