

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						January 31, 2022	Change	February 28, 2022		
1	Principal Balance					\$26,045,177.97	(\$871,715.45)	\$25,173,462.52		
2	Accrued Interest					\$105,379.76	(\$7,820.88)	\$97,558.88		
3	Total Principal And Accrued Interest Balance					\$26,150,557.73	(\$879,536.33)	\$25,271,021.40		
4	Fund Accounts Balance					\$2,689,723.60	(\$259,619.11)	\$2,430,104.49		
5	Total Student Loans And Fund Balance					\$28,840,281.33	(\$1,139,155.44)	\$27,701,125.89		
B. Student Loan Portfolio and Fund Balance										
						January 31, 2022	Change	February 28, 2022		
1	Weighted Average Coupon (WAC)					3.25%	0.00%	3.25%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	48	0	48		
3	Number of Loans					6,152	(85)	6,067		
4	Number of Borrowers					5,618	(76)	5,542		
C. Notes and Certificates										
						2/28/2022	Balance	Balance	Balance	
							January 31, 2022	Change	February 28, 2022	
			CUSIP		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	2.64000%		\$27,550,000.00	(\$1,150,000.00)	\$26,400,000.00	100.0%
5	Total Notes and Certificates				2.64000%		\$27,550,000.00	(\$1,150,000.00)	\$26,400,000.00	100.0%
D. Fund Accounts Balance										
						January 31, 2022	Change	February 28, 2022		
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					\$20,475.57	(\$745.72)	\$19,729.85		
4	Collection Account					\$1,031,485.84	\$228,722.93	1,260,208.77		
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					\$57,917.92	(\$2,389.59)	\$55,528.33		
12	Class B Principal Account					\$1,179,844.27	(\$485,206.73)	\$694,637.54		
13	Total Fund Accounts Balance					\$2,689,723.60	(\$259,619.11)	\$2,430,104.49		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	February 28, 2022	
1 Borrower Payments - Total		(\$841,849.03)
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		(\$841,849.03)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$119.39
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$177.88	
4b Adjustments - Write-offs	(\$30,163.69)	
4 Total Adjustments		(\$29,985.81)
5 Total Non-Cash Principal Activity		(\$29,866.42)
C. Total Student Loan Principal Activity		(\$871,715.45)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$76,011.62)
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		(\$76,011.62)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$68,765.82
2 Capitalized Interest		(\$119.39)
3a Small Balance and Other Adjustments	(\$234.35)	
3b Adjustments - Write-offs	(\$1,264.57)	
3 Total Adjustments		(\$1,498.92)
4 Fee Accruals		\$1,043.23
5 Total Non-Cash Interest Activity		\$68,190.74
F. Total Student Loan Interest Activity		(\$7,820.88)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	February 28, 2022		
	Transfers to Other Funds	\$741,447.42		
	1a Amount received in the collection account related to the collection period	(\$741,447.42)		
	1b Earnings	\$880,788.00		
	1c Recoveries	\$65.90		
	1d Misc. Payments Received/Due	\$52,243.80		
	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	\$933,097.70		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$9,766.94	\$9,766.94	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$700.97	\$700.97	\$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		\$53,132.55	\$53,132.55	\$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)	\$869,497.24	\$869,497.24	\$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	\$933,097.70	\$933,097.70	\$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)	\$933,097.70	\$933,097.70	\$0.00
B.	First	Administrative Allowance	\$10,467.91	\$922,629.79	\$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	\$922,629.79	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$922,629.79	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$922,629.79	\$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	\$922,629.79	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$922,629.79	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$922,629.79	\$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	\$53,132.55	\$869,497.24	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$869,497.24	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$869,497.24	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$869,497.24	\$0.00
I.	Eighth	Reserved	\$0.00	\$869,497.24	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$869,497.24	\$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	\$869,497.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$869,497.24	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$869,497.24	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$869,497.24	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$869,497.24		
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		\$26,400,000.00	
4 Amount of Accrued Interest		\$68,303.92	
5 Plus investment earnings and late fees		\$1,094.71	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$9,440.05	
8 Minus Notes fees expected during current Interest Period		\$700.97	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.70%	
Net Loan Rate		2.70%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$25,271,021.40	\$25,271,021.40
2 Fund Balances		\$2,430,155.97	\$1,703,519.51
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		\$25,271,021.40	\$25,271,021.40
2 Fund Balances		\$2,430,155.97	\$1,703,519.51
3 All Notes Interest and Fees Accrued		\$49,254.19	\$49,254.19
4 All Notes Outstanding		\$25,750,000.00	\$25,750,000.00
Subordinate Asset Percentage		107.39%	104.56%

