

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2022

Collection Period: 09/01/22 to 09/30/22

I. Series 2003-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						August 31, 2022	Change	September 30, 2022		
1	Principal Balance					\$20,235,414.42	(\$725,168.53)	\$19,510,245.89		
2	Accrued Interest					\$100,043.59	(\$7,350.17)	\$92,693.42		
3	Total Principal And Accrued Interest Balance					\$20,335,458.01	(\$732,518.70)	\$19,602,939.31		
4	Fund Accounts Balance					\$2,209,396.32	\$231,254.30	\$2,440,650.62		
5	Total Student Loans And Fund Balance					\$22,544,854.33	(\$501,264.40)	\$22,043,589.93		
B. Student Loan Portfolio and Fund Balance										
						August 31, 2022	Change	September 30, 2022		
1	Weighted Average Coupon (WAC)					4.68%	0.00%	4.68%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					43	(3)	41		
3	Number of Loans					5,547	(66)	5,481		
4	Number of Borrowers					5,084	(61)	5,023		
C. Notes and Certificates										
						9/30/2022	Balance	Balance	Balance	% of
			CUSIP	Interest Rate		August 31, 2022	Change	September 30, 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				5.94300%	\$21,050,000.00	(\$550,000.00)	\$20,500,000.00	100.0%	
5	Total Notes and Certificates				5.94300%	\$21,050,000.00	(\$550,000.00)	\$20,500,000.00	100.0%	
D. Fund Accounts Balance										
						August 31, 2022	Change	September 30, 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					\$4,990.74	(\$557.88)	\$4,432.86		
4	Collection Account					\$1,163,055.46	(\$287,182.99)	875,872.47		
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					\$51,959.97	\$43,562.58	\$95,522.55		
12	Class B Principal Account					\$589,390.15	\$475,432.59	\$1,064,822.74		
13	Total Fund Accounts Balance					\$2,209,396.32	\$231,254.30	\$2,440,650.62		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2022	
1 Borrower Payments - Total		(\$712,180.14)
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		(\$712,180.14)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$3,014.99
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$79.05)	
4b Adjustments - Write-offs	(\$15,924.33)	
4 Total Adjustments		(\$16,003.38)
5 Total Non-Cash Principal Activity		(\$12,988.39)
C. Total Student Loan Principal Activity		(\$725,168.53)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$85,994.13)
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		(\$85,994.13)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$80,593.02
2 Capitalized Interest		(\$3,014.99)
3a Small Balance and Other Adjustments	\$15.23	
3b Adjustments - Write-offs	(\$214.99)	
3 Total Adjustments		(\$199.76)
4 Fee Accruals		\$1,265.69
5 Total Non-Cash Interest Activity		\$78,643.96
F. Total Student Loan Interest Activity		(\$7,350.17)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2022		
	Transfers to Other Funds	\$1,127,362.83		
	1a Amount received in the collection account related to the collection period	(\$1,127,362.83)		
	1b Earnings	\$796,220.33		
	1c Recoveries	\$4,241.29		
	1d Misc. Payments Received/Due	\$37,764.28		
	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	\$838,225.90		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance			Transfer from Capitalized Fund	
1b Broker Dealer, Auction Agent and Other Fees		\$16,862.85	\$16,862.85	\$0.00
2a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$553.79	\$553.79	\$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		\$79,752.78	\$79,752.78	\$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)	\$741,056.48	\$741,056.48	\$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	\$838,225.90	\$838,225.90	\$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)	\$838,225.90	\$838,225.90	\$0.00
B.	First	Administrative Allowance	\$17,416.64	\$820,809.26	\$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	\$820,809.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$820,809.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$820,809.26	\$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	\$820,809.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$820,809.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$820,809.26	\$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	\$79,752.78	\$741,056.48	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$741,056.48	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$741,056.48	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$741,056.48	\$0.00
I.	Eighth	Reserved	\$0.00	\$741,056.48	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$741,056.48	\$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	\$741,056.48	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$741,056.48	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$741,056.48	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$741,056.48	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$741,056.48		
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.

