

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 27, 2022

Collection Period: 09/01/22 to 11/30/22

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2022	Change	November 30, 2022		
1	Principal Balance				\$9,192,097.08	(\$1,421,289.99)	\$7,770,807.09		
2	Accrued Interest				\$45,435.33	(\$853.68)	\$44,581.65		
3	Total Principal And Accrued Interest Balance				\$9,237,532.41	(\$1,422,143.67)	\$7,815,388.74		
4	Fund Accounts Balance				\$1,976,302.93	(\$367,961.06)	\$1,608,341.87		
5	Total Student Loans And Fund Balance				\$11,213,835.34	(\$1,790,104.73)	\$9,423,730.61		
B. Student Loan Portfolio and Fund Balance									
					August 31, 2022	Change	November 30, 2022		
1	Loan Reserve Trust Balance				\$573,974.89	\$42,416.48	\$616,391.37		
2	Weighted Average Coupon (WAC)				4.24%	1.50%	5.74%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		34	(1)	33		
4	Number of Loans				3,650	(255)	3,395		
5	Number of Borrowers				3,462	(239)	3,223		
C. Notes and Certificates									
				11/30/2022	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	August 31, 2022	Change	November 30, 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	2.52000%	\$3,900,000.00	(\$1,850,000.00)	\$2,050,000.00	24.1%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	2.52000%	\$6,450,000.00	\$0.00	\$6,450,000.00	75.9%
4	Total Notes and Certificates				2.52000%	\$10,350,000.00	(\$1,850,000.00)	\$8,500,000.00	100.0%
D. Fund Accounts Balance									
					August 31, 2022	Change	November 30, 2022		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$1,976,302.93	(\$367,961.06)	\$1,608,341.87		
3	Total Fund Accounts Balance				\$1,976,302.93	(\$367,961.06)	\$1,608,341.87		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		November 30, 2022	
1	Borrower Payments - Total		(\$1,395,210.08)
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		(\$1,395,210.08)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$4,176.21
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$152.96)	
4b	Adjustments - Write-offs	(\$30,103.16)	
4	Total Adjustments		(\$30,256.12)
5	Total Non-Cash Principal Activity		(\$26,079.91)
C. Total Student Loan Principal Activity			(\$1,421,289.99)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$109,384.50)
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		(\$109,384.50)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$110,453.13
2	Capitalized Interest		(\$4,176.21)
3a	Small Balance and Other Adjustments	\$89.94	
3b	Adjustments - Write-offs	(\$372.38)	
3	Total Adjustments		(\$282.44)
4	Fee Accruals		\$2,536.34
5	Total Non-Cash Interest Activity		\$108,530.82
F. Total Student Loan Interest Activity			(\$853.68)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		November 30, 2022		
	1 Beginning Balance	\$1,958,671.51		
	2 Transfers to Other Funds	(\$1,926,559.09)		
	3 Amount received in the collection account related to the collection period	\$1,503,846.91		
	4 Earnings	\$8,236.28		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$33,402.77		
	7 Guarantee Payments of Interest	\$349.07		
	8 Recoveries	\$12,015.33		
	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	\$1,589,962.78		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$10,341.11	\$10,341.11	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$543.05	\$543.05	\$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	\$13,020.78	\$13,020.78	\$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	\$40,967.82	\$40,967.82	\$0.00
	6 Payment of Principal Distribution Amount	1,453,694.69	\$1,450,000.00	\$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)	\$71,395.33	\$50,000.00	\$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	\$1,589,962.78	\$1,564,872.76	\$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)	\$1,589,962.78	\$1,589,962.78	
B.	First	Administrative Allowance	\$10,884.16	\$1,579,078.62	\$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	\$1,579,078.62	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$13,020.78	\$1,566,057.84	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$13,020.78		
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	\$1,566,057.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,566,057.84	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,566,057.84	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$40,967.82	\$1,525,090.02	\$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	\$1,525,090.02	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	1,453,694.69	\$71,395.33	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$71,395.33	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$1,453,694.69		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$71,395.33	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$71,395.33	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$71,395.33	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$71,395.33	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$71,395.33	\$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	November 30, 2022	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$8,500,000.00	
	3 Amount of Accrued Interest	\$111,695.78	
	4 Plus investment earnings and late fees	\$11,676.47	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$8,742.16	
	7 Minus Notes fees expected during current Interest Period	\$543.05	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.37%	
		Net Loan Rate	
	5.37%		
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$7,815,388.74	\$7,815,388.74
	2 Fund Balances	\$1,612,313.36	\$47,440.60
	3 Senior Notes Interest and Fees Accrued	\$10,809.99	\$10,809.99
	4 Senior Notes Outstanding	\$2,050,000.00	\$550,000.00
		Senior Asset Percentage	459.36%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$7,815,388.74	\$7,815,388.74
	2 Fund Balances	\$1,612,313.36	\$47,440.60
	3 All Notes Interest and Fees Accrued	\$41,870.69	\$41,870.69
	4 All Notes Outstanding	\$8,500,000.00	\$7,000,000.00
		Subordinate Asset Percentage	110.42%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	3,395	\$7,770,807.09	100.00%
	2 Total By Loan Type Distribution	3,395	\$7,770,807.09	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.26%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	9	\$24,282.47	0.31%
	5 Repayment	3,381	\$7,703,473.75	99.13%
	6 Interim Charge-Offs	3	\$23,050.87	0.30%
	7 Total By Borrower Status Distribution	3,395	\$7,770,807.09	100.00%
C.	School Type Distribution:			
	1 Graduate	3,393	\$7,766,239.24	99.94%
	2 Undergraduate	2	\$4,567.85	0.06%
	3 Total By Loan Type Distribution	3,395	\$7,770,807.09	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	\$36,906.92	0.47%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$36,906.92	0.47%
D.	REPAYMENT:			
	Active			
	Current	3057	\$6,692,258.67	85.63%
	1-29 Days Delinquent	218	\$612,303.91	7.83%
	30-59 Days Delinquent	58	\$222,331.78	2.84%
	60-89 Days Delinquent	18	\$71,723.29	0.92%
	90-119 Days Delinquent	9	\$31,623.06	0.40%
	120-149 Days Delinquent	12	\$53,615.75	0.69%
	150-179 Days Delinquent	9	\$46,846.19	0.60%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	9	\$24,606.24	0.31%
G.	Interim Charge-Offs	3	\$23,172.93	0.30%
H.	TOTAL REPAYMENT	3,393	\$7,778,481.82	99.53%
I.	TOTAL PORTFOLIO	3,395	\$7,815,388.74	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$8,500,000
B.	1 Total Private Principal Outstanding Balance	\$7,770,807
	2 Total Fund Accounts Balance	\$1,608,342
	3 Total Principal and Accrued Interest Balance	\$7,815,389
	4 Number of Loans	3,395
	5 Number of Borrowers	3,223
C.	1 Borrower Payments- Principal	\$1,395,210
	2 Borrower Payments- Interest	\$109,385
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$10,341
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$616,391
	2 Weighted Average Coupon (WAC)	5.74%
	3 Weighted Average Remaining Maturity (WARM)	33
F.	1 Senior Notes Outstanding	\$2,050,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,850,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	5.37%
	6 Senior Asset Percentage	459.36%
	7 Subordinate Asset Percentage	110.42%