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	6,067	\$25,173,462.52	100.00%
	2 Total By Loan Type Distribution	6,067	\$25,173,462.52	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$37,280.01	0.15%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	18	\$87,518.59	0.35%
	5 Repayment	6,042	\$25,009,162.85	99.35%
	6 Interim Charge-Offs	3	\$39,501.07	0.16%
	7 Total By Borrower Status Distribution	6,067	\$25,173,462.52	100.00%
C.	School Type Distribution:			
	1 Graduate	6,041	\$25,037,614.82	99.46%
	2 Undergraduate	26	\$135,847.70	0.54%
	3 Total By Loan Type Distribution	6,067	\$25,173,462.52	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	\$71,846.64	0.28%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$71,846.64	0.28%	
REPAYMENT:				
D. Active				
Current	5,792	\$23,538,351.99	93.14%	
1-29 Days Delinquent	93	\$523,773.74	2.07%	
30-59 Days Delinquent	88	\$457,421.72	1.81%	
60-89 Days Delinquent	32	\$234,550.09	0.93%	
90-119 Days Delinquent	10	\$89,270.91	0.35%	
120-149 Days Delinquent	10	\$85,772.52	0.34%	
150-179 Days Delinquent	17	\$138,749.91	0.55%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	18	\$89,918.00	0.36%	0.00%
G. Interim Charge-Offs	3	\$41,365.88	0.16%	
H. TOTAL REPAYMENT	6,063	\$25,199,174.76	99.72%	
I. TOTAL PORTFOLIO	6,067	\$25,271,021.40	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$26,400,000
B.	1 Total Private Principal Outstanding Balance	\$25,173,463
	2 Total Fund Accounts Balance	\$2,430,104
	3 Total Principal and Accrued Interest Balance	\$25,271,021
	4 Number of Loans	6,067
	5 Number of Borrowers	5,542
C.	1 Borrower Payments- Principal	\$841,849
	2 Borrower Payments- Interest	\$76,012
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$9,767
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.25%
	2 Weighted Average Remaining Maturity (WARM)	48
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$26,400,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,150,000
	5 Net Loan Rate	2.70%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	107.39%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
February 28, 2022

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		April-21	May-21	June-21	July-21	August-21	September-21	October-21	November-21	December-21	January-22	February-22
Reporting Date		5/25/2021	6/25/2021	7/26/2021	8/25/2021	9/27/2021	10/25/2021	11/26/2021	12/27/2021	1/25/2022	2/25/2022	3/25/2022
A.	1 Asset Backed Securities	\$34,950,000	\$33,900,000	\$33,200,000	\$33,200,000	\$31,950,000	\$31,000,000	\$30,250,000	\$29,050,000	\$28,450,000	\$27,550,000	\$26,400,000
B.	1 Total Private Principal Balance	\$33,995,040	\$33,052,023	\$32,149,918	\$31,282,156	\$30,353,574	\$29,475,053	\$28,695,190	\$27,832,282	\$26,964,252	\$26,045,178	\$25,173,463
	2 Total Fund Accounts Balance	\$1,590,632	\$1,554,362	\$1,831,628	\$2,793,603	\$2,544,242	\$2,520,059	\$2,625,509	\$2,367,001	\$2,659,259	\$2,689,724	\$2,430,104
	3 Total Principal and Accrued Interest Balance	\$34,149,897	\$33,212,907	\$32,302,705	\$31,428,844	\$30,489,115	\$29,597,271	\$28,815,940	\$27,947,249	\$27,078,705	\$26,150,558	\$25,271,021
	4 Number of Loans	6,865	6,778	6,697	6,624	6,540	6,475	6,393	6,322	6,248	6,152	6,067
	5 Number of Borrowers	6,253	6,175	6,101	6,041	5,961	5,902	5,832	5,768	5,702	5,618	5,542
C.	1 Borrower Payments- Principal	\$872,968	\$895,345	\$909,681	\$849,264	\$908,758	\$846,049	\$790,068	\$853,987	\$856,902	\$891,478	\$841,849
	2 Borrower Payments- Interest	\$107,127	\$93,287	\$100,160	\$97,720	\$97,696	\$97,517	\$87,078	\$86,174	\$80,051	\$85,817	\$76,012
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$29,108	\$28,329	\$27,543	\$26,792	\$26,068	\$25,295	\$24,563	\$23,913	\$23,194	\$22,470	\$9,767
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.28%	3.28%	3.28%	3.22%	3.22%	3.21%	3.20%	3.20%	3.20%	3.25%	3.25%
	2 Weighted Average Remaining Maturity (WARM)	55	55	52	53	53	50	50	50	47	48	48
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$34,950,000	\$33,900,000	\$33,200,000	\$33,200,000	\$31,950,000	\$31,000,000	\$30,250,000	\$29,050,000	\$28,450,000	\$27,550,000	\$26,400,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$2,300,000	\$1,050,000	\$700,000	\$0	\$1,250,000	\$950,000	\$750,000	\$1,200,000	\$600,000	\$900,000	\$1,150,000
	5 Net Loan Rate	2.78%	2.75%	2.76%	2.63%	2.66%	2.75%	2.64%	2.67%	2.64%	2.69%	2.70%
	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	102.26%	102.54%	102.79%	107.08%	106.51%	106.12%	108.17%	106.41%	107.77%	109.05%	107.39%