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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		\$20,500,000.00	
4 Amount of Accrued Interest		\$76,274.25	
5 Plus investment earnings and late fees		\$5,517.02	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$7,316.34	
8 Minus Notes fees expected during current Interest Period		\$553.79	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.33%	
Net Loan Rate		4.33%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$19,602,939.31	\$19,602,939.31
2 Fund Balances		\$2,444,901.95	\$1,292,993.06
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		\$19,602,939.31	\$19,602,939.31
2 Fund Balances		\$2,444,901.95	\$1,292,993.06
3 All Notes Interest and Fees Accrued		\$51,142.40	\$51,142.40
4 All Notes Outstanding		\$20,500,000.00	\$19,450,000.00
Subordinate Asset Percentage		107.30%	107.17%

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	5,481	\$19,510,245.89	100.00%
2 Total By Loan Type Distribution	5,481	\$19,510,245.89	100.00%
B. Borrower Status Distribution:			
1 In-School	4	\$37,280.01	0.19%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	9	\$39,163.09	0.20%
5 Repayment	5,466	\$19,417,963.37	99.53%
6 Interim Charge-Offs	2	\$15,839.42	0.08%
7 Total By Borrower Status Distribution	5,481	\$19,510,245.89	100.00%
C. School Type Distribution:			
1 Graduate	5,458	\$19,399,789.10	99.43%
2 Undergraduate	23	\$110,456.79	0.57%
3 Total By Loan Type Distribution	5,481	\$19,510,245.89	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$72,848.55	0.37%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$72,848.55	0.37%	
D. REPAYMENT:				
Active				
Current	5,000	\$17,246,355.87	87.98%	
1-29 Days Delinquent	334	\$1,413,645.85	7.21%	
30-59 Days Delinquent	68	\$360,550.59	1.84%	
60-89 Days Delinquent	25	\$156,166.58	0.80%	
90-119 Days Delinquent	16	\$89,622.75	0.46%	
120-149 Days Delinquent	13	\$107,810.04	0.55%	
150-179 Days Delinquent	10	\$98,751.35	0.50%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	9	\$41,304.97	0.21%	
G. Interim Charge-Offs	2	\$15,882.76	0.08%	
H. TOTAL REPAYMENT	5,477	\$19,530,090.76	99.63%	
I. TOTAL PORTFOLIO	5,481	\$19,602,939.31	100.00%	

ACCESS GROUP, INC.

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$20,500,000
B.	1 Total Private Principal Outstanding Balance	\$19,510,246
	2 Total Fund Accounts Balance	\$2,440,651
	3 Total Principal and Accrued Interest Balance	\$19,602,939
	4 Number of Loans	5,481
	5 Number of Borrowers	5,023
C.	1 Borrower Payments- Principal	\$712,180
	2 Borrower Payments- Interest	\$85,994
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$16,863
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.68%
	2 Weighted Average Remaining Maturity (WARM)	41
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$20,500,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$550,000
	5 Net Loan Rate	4.33%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	107.30%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
September 30, 2022

IX. Asset-Backed Securities Notes Series 2003-A												
Collection Periods		November-21	December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22
Reporting Date		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	10/25/2022
A.	1 Asset Backed Securities	\$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	\$20,500,000
B.	1 Total Private Principal Balance	\$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	\$19,510,246
	2 Total Fund Accounts Balance	\$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	\$2,440,651
	3 Total Principal and Accrued Interest Balance	\$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	\$19,602,939
	4 Number of Loans	6,322	6,248	6,152	6,067	5,988	5,904	5,815	5,722	5,655	5,547	5,481
	5 Number of Borrowers	5,768	5,702	5,618	5,542	5,473	5,399	5,323	5,243	5,183	5,084	5,023
C.	1 Borrower Payments- Principal	\$853,987	\$856,902	\$891,478	\$841,849	\$924,776	\$795,655	\$841,258	\$749,479	\$726,478	\$779,442	\$712,180
	2 Borrower Payments- Interest	\$86,174	\$80,051	\$85,817	\$76,012	\$71,458	\$75,330	\$74,641	\$75,541	\$80,620	\$89,925	\$85,994
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$23,913	\$23,194	\$22,470	\$9,767	\$9,440	\$20,174	\$19,507	\$8,460	\$8,170	\$7,896	\$16,863
	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%	3.25%	3.25%	3.25%	3.58%	3.58%	3.58%	4.68%	4.68%	4.68%
	2 Weighted Average Remaining Maturity (WARM)	50	47	48	48	45	45	45	43	43	43	41
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$20,500,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,200,000	\$600,000	\$900,000	\$1,150,000	\$650,000	\$2,150,000	\$650,000	\$0	\$900,000	\$1,000,000	\$550,000
	5 Net Loan Rate	2.67%	2.64%	2.69%	2.70%	2.68%	3.16%	3.16%	3.09%	4.27%	4.36%	4.33%
	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	106.41%	107.77%	109.05%	107.39%	108.60%	105.54%	106.03%	106.16%	106.62%	107.01%	107.30%