

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: March 27, 2023

Collection Period: 02/01/23 to 02/28/23

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	January 31, 2023	Change	February 28, 2023	
1 Principal Balance	\$16,528,003.70	(\$723,967.58)	\$15,804,036.12	
2 Accrued Interest	\$114,076.15	(\$10,338.43)	\$103,737.72	
3 Total Principal And Accrued Interest Balance	\$16,642,079.85	(\$734,306.01)	\$15,907,773.84	
4 Fund Accounts Balance	\$2,211,712.67	\$69,709.10	\$2,281,421.77	
5 Total Student Loans And Fund Balance	\$18,853,792.52	(\$664,596.91)	\$18,189,195.61	

B. Student Loan Portfolio and Fund Balance

	January 31, 2023	Change	February 28, 2023	
1 Weighted Average Coupon (WAC)	7.85%	0.00%	7.85%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	39	0	39	
3 Number of Loans	5,113	(127)	4,986	
4 Number of Borrowers	4,693	(121)	4,572	

C. Notes and Certificates

			2/28/2023	Balance	Balance	Balance	% of
		CUSIP	Interest Rate	January 31, 2023	Change	February 28, 2023	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	5.94000%	\$17,200,000.00	(\$700,000.00)	\$16,500,000.00	100.0%
5 Total Notes and Certificates			5.94000%	\$17,200,000.00	(\$700,000.00)	\$16,500,000.00	100.0%

D. Fund Accounts Balance

	January 31, 2023	Change	February 28, 2023	
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	\$3,214.06	(\$272.86)	\$2,941.20	
4 Collection Account	\$988,686.47	\$125,385.29	1,114,071.76	
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	\$78,373.52	(\$3,189.62)	\$75,183.90	
12 Class B Principal Account	\$741,438.62	(\$52,213.71)	\$689,224.91	
13 Total Fund Accounts Balance	\$2,211,712.67	\$69,709.10	\$2,281,421.77	

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	February 28, 2023	
	1 Borrower Payments - Total		(\$703,904.71)
	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		(\$703,904.71)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$534.90
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$32.93)	
	4b Adjustments - Write-offs	(\$20,564.84)	
	4 Total Adjustments		(\$20,597.77)
	5 Total Non-Cash Principal Activity		(\$20,062.87)
C.	Total Student Loan Principal Activity		
			(\$723,967.58)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$110,454.98)
	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		(\$110,454.98)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$100,503.22
	2 Capitalized Interest		(\$534.90)
	3a Small Balance and Other Adjustments	(\$8.97)	
	3b Adjustments - Write-offs	(\$892.89)	
	3 Total Adjustments		(\$901.86)
	4 Fee Accruals		\$1,050.09
	5 Total Non-Cash Interest Activity		\$100,116.55
F.	Total Student Loan Interest Activity		
			(\$10,338.43)

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	February 28, 2023	
	Beginning Balance	\$732,111.81	
	Transfers to Other Funds	(\$732,111.81)	
	1a Amount received in the collection account related to the collection period	\$806,074.43	
	1b Earnings	\$6,257.21	
	1c Recoveries	\$36,880.20	
	1d Misc. Payments Received/Due	\$0.00	
	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	\$849,211.84	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$6,198.00	\$6,198.00 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$431.47	\$431.47 \$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	\$92,649.59	\$92,649.59 \$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)	\$708,306.37	\$708,306.37 \$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$41,626.41	\$41,626.41 \$0.00
	Total Payments	\$849,211.84	\$849,211.84 \$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)	\$849,211.84	\$849,211.84	\$0.00
B.	First	Administrative Allowance	\$6,629.47	\$842,582.37	\$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	\$842,582.37	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$842,582.37	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$842,582.37	\$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	\$842,582.37	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$842,582.37	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$842,582.37	\$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	\$92,649.59	\$749,932.78	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$749,932.78	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$749,932.78	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$749,932.78	\$0.00
I.	Eighth	Reserved	\$0.00	\$749,932.78	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$749,932.78	\$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	\$749,932.78	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$749,932.78	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$749,932.78	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$708,306.37	\$41,626.41	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$708,306.37		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$41,626.41	\$0.00	\$0.00

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Collection Period: 02/01/23 to 02/28/23

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	\$16,500,000.00		
	4 Amount of Accrued Interest	\$103,599.32		
	5 Plus investment earnings and late fees	\$6,971.37		
	6 Minus Amount of interest on FRN	\$0.00		
	7 Minus portion of Administrative allowance	\$5,926.51		
	8 Minus Notes fees expected during current Interest Period	\$431.47		
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	7.58%		
	Net Loan Rate	7.58%		
B.	Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$15,907,773.84		\$15,907,773.84
	2 Fund Balances	\$2,287,343.05		\$1,513,602.71
	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	\$15,907,773.84		\$15,907,773.84
	2 Fund Balances	\$2,287,343.05		\$1,513,602.71
	3 All Notes Interest and Fees Accrued	\$71,376.55		\$71,376.55
	4 All Notes Outstanding	\$16,500,000.00		\$15,850,000.00
	Subordinate Asset Percentage	109.84%		109.46%

