

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: December 27, 2022

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

I. Series 2003-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					October 31, 2022	Change	November 30, 2022		
1	Principal Balance				\$18,763,070.01	(\$742,248.05)	\$18,020,821.96		
2	Accrued Interest				\$106,639.90	(\$3,705.09)	\$102,934.81		
3	Total Principal And Accrued Interest Balance				\$18,869,709.91	(\$745,953.14)	\$18,123,756.77		
4	Fund Accounts Balance				\$2,123,824.85	\$28,211.47	\$2,152,036.32		
5	Total Student Loans And Fund Balance				\$20,993,534.76	(\$717,741.67)	\$20,275,793.09		
B. Student Loan Portfolio and Fund Balance									
					October 31, 2022	Change	November 30, 2022		
1	Weighted Average Coupon (WAC)				6.17%	0.00%	6.17%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		41	0	41		
3	Number of Loans				5,385	(91)	5,294		
4	Number of Borrowers				4,941	(82)	4,859		
C. Notes and Certificates									
					11/30/2022	Balance	Balance	Balance	
						October 31, 2022	Change	November 30, 2022	
								% 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	6.84400%	\$19,450,000.00	(\$750,000.00)	\$18,700,000.00	100.0%
5	Total Notes and Certificates				6.84400%	\$19,450,000.00	(\$750,000.00)	\$18,700,000.00	100.0%
D. Fund Accounts Balance									
					October 31, 2022	Change	November 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				\$4,420.55	(\$657.75)	\$3,762.80		
4	Collection Account				\$881,709.25	\$257,360.96	1,139,070.21		
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				\$81,815.83	\$7,905.34	\$89,721.17		
12	Class B Principal Account				\$755,879.22	(\$236,397.08)	\$519,482.14		
13	Total Fund Accounts Balance				\$2,123,824.85	\$28,211.47	\$2,152,036.32		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	November 30, 2022	
1 Borrower Payments - Total		(\$717,653.45)
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		(\$717,653.45)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$502.73
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$13.93	
4b Adjustments - Write-offs	(\$25,111.26)	
4 Total Adjustments		(\$25,097.33)
5 Total Non-Cash Principal Activity		(\$24,594.60)
C. Total Student Loan Principal Activity		(\$742,248.05)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$100,776.57)
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		(\$100,776.57)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$97,070.70
2 Capitalized Interest		(\$502.73)
3a Small Balance and Other Adjustments	\$50.28	
3b Adjustments - Write-offs	(\$708.48)	
3 Total Adjustments		(\$658.20)
4 Fee Accruals		\$1,161.71
5 Total Non-Cash Interest Activity		\$97,071.48
F. Total Student Loan Interest Activity		(\$3,705.09)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	November 30, 2022		
	Transfers to Other Funds	\$609,047.47		
	1a Amount received in the collection account related to the collection period	(\$609,047.47)		
	1b Earnings	\$1,065,339.20		
	1c Recoveries	\$5,142.07		
	1d Misc. Payments Received/Due	\$42,836.34		
	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	\$1,113,317.61		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance			Transfer from Capitalized Fund	
1b Broker Dealer, Auction Agent and Other Fees		\$7,036.15	\$7,036.15	\$0.00
2a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$495.45	\$495.45	\$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		\$82,373.20	\$82,373.20	\$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)	\$1,023,412.81	\$1,023,412.81	\$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	\$1,113,317.61	\$1,113,317.61	\$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)	\$1,113,317.61	\$1,113,317.61	\$0.00
B.	First	Administrative Allowance	\$7,531.60	\$1,105,786.01	\$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	\$1,105,786.01	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,105,786.01	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,105,786.01	\$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	\$1,105,786.01	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,105,786.01	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,105,786.01	\$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	\$82,373.20	\$1,023,412.81	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,023,412.81	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,023,412.81	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,023,412.81	\$0.00
I.	Eighth	Reserved	\$0.00	\$1,023,412.81	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,023,412.81	\$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	\$1,023,412.81	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,023,412.81	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,023,412.81	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$1,023,412.81	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$1,023,412.81		
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		\$18,700,000.00	
4 Amount of Accrued Interest		\$92,863.05	
5 Plus investment earnings and late fees		\$6,859.21	
6 Minus Amount of interest on FRN		\$0.00	
7 Minus portion of Administrative allowance		\$6,757.81	
8 Minus Notes fees expected during current Interest Period		\$495.45	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.94%	
Net Loan Rate		5.94%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$18,123,756.77		\$18,123,756.77
2 Fund Balances	\$2,157,733.82		\$1,562,264.01
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	\$18,123,756.77		\$18,123,756.77
2 Fund Balances	\$2,157,733.82		\$1,562,264.01
3 All Notes Interest and Fees Accrued	\$60,773.50		\$60,773.50
4 All Notes Outstanding	\$18,700,000.00		\$18,200,000.00
Subordinate Asset Percentage	108.13%		107.83%

