

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 28, 2021	Change	March 31, 2021		
1	Principal Balance					\$36,227,196.58	(\$1,297,229.48)	\$34,929,967.10		
2	Accrued Interest					\$196,104.94	(\$33,562.91)	\$162,542.03		
3	Total Principal And Accrued Interest Balance					\$36,423,301.52	(\$1,330,792.39)	\$35,092,509.13		
4	Fund Accounts Balance					\$2,464,471.20	\$557,014.54	\$3,021,485.74		
5	Total Student Loans And Fund Balance					\$38,887,772.72	(\$773,777.85)	\$38,113,994.87		
B. Student Loan Portfolio and Fund Balance										
						February 28, 2021	Change	March 31, 2021		
1	Weighted Average Coupon (WAC)					3.31%	0.00%	3.31%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					58	(3)	55		
3	Number of Loans					7,076	(116)	6,960		
4	Number of Borrowers					6,432	(101)	6,331		
C. Notes and Certificates										
						3/31/2021	Balance	Balance	Balance	% of
							February 28, 2021	Change	March 31, 2021	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	2.66000%	\$38,050,000.00	(\$800,000.00)	\$37,250,000.00	100.0%	
5	Total Notes and Certificates					2.66000%	\$38,050,000.00	(\$800,000.00)	\$37,250,000.00	100.0%
D. Fund Accounts Balance										
						February 28, 2021	Change	March 31, 2021		
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					\$29,055.74	(\$741.51)	\$28,314.23		
4	Collection Account					\$1,140,512.22	\$385,807.42	1,526,319.64		
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					\$93,234.20	\$7,088.89	\$100,323.09		
12	Class B Principal Account					\$801,669.04	\$164,859.74	\$966,528.78		
13	Total Fund Accounts Balance					\$2,464,471.20	\$557,014.54	\$3,021,485.74		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021
Collection Period: 03/01/21 to 03/31/21

II. Series 2003-A Transactions and Accruals		
		March 31, 2021
A. Student Loan Cash Principal Activity		
1 Borrower Payments - Total		(\$1,278,255.50)
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		(\$1,278,255.50)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$817.39
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$19.64	
4b Adjustments - Write-offs	(\$19,811.01)	
4 Total Adjustments		(\$19,791.37)
5 Total Non-Cash Principal Activity		(\$18,973.98)
C. Total Student Loan Principal Activity		(\$1,297,229.48)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$140,812.81)
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		(\$140,812.81)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		107,112.71
2 Capitalized Interest		(\$817.39)
3a Small Balance and Other Adjustments	(\$197.43)	
3b Adjustments - Write-offs	(\$612.99)	
3 Total Adjustments		(\$810.42)
4 Fee Accruals		\$1,765.00
5 Total Non-Cash Interest Activity		\$107,249.90
F. Total Student Loan Interest Activity		(\$33,562.91)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2021		
	Transfers to Other Funds	\$1,080,926.42		
	1a Amount received in the collection account related to the collection period	(\$1,080,926.42)		
	1b Earnings	\$1,414,318.65		
	1c Recoveries	\$53.53		
	1d Misc. Payments Received/Due	\$47,612.00		
	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	\$1,461,984.18		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$30,189.33	\$30,189.33	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	912.54	\$912.54	\$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	\$51,858.18	\$51,858.18	\$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)	\$1,379,024.13	\$1,379,024.13	\$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	\$1,461,984.18	\$1,461,984.18	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$1,461,984.18	\$1,461,984.18	\$0.00
B.	First	Administrative Allowance	\$31,101.87	\$1,430,882.31	\$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	\$1,430,882.31	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,430,882.31	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,430,882.31	\$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	\$1,430,882.31	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,430,882.31	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,430,882.31	\$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	\$51,858.18	\$1,379,024.13	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,379,024.13	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,379,024.13	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,379,024.13	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,379,024.13	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,379,024.13	\$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	\$1,379,024.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,379,024.13	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,379,024.13	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,379,024.13	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,379,024.13		
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: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

