

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: June 26, 2023

Collection Period: 03/01/23 to 05/31/23

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					February 28, 2023	Change	May 31, 2023		
1	Principal Balance				\$6,384,260.61	(\$1,182,495.83)	\$5,201,764.78		
2	Accrued Interest				\$42,172.70	(\$1,786.23)	\$40,386.47		
3	Total Principal And Accrued Interest Balance				\$6,426,433.31	(\$1,184,282.06)	\$5,242,151.25		
4	Fund Accounts Balance				\$1,577,123.27	(\$59,530.15)	\$1,517,593.12		
5	Total Student Loans And Fund Balance				\$8,003,556.58	(\$1,243,812.21)	\$6,759,744.37		
B. Student Loan Portfolio and Fund Balance									
					February 28, 2023	Change	May 31, 2023		
1	Loan Reserve Trust Balance				\$668,937.76	(\$3,534.80)	\$665,402.96		
2	Weighted Average Coupon (WAC)				7.33%	0.22%	7.55%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		32	(1)	31		
4	Number of Loans				2,720	(376)	2,344		
5	Number of Borrowers				2,599	(346)	2,253		
C. Notes and Certificates									
				5/31/2023	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	February 28, 2023	Change	May 31, 2023	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	0.00000%	\$550,000.00	(\$550,000.00)	\$0.00	0.0%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	2.76300%	\$6,450,000.00	(\$750,000.00)	\$5,700,000.00	100.0%
4	Total Notes and Certificates				2.76300%	\$7,000,000.00	(\$1,300,000.00)	\$5,700,000.00	100.0%
D. Fund Accounts Balance									
					February 28, 2023	Change	May 31, 2023		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$1,577,123.27	(\$59,530.15)	\$1,517,593.12		
3	Total Fund Accounts Balance				\$1,577,123.27	(\$59,530.15)	\$1,517,593.12		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	May 31, 2023		
1	Borrower Payments - Total		(\$1,111,315.79)
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		(\$1,111,315.79)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$829.69
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	\$580.01	
4b	Adjustments - Write-offs	(\$72,589.74)	
4	Total Adjustments		(\$72,009.73)
5	Total Non-Cash Principal Activity		(\$71,180.04)
C. Total Student Loan Principal Activity			(\$1,182,495.83)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$108,469.75)
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		(\$108,469.75)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$108,260.70
2	Capitalized Interest		(\$829.69)
3a	Small Balance and Other Adjustments	(\$682.51)	
3b	Adjustments - Write-offs	(\$2,200.07)	
3	Total Adjustments		(\$2,882.58)
4	Fee Accruals		\$2,135.09
5	Total Non-Cash Interest Activity		\$106,683.52
F. Total Student Loan Interest Activity			(\$1,786.23)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		May 31, 2023		
	1 Beginning Balance	\$1,409,047.03		
	2 Transfers to Other Funds	(\$1,367,345.47)		
	3 Amount received in the collection account related to the collection period	\$1,270,122.57		
	4 Earnings	\$13,427.25		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$66,299.91		
	7 Guarantee Payments of Interest	\$1,669.98		
	8 Recoveries	\$6,632.64		
	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	\$1,399,853.91		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$15,960.65	\$15,960.65	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$360.21	\$360.21	\$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
	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	\$39,263.88	\$39,263.88	\$0.00
	6 Payment of Principal Distribution Amount	1,224,938.72	\$1,200,000.00	\$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)	\$119,330.45	\$100,000.00	\$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	\$1,399,853.91	\$1,355,584.74	\$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)	\$1,399,853.91	\$1,399,853.91	
B.	First	Administrative Allowance	\$16,320.86	\$1,383,533.05	\$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	\$1,383,533.05	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,383,533.05	\$0.00
		(c) 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 2002-A Class A-1 [FRN]	\$0.00	\$1,383,533.05	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,383,533.05	\$0.00
		(c) Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,383,533.05	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$39,263.88	\$1,344,269.17	\$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	\$1,344,269.17	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	-	\$1,344,269.17	\$0.00
