

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: May 25, 2021

Collection Period: 04/01/21 to 04/30/21

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					March 31, 2021	Change	April 30, 2021		
1	Principal Balance				\$34,929,967.10	(\$934,927.39)	\$33,995,039.71		
2	Accrued Interest				\$162,542.03	(\$7,684.27)	\$154,857.76		
3	Total Principal And Accrued Interest Balance				\$35,092,509.13	(\$942,611.66)	\$34,149,897.47		
4	Fund Accounts Balance				\$3,021,485.74	(\$1,430,853.28)	\$1,590,632.46		
5	Total Student Loans And Fund Balance				\$38,113,994.87	(\$2,373,464.94)	\$35,740,529.93		
B. Student Loan Portfolio and Fund Balance									
					March 31, 2021	Change	April 30, 2021		
1	Weighted Average Coupon (WAC)				3.31%	-0.03%	3.28%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		55	0	55		
3	Number of Loans				6,960	(95)	6,865		
4	Number of Borrowers				6,331	(78)	6,253		
C. Notes and Certificates									
				4/30/2021	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	March 31, 2021	Change	April 30, 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	0.12200%	\$37,250,000.00	(\$2,300,000.00)	\$34,950,000.00	100.0%
5	Total Notes and Certificates				0.12200%	\$37,250,000.00	(\$2,300,000.00)	\$34,950,000.00	100.0%
D. Fund Accounts Balance									
					March 31, 2021	Change	April 30, 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				\$28,314.23	(\$1,650.42)	\$26,663.81		
4	Collection Account				\$1,526,319.64	(\$424,079.24)	\$1,102,240.40		
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				\$100,323.09	(\$84,147.75)	\$16,175.34		
12	Class B Principal Account				\$966,528.78	(\$920,975.87)	\$45,552.91		
13	Total Fund Accounts Balance				\$3,021,485.74	(\$1,430,853.28)	\$1,590,632.46		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	April 30, 2021	
1 Borrower Payments - Total		(\$872,967.92)
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		(\$872,967.92)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$266.28
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$741.35)	
4b Adjustments - Write-offs	(\$61,484.40)	
4 Total Adjustments		(\$62,225.75)
5 Total Non-Cash Principal Activity		(\$61,959.47)
C. Total Student Loan Principal Activity		(\$934,927.39)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$107,126.62)
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		(\$107,126.62)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$99,589.33
2 Capitalized Interest		(\$266.28)
3a Small Balance and Other Adjustments	\$508.39	
3b Adjustments - Write-offs	(\$2,019.09)	
3 Total Adjustments		(\$1,510.70)
4 Fee Accruals		\$1,630.00
5 Total Non-Cash Interest Activity		\$99,442.35
F. Total Student Loan Interest Activity		(\$7,684.27)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2021		
	Transfers to Other Funds	\$1,461,984.18		
	1a Amount received in the collection account related to the collection period	(\$1,461,984.18)		
	1b Earnings	\$992,298.66		
	1c Recoveries	\$78.56		
	1d Misc. Payments Received/Due	\$57,731.84		
	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	\$1,050,109.06		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$29,108.31	\$29,108.31	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$951.41	\$951.41	\$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	\$3,264.33	\$3,264.33	\$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)	\$1,016,785.01	\$1,016,785.01	\$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	\$1,050,109.06	\$1,050,109.06	\$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)	\$1,050,109.06	\$1,050,109.06	\$0.00
B.	First	Administrative Allowance	\$30,059.72	\$1,020,049.34	\$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	\$1,020,049.34	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,020,049.34	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,020,049.34	\$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	\$1,020,049.34	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,020,049.34	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,020,049.34	\$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	\$3,264.33	\$1,016,785.01	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,016,785.01	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,016,785.01	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,016,785.01	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,016,785.01	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,016,785.01	\$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	\$1,016,785.01	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,016,785.01	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,016,785.01	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,016,785.01	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$1,016,785.01		
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		\$34,950,000.00	
4 Amount of Accrued Interest		\$92,917.68	
5 Plus investment earnings and late fees		\$1,689.65	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$12,748.14	
8 Minus Notes fees expected during current Interest Period		\$951.41	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.78%	
Net Loan Rate		2.78%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$34,149,897.47	\$34,149,897.47
2 Fund Balances		\$1,590,692.11	\$1,543,376.03
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		\$34,149,897.47	\$34,149,897.47
2 Fund Balances		\$1,590,692.11	\$1,543,376.03
3 All Notes Interest and Fees Accrued		\$572.55	\$572.55
4 All Notes Outstanding		\$34,950,000.00	\$34,950,000.00
Subordinate Asset Percentage		102.26%	102.13%