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,294	\$18,020,821.96	100.00%
	2 Total By Loan Type Distribution	5,294	\$18,020,821.96	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$37,280.01	0.21%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	8	\$33,989.02	0.19%
	5 Repayment	5,278	\$17,908,378.56	99.38%
	6 Interim Charge-Offs	4	\$41,174.37	0.23%
	7 Total By Borrower Status Distribution	5,294	\$18,020,821.96	100.00%
C.	School Type Distribution:			
	1 Graduate	5,273	\$17,924,240.82	99.46%
	2 Undergraduate	21	\$96,581.14	0.54%
	3 Total By Loan Type Distribution	5,294	\$18,020,821.96	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	\$73,269.14	0.40%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$73,269.14	0.40%	
D. REPAYMENT:				
Active				
Current	4,822	\$15,980,563.09	88.17%	
1-29 Days Delinquent	312	\$1,156,966.49	6.38%	
30-59 Days Delinquent	82	\$427,628.62	2.36%	
60-89 Days Delinquent	24	\$107,921.13	0.60%	
90-119 Days Delinquent	13	\$108,089.49	0.60%	
120-149 Days Delinquent	12	\$98,480.97	0.54%	
150-179 Days Delinquent	13	\$93,352.64	0.52%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	8	\$36,088.10	0.20%	
G. Interim Charge-Offs	4	\$41,397.10	0.23%	
H. TOTAL REPAYMENT	5,290	\$18,050,487.63	99.60%	
I. TOTAL PORTFOLIO	5,294	\$18,123,756.77	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$18,700,000
B.	1 Total Private Principal Outstanding Balance	\$18,020,822
	2 Total Fund Accounts Balance	\$2,152,036
	3 Total Principal and Accrued Interest Balance	\$18,123,757
	4 Number of Loans	5,294
	5 Number of Borrowers	4,859
C.	1 Borrower Payments- Principal	\$717,653
	2 Borrower Payments- Interest	\$100,777
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$7,036
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	6.17%
	2 Weighted Average Remaining Maturity (WARM)	41
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$18,700,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$750,000
	5 Net Loan Rate	5.94%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	108.13%

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Portfolio Trend Analysis Report

November 30, 2022

IX. Asset-Backed Securities Notes Series 2003-A												
Collection Periods		January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22
Reporting Date		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	11/25/2022	12/27/2022
A.	1 Asset Backed Securities	\$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	\$19,450,000	\$18,700,000
B.	1 Total Private Principal Balance	\$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	\$18,763,070	\$18,020,822
	2 Total Fund Accounts Balance	\$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	\$2,123,825	\$2,152,036
	3 Total Principal and Accrued Interest Balance	\$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	\$18,869,710	\$18,123,757
	4 Number of Loans	6,152	6,067	5,988	5,904	5,815	5,722	5,655	5,547	5,481	5,385	5,294
	5 Number of Borrowers	5,618	5,542	5,473	5,399	5,323	5,243	5,183	5,084	5,023	4,941	4,859
C.	1 Borrower Payments- Principal	\$891,478	\$841,849	\$924,776	\$795,655	\$841,258	\$749,479	\$726,478	\$779,442	\$712,180	\$713,547	\$717,653
	2 Borrower Payments- Interest	\$85,817	\$76,012	\$71,458	\$75,330	\$74,641	\$75,541	\$80,620	\$89,925	\$85,994	\$91,386	\$100,777
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$22,470	\$9,767	\$9,440	\$20,174	\$19,507	\$8,460	\$8,170	\$7,896	\$16,863	\$7,316	\$7,036
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.25%	3.25%	3.25%	3.58%	3.58%	3.58%	4.68%	4.68%	4.68%	6.17%	6.17%
	2 Weighted Average Remaining Maturity (WARM)	48	48	45	45	45	43	43	43	41	41	41
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$19,450,000	\$18,700,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$900,000	\$1,150,000	\$650,000	\$2,150,000	\$650,000	\$0	\$900,000	\$1,000,000	\$550,000	\$1,050,000	\$750,000
	5 Net Loan Rate	2.69%	2.70%	2.68%	3.16%	3.16%	3.09%	4.27%	4.36%	4.33%	5.90%	5.94%
	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	109.05%	107.39%	108.60%	105.54%	106.03%	106.16%	106.62%	107.01%	107.30%	107.72%	108.13%