

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: September 26, 2022

Collection Period: 06/01/22 to 08/31/22

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					May 31, 2022	Change	August 31, 2022		
1	Principal Balance				\$10,816,182.61	(\$1,624,085.53)	\$9,192,097.08		
2	Accrued Interest				\$48,971.20	(\$3,535.87)	\$45,435.33		
3	Total Principal And Accrued Interest Balance				\$10,865,153.81	(\$1,627,621.40)	\$9,237,532.41		
4	Fund Accounts Balance				\$2,025,689.78	(\$49,386.85)	\$1,976,302.93		
5	Total Student Loans And Fund Balance				\$12,890,843.59	(\$1,677,008.25)	\$11,213,835.34		
B. Student Loan Portfolio and Fund Balance									
					May 31, 2022	Change	August 31, 2022		
1	Loan Reserve Trust Balance				\$529,194.21	\$44,780.68	\$573,974.89		
2	Weighted Average Coupon (WAC)				3.12%	1.12%	4.24%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		35	(2)	34		
4	Number of Loans				3,891	(241)	3,650		
5	Number of Borrowers				3,680	(218)	3,462		
C. Notes and Certificates									
				8/31/2022	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	May 31, 2022	Change	August 31, 2022	O/S Securities	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	2.16000%	\$5,600,000.00	(\$1,700,000.00)	\$3,900,000.00	37.7%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	2.16000%	\$6,450,000.00	\$0.00	\$6,450,000.00	62.3%
4	Total Notes and Certificates				2.16000%	\$12,050,000.00	(\$1,700,000.00)	\$10,350,000.00	100.0%
D. Fund Accounts Balance									
					May 31, 2022	Change	August 31, 2022		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,025,689.78	(\$49,386.85)	\$1,976,302.93		
3	Total Fund Accounts Balance				\$2,025,689.78	(\$49,386.85)	\$1,976,302.93		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	August 31, 2022		
1	Borrower Payments - Total		(\$1,578,892.78)
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		(\$1,578,892.78)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$4,273.05
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	\$740.75	
4b	Adjustments - Write-offs	(\$50,206.55)	
4	Total Adjustments		(\$49,465.80)
5	Total Non-Cash Principal Activity		(\$45,192.75)
C. Total Student Loan Principal Activity			(\$1,624,085.53)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$97,537.39)
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		(\$97,537.39)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$97,257.88
2	Capitalized Interest		(\$4,273.05)
3a	Small Balance and Other Adjustments	(\$818.84)	
3b	Adjustments - Write-offs	(\$818.74)	
3	Total Adjustments		(\$1,637.58)
4	Fee Accruals		\$2,654.27
5	Total Non-Cash Interest Activity		\$94,001.52
F. Total Student Loan Interest Activity			(\$3,535.87)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		August 31, 2022		
	1 Beginning Balance	\$1,829,959.02		
	2 Transfers to Other Funds	(\$1,781,876.77)		
	3 Amount received in the collection account related to the collection period	\$1,854,529.51		
	4 Earnings	\$3,799.71		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$42,080.34		
	7 Guarantee Payments of Interest	\$583.12		
	8 Recoveries	\$9,596.58		
	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	\$1,958,671.51		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$12,168.21	\$12,168.21	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$8,654.06	\$8,654.06	\$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	\$21,002.28	\$21,002.28	\$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	\$34,734.54	\$34,734.54	\$0.00
	6 Payment of Principal Distribution Amount	1,671,771.61	\$1,650,000.00	\$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)	\$210,340.81	\$200,000.00	\$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	\$1,958,671.51	\$1,926,559.09	\$0.00	

