

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 27, 2021

Collection Period: 08/01/21 to 08/31/21

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						July 31, 2021	Change	August 31, 2021		
1	Principal Balance					\$31,282,156.35	(\$928,582.76)	\$30,353,573.59		
2	Accrued Interest					\$146,687.87	(\$11,146.51)	\$135,541.36		
3	Total Principal And Accrued Interest Balance					\$31,428,844.22	(\$939,729.27)	\$30,489,114.95		
4	Fund Accounts Balance					\$2,793,603.46	(\$249,361.22)	\$2,544,242.24		
5	Total Student Loans And Fund Balance					\$34,222,447.68	(\$1,189,090.49)	\$33,033,357.19		
B. Student Loan Portfolio and Fund Balance										
						July 31, 2021	Change	August 31, 2021		
1	Weighted Average Coupon (WAC)					3.22%	0.00%	3.22%		
2	Weighted Average Remaining Maturity (WARM)					53	0	53		
3	Number of Loans					6,624	(84)	6,540		
4	Number of Borrowers					6,041	(80)	5,961		
C. Notes and Certificates										
						8/31/2021	Balance	Balance	Balance	
							July 31, 2021	Change	August 31, 2021	
						Interest Rate			% 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		1.34300%	\$33,200,000.00	(\$1,250,000.00)	\$31,950,000.00	100.0%
5	Total Notes and Certificates					1.34300%	\$33,200,000.00	(\$1,250,000.00)	\$31,950,000.00	100.0%
D. Fund Accounts Balance										
						July 31, 2021	Change	August 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					\$24,935.22	(\$776.06)	\$24,159.16		
4	Collection Account					\$1,075,348.23	\$38,079.10	1,113,427.33		
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					\$37,130.88	\$243.38	\$37,374.26		
12	Class B Principal Account					\$1,256,189.13	(\$286,907.64)	\$969,281.49		
13	Total Fund Accounts Balance					\$2,793,603.46	(\$249,361.22)	\$2,544,242.24		

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	August 31, 2021
	1 Borrower Payments - Total	(\$908,757.89)
	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	(\$908,757.89)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$1,223.61
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$117.75)
	4b Adjustments - Write-offs	(\$20,930.73)
	4 Total Adjustments	(\$21,048.48)
	5 Total Non-Cash Principal Activity	(\$19,824.87)
C.	Total Student Loan Principal Activity	(\$928,582.76)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$97,696.06)
	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	(\$97,696.06)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$90,480.32
	2 Capitalized Interest	(\$1,223.61)
	3a Small Balance and Other Adjustments	(\$218.76)
	3b Adjustments - Write-offs	(\$3,768.63)
	3 Total Adjustments	(\$3,987.39)
	4 Fee Accruals	\$1,280.23
	5 Total Non-Cash Interest Activity	\$86,549.55
F.	Total Student Loan Interest Activity	(\$11,146.51)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	August 31, 2021		
	Transfers to Other Funds	\$1,025,604.77		
	1a Amount received in the collection account related to the collection period	(\$1,025,604.77)		
	1b Earnings	\$778,745.53		
	1c Recoveries	\$72.26		
	1d Misc. Payments Received/Due	\$57,157.66		
	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	\$835,975.45		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$26,068.46	\$26,068.46	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$843.89	\$843.89	\$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	\$34,050.40	\$34,050.40	\$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)	\$775,012.70	\$775,012.70	\$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	\$835,975.45	\$835,975.45	\$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)	\$835,975.45	\$835,975.45	\$0.00
B.	First	Administrative Allowance	\$26,912.35	\$809,063.10	\$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	\$809,063.10	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$809,063.10	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$809,063.10	\$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	\$809,063.10	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$809,063.10	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$809,063.10	\$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	\$34,050.40	\$775,012.70	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$775,012.70	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$775,012.70	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$775,012.70	\$0.00
I.	Eighth	Reserved	\$0.00	\$775,012.70	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$775,012.70	\$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	\$775,012.70	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$775,012.70	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$775,012.70	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$775,012.70	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$775,012.70		
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	\$31,950,000.00		
4 Amount of Accrued Interest	\$81,446.94		
5 Plus investment earnings and late fees	\$1,359.73		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$11,382.59		
8 Minus Notes fees expected during current Interest Period	\$843.89		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.66%		
Net Loan Rate	2.66%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$30,489,114.95	\$30,489,114.95	
2 Fund Balances	\$2,544,321.74	\$1,533,771.36	
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	\$30,489,114.95	\$30,489,114.95	
2 Fund Balances	\$2,544,321.74	\$1,533,771.36	
3 All Notes Interest and Fees Accrued	\$15,047.90	\$15,047.90	
4 All Notes Outstanding	\$31,000,000.00	\$31,000,000.00	
Subordinate Asset Percentage	106.51%	103.25%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	6,540	\$30,353,573.59	100.00%
2 Total By Loan Type Distribution	6,540	\$30,353,573.59	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.12%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	18	\$119,900.84	0.40%
5 Repayment	6,515	\$30,164,604.30	99.38%
6 Interim Charge-Offs	3	\$31,788.44	0.10%
7 Total By Borrower Status Distribution	6,540	\$30,353,573.59	100.00%
C. School Type Distribution:			
1 Graduate	6,510	\$30,180,807.68	99.43%
2 Undergraduate	30	\$172,765.91	0.57%
3 Total By Loan Type Distribution	6,540	\$30,353,573.59	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	4	\$71,145.71	0.23%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$71,145.71	0.23%	
D. REPAYMENT:				
Active				
Current	5,991	\$27,043,896.41	88.70%	
1-29 Days Delinquent	366	\$2,047,962.49	6.72%	
30-59 Days Delinquent	100	\$760,343.73	2.49%	
60-89 Days Delinquent	22	\$159,271.28	0.52%	
90-119 Days Delinquent	19	\$134,663.97	0.44%	
120-149 Days Delinquent	11	\$83,269.62	0.27%	
150-179 Days Delinquent	6	\$30,788.11	0.10%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	18	\$124,605.02	0.41%	0.00%
G. Interim Charge-Offs	3	\$33,168.61	0.11%	
H. TOTAL REPAYMENT	6,536	\$30,417,969.24	99.77%	
I. TOTAL PORTFOLIO	6,540	\$30,489,114.95	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$31,950,000
B.	1 Total Private Principal Outstanding Balance	\$30,353,574
	2 Total Fund Accounts Balance	\$2,544,242
	3 Total Principal and Accrued Interest Balance	\$30,489,115
	4 Number of Loans	6,540
	5 Number of Borrowers	5,961
C.	1 Borrower Payments- Principal	\$908,758
	2 Borrower Payments- Interest	\$97,696
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$26,068
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.22%
	2 Weighted Average Remaining Maturity (WARM)	53
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$31,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,250,000
	5 Net Loan Rate	2.66%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	106.51%

