

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 27, 2021

Collection Period: 09/01/21 to 11/30/21

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2021	Change	November 30, 2021		
1	Principal Balance				\$16,030,085.47	(\$1,784,598.72)	\$14,245,486.75		
2	Accrued Interest				\$70,092.06	(\$12,100.59)	\$57,991.47		
3	Total Principal And Accrued Interest Balance				\$16,100,177.53	(\$1,796,699.31)	\$14,303,478.22		
4	Fund Accounts Balance				\$2,291,509.94	(\$158,794.67)	\$2,132,715.27		
5	Total Student Loans And Fund Balance				\$18,391,687.47	(\$1,955,493.98)	\$16,436,193.49		
B. Student Loan Portfolio and Fund Balance									
					August 31, 2021	Change	November 30, 2021		
1	Loan Reserve Trust Balance				\$313,662.55	\$53,434.72	\$367,097.27		
2	Weighted Average Coupon (WAC)				2.73%	-0.01%	2.71%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		41	(2)	39		
4	Number of Loans				4,611	(211)	4,400		
5	Number of Borrowers				4,353	(196)	4,157		
C. Notes and Certificates									
				11/30/2021	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	August 31, 2021	Change	November 30, 2021	O/S Securities	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	0.0%	
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	1.63200%	\$11,100,000.00	(\$1,950,000.00)	58.7%	
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.35900%	\$6,450,000.00	\$0.00	41.3%	
4	Total Notes and Certificates				1.51913%	\$17,550,000.00	(\$1,950,000.00)	\$15,600,000.00	100.0%
D. Fund Accounts Balance									
					August 31, 2021	Change	November 30, 2021		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,291,509.94	(\$158,794.67)	\$2,132,715.27		
3	Total Fund Accounts Balance				\$2,291,509.94	(\$158,794.67)	\$2,132,715.27		

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II. Series 2002-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	November 30, 2021
	1 Borrower Payments - Total	(\$1,757,495.65)
	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	(\$1,757,495.65)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$3,751.19
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$1,424.18)
	4b Adjustments - Write-offs	(\$29,430.08)
	4 Total Adjustments	(\$30,854.26)
	5 Total Non-Cash Principal Activity	(\$27,103.07)
C.	Total Student Loan Principal Activity	(\$1,784,598.72)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$113,655.60)
	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	(\$113,655.60)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$102,617.93
	2 Capitalized Interest	(\$3,751.19)
	3a Small Balance and Other Adjustments	(\$1,272.10)
	3b Adjustments - Write-offs	(\$232.24)
	3 Total Adjustments	(\$1,504.34)
	4 Fee Accruals	\$4,192.61
	5 Total Non-Cash Interest Activity	\$101,555.01
F.	Total Student Loan Interest Activity	(\$12,100.59)

ACCESS GROUP, INC.

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Quarterly Servicing Report

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		November 30, 2021		
	1 Beginning Balance	\$2,087,928.86		
	2 Transfers to Other Funds	(\$2,075,318.29)		
	3 Amount received in the collection account related to the collection period	\$1,871,515.17		
	4 Earnings	\$149.05		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$36,530.12		
	7 Guarantee Payments of Interest	\$418.33		
	8 Recoveries	\$8,274.87		
	9 Misc. Payments Received/Due	\$0.00		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$1,929,498.11		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$40,075.21	\$40,075.21	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$985.83	\$985.83	\$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	\$37,229.52	\$37,229.52	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$21,852.60	\$21,852.60	\$0.00
	6 Payment of Principal Distribution Amount	1,797,271.13	\$1,750,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$32,083.82	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,929,498.11	\$1,850,143.16	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