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Portfolio Trend Analysis Report

November 30, 2022

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	November-21	February-22	May-22	August-22	November-22
	Reporting Date	12/27/2021	3/25/2022	6/27/2022	9/26/2022	12/27/2022
A.	1 Asset Backed Securities	\$15,600,000	\$13,800,000	\$12,050,000	\$10,350,000	\$8,500,000
B.	1 Total Private Principal Balance	\$14,245,487	\$12,498,528	\$10,816,183	\$9,192,097	\$7,770,807
	2 Total Fund Accounts Balance	\$2,132,715	\$2,077,830	\$2,025,690	\$1,976,303	\$1,608,342
	3 Total Principal and Accrued Interest Balance	\$14,303,478	\$12,547,965	\$10,865,154	\$9,237,532	\$7,815,389
	4 Number of Loans	4,400	4,114	3,891	3,650	3,395
	5 Number of Borrowers	4,157	3,891	3,680	3,462	3,223
C.	1 Borrower Payments- Principal	\$1,757,496	\$1,738,761	\$1,655,115	\$1,578,893	\$1,395,210
	2 Borrower Payments- Interest	\$113,656	\$97,891	\$88,304	\$97,537	\$109,385
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$40,075	\$35,614	\$14,061	\$12,168	\$10,341
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$367,097	\$468,116	\$529,194	\$573,975	\$616,391
	2 Weighted Average Coupon (WAC)	2.71%	2.77%	3.12%	4.24%	5.74%
	3 Weighted Average Remaining Maturity (WARM)	39	37	35	34	33
F.	1 Senior Notes Outstanding	\$9,150,000	\$7,350,000	\$5,600,000	\$3,900,000	\$2,050,000
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,950,000	\$1,800,000	\$1,750,000	\$1,700,000	\$1,850,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.16%	2.16%	2.52%	3.37%	5.37%
	6 Senior Asset Percentage	179.32%	198.67%	229.78%	292.38%	459.36%
	7 Subordinate Asset Percentage	105.07%	105.66%	106.56%	107.95%	110.42%