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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)	\$1,958,671.51	\$1,958,671.51	
B.	First	Administrative Allowance	\$20,822.27	\$1,937,849.24	\$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	\$1,937,849.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$21,002.28	\$1,916,846.96	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$21,002.28		
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	\$1,916,846.96	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,916,846.96	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,916,846.96	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$34,734.54	\$1,882,112.42	\$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	\$1,882,112.42	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	1,671,771.61	\$210,340.81	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$210,340.81	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$1,671,771.61		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$210,340.81	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$210,340.81	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$210,340.81	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$210,340.81	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$210,340.81	\$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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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	August 31, 2022	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$10,350,000.00	
	3 Amount of Accrued Interest	\$97,609.26	
	4 Plus investment earnings and late fees	\$8,584.11	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$10,341.11	
	7 Minus Notes fees expected during current Interest Period	\$8,654.06	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.37%	
		Net Loan Rate	3.37%
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$9,237,532.41	\$9,237,532.41
	2 Fund Balances	\$1,979,370.57	\$52,811.48
	3 Senior Notes Interest and Fees Accrued	\$16,785.59	\$16,785.59
	4 Senior Notes Outstanding	\$3,900,000.00	\$2,050,000.00
		Senior Asset Percentage	287.18%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$9,237,532.41	\$9,237,532.41
	2 Fund Balances	\$1,979,370.57	\$52,811.48
	3 All Notes Interest and Fees Accrued	\$43,647.34	\$43,647.34
	4 All Notes Outstanding	\$10,350,000.00	\$8,500,000.00
		Subordinate Asset Percentage	107.95%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	3,650	\$9,192,097.08	100.00%
	2 Total By Loan Type Distribution	3,650	\$9,192,097.08	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.22%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$19,822.72	0.22%
	5 Repayment	3,640	\$9,132,529.23	99.35%
	6 Interim Charge-Offs	3	\$19,745.13	0.21%
	7 Total By Borrower Status Distribution	3,650	\$9,192,097.08	100.00%
C.	School Type Distribution:			
	1 Graduate	3,648	\$9,186,673.03	99.94%
	2 Undergraduate	2	\$5,424.05	0.06%
	3 Total By Loan Type Distribution	3,650	\$9,192,097.08	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	\$36,623.20	0.40%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$36,623.20	0.40%	
REPAYMENT:				
Active				
Current	3307	\$8,030,547.35	86.93%	
1-29 Days Delinquent	217	\$642,579.71	6.96%	
30-59 Days Delinquent	63	\$231,150.55	2.50%	
60-89 Days Delinquent	17	\$68,129.08	0.74%	
90-119 Days Delinquent	12	\$42,160.01	0.46%	
120-149 Days Delinquent	11	\$57,071.44	0.62%	
150-179 Days Delinquent	13	\$89,465.10	0.97%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	5	\$19,966.30	0.22%	
G. Interim Charge-Offs	3	\$19,839.67	0.21%	
H. TOTAL REPAYMENT	3,648	\$9,200,909.21	99.60%	
I. TOTAL PORTFOLIO	3,650	\$9,237,532.41	100.00%	

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$10,350,000
B.	1 Total Private Principal Outstanding Balance	\$9,192,097
	2 Total Fund Accounts Balance	\$1,976,303
	3 Total Principal and Accrued Interest Balance	\$9,237,532
	4 Number of Loans	3,650
	5 Number of Borrowers	3,462
C.	1 Borrower Payments- Principal	\$1,578,893
	2 Borrower Payments- Interest	\$97,537
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$12,168
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$573,975
	2 Weighted Average Coupon (WAC)	4.24%
	3 Weighted Average Remaining Maturity (WARM)	34
F.	1 Senior Notes Outstanding	\$3,900,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,700,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	3.37%
	6 Senior Asset Percentage	287.18%
	7 Subordinate Asset Percentage	107.95%

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Portfolio Trend Analysis Report

August 31, 2022

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	August-21	November-21	February-22	May-22	August-22
	Reporting Date	9/27/2021	12/27/2021	3/25/2022	6/27/2022	9/26/2022
A.	1 Asset Backed Securities	\$17,550,000	\$15,600,000	\$13,800,000	\$12,050,000	\$10,350,000
B.	1 Total Private Principal Balance	\$16,030,085	\$14,245,487	\$12,498,528	\$10,816,183	\$9,192,097
	2 Total Fund Accounts Balance	\$2,291,510	\$2,132,715	\$2,077,830	\$2,025,690	\$1,976,303
	3 Total Principal and Accrued Interest Balance	\$16,100,178	\$14,303,478	\$12,547,965	\$10,865,154	\$9,237,532
	4 Number of Loans	4,611	4,400	4,114	3,891	3,650
	5 Number of Borrowers	4,353	4,157	3,891	3,680	3,462
C.	1 Borrower Payments- Principal	\$1,885,334	\$1,757,496	\$1,738,761	\$1,655,115	\$1,578,893
	2 Borrower Payments- Interest	\$127,300	\$113,656	\$97,891	\$88,304	\$97,537
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$44,864	\$40,075	\$35,614	\$14,061	\$12,168
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$313,663	\$367,097	\$468,116	\$529,194	\$573,975
	2 Weighted Average Coupon (WAC)	2.73%	2.71%	2.77%	3.12%	4.24%
	3 Weighted Average Remaining Maturity (WARM)	41	39	37	35	34
F.	1 Senior Notes Outstanding	\$11,100,000	\$9,150,000	\$7,350,000	\$5,600,000	\$3,900,000
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$2,050,000	\$1,950,000	\$1,800,000	\$1,750,000	\$1,700,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.74%	2.16%	2.16%	2.52%	3.37%
	6 Senior Asset Percentage	165.47%	179.32%	198.67%	229.78%	287.18%
	7 Subordinate Asset Percentage	104.52%	105.07%	105.66%	106.56%	107.95%