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IV. Series 2002-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$1,929,498.11	\$1,929,498.11	
B.	First	Administrative Allowance	\$41,061.04	\$1,888,437.07	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,888,437.07	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$37,229.52	\$1,851,207.55	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$37,229.52		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,851,207.55	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,851,207.55	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,851,207.55	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$21,852.60	\$1,829,354.95	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,829,354.95	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$1,797,271.13	\$32,083.82	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$32,083.82	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$1,797,271.13		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$32,083.82	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$32,083.82	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$32,083.82	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$32,083.82	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$32,083.82	\$0.00	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	November 30, 2021	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$15,600,000.00	
	3 Amount of Accrued Interest	\$96,804.40	
	4 Plus investment earnings and late fees	\$4,332.76	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$16,026.17	
	7 Minus Notes fees expected during current Interest Period	\$985.83	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.16%	
		Net Loan Rate	
	2.16%		
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$14,303,478.22	\$14,303,478.22
	2 Fund Balances	\$2,132,761.99	\$232,618.83
	3 Senior Notes Interest and Fees Accrued	\$28,379.75	\$28,379.75
	4 Senior Notes Outstanding	\$9,150,000.00	\$7,350,000.00
		Senior Asset Percentage	179.32%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$14,303,478.22	\$14,303,478.22
	2 Fund Balances	\$2,132,761.99	\$232,618.83
	3 All Notes Interest and Fees Accrued	\$45,654.90	\$45,654.90
	4 All Notes Outstanding	\$15,600,000.00	\$13,800,000.00
		Subordinate Asset Percentage	105.07%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,400	\$14,245,486.75	100.00%
	2 Total By Loan Type Distribution	4,400	\$14,245,486.75	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.14%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	20	\$127,546.34	0.90%
	5 Repayment	4,377	\$14,093,576.29	98.93%
	6 Interim Charge-Offs	1	\$4,364.12	0.03%
	7 Total By Borrower Status Distribution	4,400	\$14,245,486.75	100.00%
C.	School Type Distribution:			
	1 Graduate	4,398	\$14,237,793.32	99.95%
	2 Undergraduate	2	\$7,693.43	0.05%
	3 Total By Loan Type Distribution	4,400	\$14,245,486.75	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	2	\$36,083.71	0.25%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$36,083.71	0.25%	
REPAYMENT:				
Active				
Current	3994	\$12,632,890.07	88.32%	
1-29 Days Delinquent	261	\$914,115.78	6.39%	
30-59 Days Delinquent	68	\$279,993.86	1.96%	
60-89 Days Delinquent	19	\$99,007.09	0.69%	
90-119 Days Delinquent	12	\$105,814.51	0.74%	
120-149 Days Delinquent	19	\$85,750.13	0.60%	
150-179 Days Delinquent	4	\$15,601.20	0.11%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	20	\$129,857.11	0.91%	
G. Interim Charge-Offs	1	\$4,364.76	0.03%	
H. TOTAL REPAYMENT	4,398	\$14,267,394.51	99.75%	
I. TOTAL PORTFOLIO	4,400	\$14,303,478.22	100.00%	

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$15,600,000
B.	1 Total Private Principal Outstanding Balance	\$14,245,487
	2 Total Fund Accounts Balance	\$2,132,715
	3 Total Principal and Accrued Interest Balance	\$14,303,478
	4 Number of Loans	4,400
	5 Number of Borrowers	4,157
C.	1 Borrower Payments- Principal	\$1,757,496
	2 Borrower Payments- Interest	\$113,656
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$40,075
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$367,097
	2 Weighted Average Coupon (WAC)	2.71%
	3 Weighted Average Remaining Maturity (WARM)	39
F.	1 Senior Notes Outstanding	\$9,150,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,950,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	2.16%
	6 Senior Asset Percentage	179.32%
	7 Subordinate Asset Percentage	105.07%

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Student Loan Asset Backed Series 2002-A Notes

Portfolio Trend Analysis Report

November 30, 2021

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	November-20	February-21	May-21	August-21	November-21
	Reporting Date	12/28/2020	3/25/2021	6/25/2021	9/27/2021	12/27/2021
A.	1 Asset Backed Securities	\$23,800,000	\$21,750,000	\$19,600,000	\$17,550,000	\$15,600,000
B.	1 Total Private Principal Balance	\$22,016,525	\$20,101,297	\$17,945,733	\$16,030,085	\$14,245,487
	2 Total Fund Accounts Balance	\$2,520,178	\$2,374,353	\$2,398,934	\$2,291,510	\$2,132,715
	3 Total Principal and Accrued Interest Balance	\$22,105,280	\$20,196,854	\$18,028,538	\$16,100,178	\$14,303,478
	4 Number of Loans	5,271	5,027	4,798	4,611	4,400
	5 Number of Borrowers	4,962	4,740	4,526	4,353	4,157
C.	1 Borrower Payments- Principal	\$2,036,292	\$1,896,855	\$2,116,328	\$1,885,334	\$1,757,496
	2 Borrower Payments- Interest	\$164,179	\$138,973	\$147,342	\$127,300	\$113,656
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$60,235	\$55,041	\$22,614	\$44,864	\$40,075
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$141,174	\$198,436	\$266,543	\$313,663	\$367,097
	2 Weighted Average Coupon (WAC)	2.83%	2.82%	2.77%	2.73%	2.71%
	3 Weighted Average Remaining Maturity (WARM)	48	45	43	41	39
F.	1 Senior Notes Outstanding	\$13,150,000	\$13,150,000	\$13,150,000	\$11,100,000	\$9,150,000
	2 Subordinate Note Outstanding	\$10,650,000	\$8,600,000	\$6,450,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$2,050,000	\$1,950,000
	4 Subordinate Principal Distribution Amount	\$2,200,000	\$2,050,000	\$2,150,000	\$0	\$0
	5 Net Loan Rate	2.18%	2.17%	2.18%	1.74%	2.16%
	6 Senior Asset Percentage	186.93%	171.33%	155.01%	165.47%	179.32%
	7 Subordinate Asset Percentage	103.16%	103.46%	103.86%	104.52%	105.07%