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		\$37,250,000.00	
4 Amount of Accrued Interest		\$96,574.85	
5 Plus investment earnings and late fees		\$1,843.56	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$13,098.74	
8 Minus Notes fees expected during current Interest Period		\$912.54	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.72%	
Net Loan Rate		2.72%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$35,092,509.13		\$35,092,509.13
2 Fund Balances	\$3,021,564.30		\$1,939,532.41
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	\$35,092,509.13		\$35,092,509.13
2 Fund Balances	\$3,021,564.30		\$1,939,532.41
3 All Notes Interest and Fees Accrued	\$74,898.90		\$74,898.90
4 All Notes Outstanding	\$37,250,000.00		\$36,300,000.00
Subordinate Asset Percentage	102.12%		101.81%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	6,960	\$34,929,967.10	100.00%
2 Total By Loan Type Distribution	6,960	\$34,929,967.10	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.11%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	53	\$486,855.09	1.39%
5 Repayment	6,895	\$34,344,347.60	98.32%
6 Interim Charge-Offs	8	\$61,484.40	0.18%
7 Total By Borrower Status Distribution	6,960	\$34,929,967.10	100.00%
C. School Type Distribution:			
1 Graduate	6,928	\$34,732,439.26	99.43%
2 Undergraduate	32	\$197,527.84	0.57%
3 Total By Loan Type Distribution	6,960	\$34,929,967.10	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School				
Current	4	\$70,549.20	0.20%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM		4	\$70,549.20	0.20%
D. REPAYMENT:				
Active				
Current	6,418	\$31,619,318.00	90.10%	
1-29 Days Delinquent	356	\$1,998,652.06	5.70%	
30-59 Days Delinquent	72	\$461,798.26	1.32%	
60-89 Days Delinquent	25	\$171,049.20	0.49%	
90-119 Days Delinquent	11	\$99,478.06	0.28%	
120-149 Days Delinquent	4	\$27,106.35	0.08%	
150-179 Days Delinquent	9	\$82,776.45	0.24%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	53	\$498,271.30	1.42%	0.00%
G. Interim Charge-Offs				
	8	\$63,510.25	0.18%	
H. TOTAL REPAYMENT		6,956	\$35,021,959.93	99.80%
I. TOTAL PORTFOLIO		6,960	\$35,092,509.13	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/21 to 03/31/21

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$37,250,000
B.	1 Total Private Principal Outstanding Balance	\$34,929,967
	2 Total Fund Accounts Balance	\$3,021,486
	3 Total Principal and Accrued Interest Balance	\$35,092,509
	4 Number of Loans	6,960
	5 Number of Borrowers	6,331
C.	1 Borrower Payments- Principal	\$1,278,256
	2 Borrower Payments- Interest	\$140,813
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$30,189
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.31%
	2 Weighted Average Remaining Maturity (WARM)	55
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$37,250,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$800,000
	5 Net Loan Rate	2.72%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	102.12%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

March 31, 2021

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21	February-21	March-21
Reporting Date		6/25/2020	7/27/2020	8/25/2020	9/25/2020	10/26/2020	11/25/2020	12/28/2020	1/25/2021	2/25/2021	3/25/2021	4/26/2021
A.	1 Asset Backed Securities	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000	\$43,000,000	\$40,950,000	\$39,950,000	\$39,400,000	\$38,050,000	\$37,250,000
B.	1 Total Private Principal Balance	\$44,780,340	\$43,807,216	\$42,846,612	\$41,716,327	\$40,755,260	\$39,775,356	\$38,946,208	\$37,919,782	\$36,955,518	\$36,227,197	\$34,929,967
	2 Total Fund Accounts Balance	\$1,662,747	\$1,920,858	\$2,590,967	\$2,636,922	\$2,689,898	\$3,726,134	\$2,575,408	\$2,630,347	\$3,084,319	\$2,464,471	\$3,021,486
	3 Total Principal and Accrued Interest Balance	\$44,994,609	\$44,032,071	\$43,032,227	\$41,888,006	\$40,938,610	\$39,955,161	\$39,124,466	\$38,101,371	\$37,130,982	\$36,423,302	\$35,092,509
	4 Number of Loans	7,858	7,756	7,668	7,557	7,480	7,384	7,316	7,231	7,147	7,076	6,960
	5 Number of Borrowers	7,099	7,013	6,937	6,847	6,784	6,706	6,649	6,573	6,496	6,432	6,331
C.	1 Borrower Payments- Principal	\$940,924	\$965,743	\$970,089	\$975,500	\$917,966	\$954,998	\$827,225	\$1,024,037	\$951,054	\$723,908	\$1,278,256
	2 Borrower Payments- Interest	\$154,570	\$161,265	\$164,940	\$136,067	\$123,194	\$125,636	\$116,888	\$113,064	\$117,221	\$78,480	\$140,813
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$38,105	\$37,317	\$36,506	\$35,706	\$34,764	\$33,963	\$33,146	\$32,455	\$31,600	\$30,796	\$30,189
	3 Cash Release to Access Group	\$481,946	\$430,536	\$366,849	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.56%	4.55%	3.43%	3.43%	3.43%	3.32%	3.33%	3.33%	3.31%	3.31%	3.31%
	2 Weighted Average Remaining Maturity (WARM)	65	62	63	63	60	60	60	57	58	58	55
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$44,950,000	\$44,600,000	\$44,600,000	\$43,950,000	\$43,000,000	\$43,000,000	\$40,950,000	\$39,950,000	\$39,400,000	\$38,050,000	\$37,250,000
	3 Senior Principal Distribution Amount	\$956,685	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$650,000	\$0	\$950,000	\$0	\$0	\$2,050,000	\$1,000,000	\$550,000	\$1,350,000	\$800,000
	5 Net Loan Rate	4.06%	4.00%	2.84%	2.81%	2.80%	2.64%	2.71%	2.71%	2.66%	2.70%	2.72%
	6 Senior Asset Percentage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	103.79%	102.99%	103.77%	101.26%	101.41%	106.61%	101.69%	101.80%	101.89%	102.02%	102.12%