

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 26, 2022

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

I. Series 2003-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					July 31, 2022	Change	August 31, 2022	
1	Principal Balance				\$21,054,936.37	(\$819,521.95)	\$20,235,414.42	
2	Accrued Interest				\$103,010.59	(\$2,967.00)	\$100,043.59	
3	Total Principal And Accrued Interest Balance				\$21,157,946.96	(\$822,488.95)	\$20,335,458.01	
4	Fund Accounts Balance				\$2,367,523.23	(\$158,126.91)	\$2,209,396.32	
5	Total Student Loans And Fund Balance				\$23,525,470.19	(\$980,615.86)	\$22,544,854.33	
B. Student Loan Portfolio and Fund Balance								
					July 31, 2022	Change	August 31, 2022	
1	Weighted Average Coupon (WAC)				4.68%	0.00%	4.68%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		43	0	43	
3	Number of Loans				5,655	(108)	5,547	
4	Number of Borrowers				5,183	(99)	5,084	
C. Notes and Certificates								
				8/31/2022	Balance	Balance	Balance	% of
			CUSIP	Interest Rate	July 31, 2022	Change	August 31, 2022	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	3.09000%	\$22,050,000.00	(\$1,000,000.00)	\$21,050,000.00	100.0%
5	Total Notes and Certificates			3.09000%	\$22,050,000.00	(\$1,000,000.00)	\$21,050,000.00	100.0%
D. Fund Accounts Balance								
					July 31, 2022	Change	August 31, 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				\$5,010.18	(\$19.44)	\$4,990.74	
4	Collection Account				\$869,951.34	\$293,104.12	1,163,055.46	
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				\$55,512.25	(\$3,552.28)	\$51,959.97	
12	Class B Principal Account				\$1,037,049.46	(\$447,659.31)	\$589,390.15	
13	Total Fund Accounts Balance				\$2,367,523.23	(\$158,126.91)	\$2,209,396.32	

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Monthly Servicing Report

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II. Series 2003-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	August 31, 2022
	1 Borrower Payments - Total	(\$779,441.50)
	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	(\$779,441.50)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$51.60
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$153.08)
	4b Adjustments - Write-offs	(\$39,978.97)
	4 Total Adjustments	(\$40,132.05)
	5 Total Non-Cash Principal Activity	(\$40,080.45)
C.	Total Student Loan Principal Activity	(\$819,521.95)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$89,924.78)
	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	(\$89,924.78)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$86,398.19
	2 Capitalized Interest	(\$51.60)
	3a Small Balance and Other Adjustments	\$80.15
	3b Adjustments - Write-offs	(\$709.54)
	3 Total Adjustments	(\$629.39)
	4 Fee Accruals	\$1,240.58
	5 Total Non-Cash Interest Activity	\$86,957.78
F.	Total Student Loan Interest Activity	(\$2,967.00)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: September 26, 2022
Collection Period: 08/01/22 to 08/31/22

III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	August 31, 2022		
	Transfers to Other Funds	\$610,980.92		
	1a Amount received in the collection account related to the collection period	(\$610,980.92)		
	1b Earnings	\$1,092,644.07		
	1c Recoveries	\$3,266.67		
	1d Misc. Payments Received/Due	\$31,452.09		
	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	\$1,127,362.83		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$7,895.60	\$7,895.60	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$575.14	\$575.14	\$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	\$93,459.50	\$93,459.50	\$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)	\$1,025,432.59	\$1,025,432.59	\$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	\$1,127,362.83	\$1,127,362.83	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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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)	\$1,127,362.83	\$1,127,362.83	\$0.00
B.	First	Administrative Allowance	\$8,470.74	\$1,118,892.09	\$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	\$1,118,892.09	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,118,892.09	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,118,892.09	\$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	\$1,118,892.09	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,118,892.09	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,118,892.09	\$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	\$93,459.50	\$1,025,432.59	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,025,432.59	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,025,432.59	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,025,432.59	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,025,432.59	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,025,432.59	\$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	\$1,025,432.59	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,025,432.59	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,025,432.59	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,025,432.59	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,025,432.59		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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

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		\$21,050,000.00	
4 Amount of Accrued Interest		\$79,097.86	
5 Plus investment earnings and late fees		\$5,481.87	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$7,588.28	
8 Minus Notes fees expected during current Interest Period		\$575.14	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.36%	
Net Loan Rate		4.36%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$20,335,458.01	\$20,335,458.01
2 Fund Balances		\$2,213,637.61	\$1,604,995.27
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		\$20,335,458.01	\$20,335,458.01
2 Fund Balances		\$2,213,637.61	\$1,604,995.27
3 All Notes Interest and Fees Accrued		\$24,152.63	\$24,152.63
4 All Notes Outstanding		\$21,050,000.00	\$20,500,000.00
Subordinate Asset Percentage		107.01%	106.91%