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	4,986	\$15,804,036.12	100.00%
	2 Total By Loan Type Distribution	4,986	\$15,804,036.12	100.00%
B. Borrower Status Distribution:	1 In-School	4	\$37,280.01	0.24%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	9	\$39,596.76	0.25%
	5 Repayment	4,973	\$15,727,159.35	99.51%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	4,986	\$15,804,036.12	100.00%
C. School Type Distribution:	1 Graduate	4,965	\$15,713,603.28	99.43%
	2 Undergraduate	21	\$90,432.84	0.57%
	3 Total By Loan Type Distribution	4,986	\$15,804,036.12	100.00%

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02/01/23 to 02/28/23

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	4	\$73,990.79	0.47%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$73,990.79	0.47%
D.	REPAYMENT:			
	Active			
	Current	4,744	\$14,709,059.90	92.46%
	1-29 Days Delinquent	80	\$281,769.78	1.77%
	30-59 Days Delinquent	71	\$320,347.42	2.01%
	60-89 Days Delinquent	28	\$162,566.05	1.02%
	90-119 Days Delinquent	17	\$92,337.25	0.58%
	120-149 Days Delinquent	14	\$102,897.05	0.65%
	150-179 Days Delinquent	19	\$122,827.13	0.77%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	9	\$41,978.47	0.26%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	4,982	\$15,833,783.05	99.53%
I.	TOTAL PORTFOLIO	4,986	\$15,907,773.84	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$16,500,000
B.	1 Total Private Principal Outstanding Balance	\$15,804,036
	2 Total Fund Accounts Balance	\$2,281,422
	3 Total Principal and Accrued Interest Balance	\$15,907,774
	4 Number of Loans	4,986
	5 Number of Borrowers	4,572
C.	1 Borrower Payments- Principal	\$703,905
	2 Borrower Payments- Interest	\$110,455
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$6,198
	3 Cash Release to Access Group Inc	\$41,626
E.	1 Weighted Average Coupon (WAC)	7.85%
	2 Weighted Average Remaining Maturity (WARM)	39
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$16,500,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$700,000
	5 Net Loan Rate	7.58%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	109.84%

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Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

February 28, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23
	Reporting Date	5/25/2022	6/27/2022	7/25/2022	8/25/2022	9/26/2022	10/25/2022	11/25/2022	12/27/2022	1/25/2023	2/27/2023	3/27/2023
A.	1 Asset Backed Securities	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000
B.	1 Total Private Principal Balance	\$23,408,770	\$22,559,655	\$21,787,400	\$21,054,936	\$20,235,414	\$19,510,246	\$18,763,070	\$18,020,822	\$17,329,496	\$16,528,004	\$15,804,036
	2 Total Fund Accounts Balance	\$1,401,873	\$1,689,759	\$2,496,339	\$2,367,523	\$2,209,396	\$2,440,651	\$2,123,825	\$2,152,036	\$2,358,685	\$2,211,713	\$2,281,422
	3 Total Principal and Accrued Interest Balance	\$23,506,642	\$22,657,955	\$21,880,564	\$21,157,947	\$20,335,458	\$19,602,939	\$18,869,710	\$18,123,757	\$17,434,661	\$16,642,080	\$15,907,774
	4 Number of Loans	5,904	5,815	5,722	5,655	5,547	5,481	5,385	5,294	5,221	5,113	4,986
	5 Number of Borrowers	5,399	5,323	5,243	5,183	5,084	5,023	4,941	4,859	4,795	4,693	4,572
C.	1 Borrower Payments- Principal	\$795,655	\$841,258	\$749,479	\$726,478	\$779,442	\$712,180	\$713,547	\$717,653	\$676,923	\$796,057	\$703,905
	2 Borrower Payments- Interest	\$75,330	\$74,641	\$75,541	\$80,620	\$89,925	\$85,994	\$91,386	\$100,777	\$94,971	\$108,415	\$110,455
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$20,174	\$19,507	\$8,460	\$8,170	\$7,896	\$16,863	\$7,316	\$7,036	\$6,758	\$6,499	\$6,198
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,194	\$41,626
E.	1 Weighted Average Coupon (WAC)	3.58%	3.58%	3.58%	4.68%	4.68%	4.68%	6.17%	6.17%	6.17%	7.85%	7.85%
	2 Weighted Average Remaining Maturity (WARM)	45	45	43	43	43	41	41	41	38	39	39
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$23,600,000	\$22,950,000	\$22,950,000	\$22,050,000	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$2,150,000	\$650,000	\$0	\$900,000	\$1,000,000	\$550,000	\$1,050,000	\$750,000	\$500,000	\$1,000,000	\$700,000
	5 Net Loan Rate	3.16%	3.16%	3.09%	4.27%	4.36%	4.33%	5.90%	5.94%	5.94%	7.62%	7.58%
	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	105.54%	106.03%	106.16%	106.62%	107.01%	107.30%	107.72%	108.13%	108.41%	109.22%	109.84%