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Portfolio Trend Analysis Report

August 31, 2021

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		October-20	November-20	December-20	January-21	February-21	March-21	April-21	May-21	June-21	July-21	August-21
Reporting Date		11/25/2020	12/28/2020	1/25/2021	2/25/2021	3/25/2021	4/26/2021	5/25/2021	6/25/2021	7/26/2021	8/25/2021	9/27/2021
A.	1 Asset Backed Securities	\$43,000,000	\$40,950,000	\$39,950,000	\$39,400,000	\$38,050,000	\$37,250,000	\$34,950,000	\$33,900,000	\$33,200,000	\$33,200,000	\$31,950,000
B.	1 Total Private Principal Balance	\$39,775,356	\$38,946,208	\$37,919,782	\$36,955,518	\$36,227,197	\$34,929,967	\$33,995,040	\$33,052,023	\$32,149,918	\$31,282,156	\$30,353,574
	2 Total Fund Accounts Balance	\$3,726,134	\$2,575,408	\$2,630,347	\$3,084,319	\$2,464,471	\$3,021,486	\$1,590,632	\$1,554,362	\$1,831,628	\$2,793,603	\$2,544,242
	3 Total Principal and Accrued Interest Balance	\$39,955,161	\$39,124,466	\$38,101,371	\$37,130,982	\$36,423,302	\$35,092,509	\$34,149,897	\$33,212,907	\$32,302,705	\$31,428,844	\$30,489,115
	4 Number of Loans	7,384	7,316	7,231	7,147	7,076	6,960	6,865	6,778	6,697	6,624	6,540
	5 Number of Borrowers	6,706	6,649	6,573	6,496	6,432	6,331	6,253	6,175	6,101	6,041	5,961
C.	1 Borrower Payments- Principal	\$954,998	\$827,225	\$1,024,037	\$951,054	\$723,908	\$1,278,256	\$872,968	\$895,345	\$909,681	\$849,264	\$908,758
	2 Borrower Payments- Interest	\$125,636	\$116,888	\$113,064	\$117,221	\$78,480	\$140,813	\$107,127	\$93,287	\$100,160	\$97,720	\$97,696
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$33,963	\$33,146	\$32,455	\$31,600	\$30,796	\$30,189	\$29,108	\$28,329	\$27,543	\$26,792	\$26,068
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.32%	3.33%	3.33%	3.31%	3.31%	3.31%	3.28%	3.28%	3.28%	3.22%	3.22%
	2 Weighted Average Remaining Maturity (WARM)	60	60	57	58	58	55	55	55	52	53	53
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$43,000,000	\$40,950,000	\$39,950,000	\$39,400,000	\$38,050,000	\$37,250,000	\$34,950,000	\$33,900,000	\$33,200,000	\$33,200,000	\$31,950,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$2,050,000	\$1,000,000	\$550,000	\$1,350,000	\$800,000	\$2,300,000	\$1,050,000	\$700,000	\$0	\$1,250,000
	5 Net Loan Rate	2.64%	2.71%	2.71%	2.66%	2.70%	2.72%	2.78%	2.75%	2.76%	2.63%	2.66%
	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	106.61%	101.69%	101.80%	101.89%	102.02%	102.12%	102.26%	102.54%	102.79%	107.08%	106.51%