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	6,865	\$33,995,039.71	100.00%
2 Total By Loan Type Distribution	6,865	\$33,995,039.71	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	27	\$259,469.19	0.76%
5 Repayment	6,828	\$33,652,266.42	98.99%
6 Interim Charge-Offs	6	\$46,024.09	0.14%
7 Total By Borrower Status Distribution	6,865	\$33,995,039.71	100.00%
C. School Type Distribution:			
1 Graduate	6,834	\$33,801,329.29	99.43%
2 Undergraduate	31	\$193,710.42	0.57%
3 Total By Loan Type Distribution	6,865	\$33,995,039.71	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$70,666.87	0.21%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$70,666.87	0.21%	
D. REPAYMENT:				
Active				
Current	6,354	\$30,769,190.12	90.10%	
1-29 Days Delinquent	366	\$2,325,676.18	6.81%	
30-59 Days Delinquent	69	\$388,103.21	1.14%	
60-89 Days Delinquent	17	\$114,468.49	0.34%	
90-119 Days Delinquent	12	\$105,448.37	0.31%	
120-149 Days Delinquent	7	\$43,624.94	0.13%	
150-179 Days Delinquent	3	\$18,186.08	0.05%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	27	\$266,561.89	0.78%	
G. Interim Charge-Offs	6	\$47,971.32	0.14%	
H. TOTAL REPAYMENT	6,861	\$34,079,230.60	99.79%	
I. TOTAL PORTFOLIO	6,865	\$34,149,897.47	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$34,950,000
B.	1 Total Private Principal Outstanding Balance	\$33,995,040
	2 Total Fund Accounts Balance	\$1,590,632
	3 Total Principal and Accrued Interest Balance	\$34,149,897
	4 Number of Loans	6,865
	5 Number of Borrowers	6,253
C.	1 Borrower Payments- Principal	\$872,968
	2 Borrower Payments- Interest	\$107,127
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$29,108
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.28%
	2 Weighted Average Remaining Maturity (WARM)	55
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$34,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$2,300,000
	5 Net Loan Rate	2.78%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	102.26%

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Portfolio Trend Analysis Report

April 30, 2021

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21	February-21	March-21	April-21
Reporting Date		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	5/25/2021
A.	1 Asset Backed Securities	\$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	\$34,950,000
B.	1 Total Private Principal Balance	\$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	\$33,995,040
	2 Total Fund Accounts Balance	\$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	\$1,590,632
	3 Total Principal and Accrued Interest Balance	\$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	\$34,149,897
	4 Number of Loans	7,756	7,668	7,557	7,480	7,384	7,316	7,231	7,147	7,076	6,960	6,865
	5 Number of Borrowers	7,013	6,937	6,847	6,784	6,706	6,649	6,573	6,496	6,432	6,331	6,253
C.	1 Borrower Payments- Principal	\$965,743	\$970,089	\$975,500	\$917,966	\$954,998	\$827,225	\$1,024,037	\$951,054	\$723,908	\$1,278,256	\$872,968
	2 Borrower Payments- Interest	\$161,265	\$164,940	\$136,067	\$123,194	\$125,636	\$116,888	\$113,064	\$117,221	\$78,480	\$140,813	\$107,127
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$37,317	\$36,506	\$35,706	\$34,764	\$33,963	\$33,146	\$32,455	\$31,600	\$30,796	\$30,189	\$29,108
	3 Cash Release to Access Group	\$430,536	\$366,849	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.55%	3.43%	3.43%	3.43%	3.32%	3.33%	3.33%	3.31%	3.31%	3.31%	3.28%
	2 Weighted Average Remaining Maturity (WARM)	62	63	63	60	60	60	57	58	58	55	55
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$34,950,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$650,000	\$0	\$950,000	\$0	\$0	\$2,050,000	\$1,000,000	\$550,000	\$1,350,000	\$800,000	\$2,300,000
	5 Net Loan Rate	4.00%	2.84%	2.81%	2.80%	2.64%	2.71%	2.71%	2.66%	2.70%	2.72%	2.78%
	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	102.99%	103.77%	101.26%	101.41%	106.61%	101.69%	101.80%	101.89%	102.02%	102.12%	102.26%