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Monthly Servicing Report

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,547	\$20,235,414.42	100.00%
	2 Total By Loan Type Distribution	5,547	\$20,235,414.42	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$37,280.01	0.18%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	9	\$43,852.52	0.22%
	5 Repayment	5,531	\$20,131,017.75	99.48%
	6 Interim Charge-Offs	3	\$23,264.14	0.11%
	7 Total By Borrower Status Distribution	5,547	\$20,235,414.42	100.00%
C.	School Type Distribution:			
	1 Graduate	5,524	\$20,121,730.25	99.44%
	2 Undergraduate	23	\$113,684.17	0.56%
	3 Total By Loan Type Distribution	5,547	\$20,235,414.42	100.00%

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Monthly Servicing Report

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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	\$72,687.30	0.36%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$72,687.30	0.36%	
REPAYMENT:				
D. Active				
Current	5,086	\$18,042,437.94	88.72%	
1-29 Days Delinquent	300	\$1,318,609.29	6.48%	
30-59 Days Delinquent	78	\$373,607.09	1.84%	
60-89 Days Delinquent	31	\$173,182.41	0.85%	
90-119 Days Delinquent	14	\$112,637.49	0.55%	
120-149 Days Delinquent	10	\$71,603.14	0.35%	
150-179 Days Delinquent	12	\$102,581.36	0.50%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:			0.00%	
Current	9	\$44,544.25	0.22%	
G. Interim Charge-Offs	3	\$23,567.74	0.12%	
H. TOTAL REPAYMENT	5,543	\$20,262,770.71	99.64%	
I. TOTAL PORTFOLIO	5,547	\$20,335,458.01	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$21,050,000
B.	1 Total Private Principal Outstanding Balance	\$20,235,414
	2 Total Fund Accounts Balance	\$2,209,396
	3 Total Principal and Accrued Interest Balance	\$20,335,458
	4 Number of Loans	5,547
	5 Number of Borrowers	5,084
C.	1 Borrower Payments- Principal	\$779,442
	2 Borrower Payments- Interest	\$89,925
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,896
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.68%
	2 Weighted Average Remaining Maturity (WARM)	43
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$21,050,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,000,000
	5 Net Loan Rate	4.36%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	107.01%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
August 31, 2022

IX. Asset-Backed Securities Notes Series 2003-A

Collection Periods		October-21	November-21	December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22
Reporting Date		11/26/2021	12/27/2021	1/25/2022	2/25/2022	3/25/2022	4/25/2022	5/25/2022	6/27/2022	7/25/2022	8/25/2022	9/26/2022
A.	1 Asset Backed Securities	\$30,250,000	\$29,050,000	\$28,450,000	\$27,550,000	\$26,400,000	\$25,750,000	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000
B.	1 Total Private Principal Balance	\$28,695,190	\$27,832,282	\$26,964,252	\$26,045,178	\$25,173,463	\$24,209,228	\$23,408,770	\$22,559,655	\$21,787,400	\$21,054,936	\$20,235,414
	2 Total Fund Accounts Balance	\$2,625,509	\$2,367,001	\$2,659,259	\$2,689,724	\$2,430,104	\$2,733,673	\$1,401,873	\$1,689,759	\$2,496,339	\$2,367,523	\$2,209,396
	3 Total Principal and Accrued Interest Balance	\$28,815,940	\$27,947,249	\$27,078,705	\$26,150,558	\$25,271,021	\$24,307,541	\$23,506,642	\$22,657,955	\$21,880,564	\$21,157,947	\$20,335,458
	4 Number of Loans	6,393	6,322	6,248	6,152	6,067	5,988	5,904	5,815	5,722	5,655	5,547
	5 Number of Borrowers	5,832	5,768	5,702	5,618	5,542	5,473	5,399	5,323	5,243	5,183	5,084
C.	1 Borrower Payments- Principal	\$790,068	\$853,987	\$856,902	\$891,478	\$841,849	\$924,776	\$795,655	\$841,258	\$749,479	\$726,478	\$779,442
	2 Borrower Payments- Interest	\$87,078	\$86,174	\$80,051	\$85,817	\$76,012	\$71,458	\$75,330	\$74,641	\$75,541	\$80,620	\$89,925
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$24,563	\$23,913	\$23,194	\$22,470	\$9,767	\$9,440	\$20,174	\$19,507	\$8,460	\$8,170	\$7,896
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.20%	3.20%	3.20%	3.25%	3.25%	3.25%	3.58%	3.58%	3.58%	4.68%	4.68%
	2 Weighted Average Remaining Maturity (WARM)	50	50	47	48	48	45	45	45	43	43	43
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$30,250,000	\$29,050,000	\$28,450,000	\$27,550,000	\$26,400,000	\$25,750,000	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$750,000	\$1,200,000	\$600,000	\$900,000	\$1,150,000	\$650,000	\$2,150,000	\$650,000	\$0	\$900,000	\$1,000,000
	5 Net Loan Rate	2.64%	2.67%	2.64%	2.69%	2.70%	2.68%	3.16%	3.16%	3.09%	4.27%	4.36%
	6 Senior Asset Percentage	N/A	N/A									
	7 Subordinate Asset Percentage	108.17%	106.41%	107.77%	109.05%	107.39%	108.60%	105.54%	106.03%	106.16%	106.62%	107.01%