		(c) Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$1,224,938.72	\$119,330.45	\$0.00
		(d) Total Principal Distribution on Notes or Obligations:	\$1,224,938.72		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$119,330.45	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$119,330.45	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$119,330.45	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$119,330.45	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$119,330.45	\$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	May 31, 2023	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$5,700,000.00	
	3 Amount of Accrued Interest	\$98,510.06	
	4 Plus investment earnings and late fees	\$16,695.83	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$5,851.99	
	7 Minus Notes fees expected during current Interest Period	\$360.21	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	7.65%	
	Net Loan Rate	7.65%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$5,242,151.25	\$5,242,151.25
	2 Fund Balances	\$1,523,089.78	\$167,505.04
	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	\$5,242,151.25	\$5,242,151.25
	2 Fund Balances	\$1,523,089.78	\$167,505.04
	3 All Notes Interest and Fees Accrued	\$30,738.45	\$0.00
	4 All Notes Outstanding	\$5,700,000.00	\$4,400,000.00
	Subordinate Asset Percentage	118.15%	122.95%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,344	\$5,201,764.78	100.00%
	2 Total By Loan Type Distribution	2,344	\$5,201,764.78	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$10,000.00	0.19%
	2 Grace	1	\$10,000.00	0.19%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$23,346.39	0.45%
	5 Repayment	2,336	\$5,157,529.77	99.15%
	6 Interim Charge-Offs	1	\$888.62	0.02%
	7 Total By Borrower Status Distribution	2,344	\$5,201,764.78	100.00%
C.	School Type Distribution:			
	1 Graduate	2,343	\$5,198,173.03	99.93%
	2 Undergraduate	1	\$3,591.75	0.07%
	3 Total By Loan Type Distribution	2,344	\$5,201,764.78	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	1	\$19,436.42	0.37%
B.	Grace			
	Current	1	\$18,212.67	0.35%
C.	TOTAL INTERIM	2	\$37,649.09	0.72%
D.	REPAYMENT:			
	Active			
	Current	2096	\$4,464,191.33	85.16%
	1-29 Days Delinquent	146	\$367,924.93	7.02%
	30-59 Days Delinquent	50	\$180,466.54	3.44%
	60-89 Days Delinquent	13	\$20,943.77	0.40%
	90-119 Days Delinquent	9	\$27,552.14	0.53%
	120-149 Days Delinquent	14	\$57,212.48	1.09%
	150-179 Days Delinquent	8	\$61,309.06	1.17%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	5	\$24,013.11	0.46%
G.	Interim Charge-Offs	1	\$888.80	0.02%
H.	TOTAL REPAYMENT	2,342	\$5,204,502.16	99.28%
I.	TOTAL PORTFOLIO	2,344	\$5,242,151.25	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$5,700,000
B.	1 Total Private Principal Outstanding Balance	\$5,201,765
	2 Total Fund Accounts Balance	\$1,517,593
	3 Total Principal and Accrued Interest Balance	\$5,242,151
	4 Number of Loans	2,344
	5 Number of Borrowers	2,253
C.	1 Borrower Payments- Principal	\$1,111,316
	2 Borrower Payments- Interest	\$108,470
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$15,961
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$665,403
	2 Weighted Average Coupon (WAC)	7.55%
	3 Weighted Average Remaining Maturity (WARM)	31
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$5,700,000
	3 Senior Principal Distribution Amount	\$550,000
	4 Subordinate Principal Distribution Amount	\$750,000.00
	5 Net Loan Rate	7.65%
	6 Senior Asset Percentage	N/A
	7 Subordinate Asset Percentage	118.15%

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Portfolio Trend Analysis Report

May 31, 2023

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	May-22	August-22	November-22	February-23	May-23
	Reporting Date	6/27/2022	9/26/2022	12/27/2022	3/27/2023	6/26/2023
A.	1 Asset Backed Securities	\$12,050,000	\$10,350,000	\$8,500,000	\$7,000,000	\$5,700,000
B.	1 Total Private Principal Balance	\$10,816,183	\$9,192,097	\$7,770,807	\$6,384,261	\$5,201,765
	2 Total Fund Accounts Balance	\$2,025,690	\$1,976,303	\$1,608,342	\$1,577,123	\$1,517,593
	3 Total Principal and Accrued Interest Balance	\$10,865,154	\$9,237,532	\$7,815,389	\$6,426,433	\$5,242,151
	4 Number of Loans	3,891	3,650	3,395	2,720	2,344
	5 Number of Borrowers	3,680	3,462	3,223	2,599	2,253
C.	1 Borrower Payments- Principal	\$1,655,115	\$1,578,893	\$1,395,210	\$1,362,182	\$1,111,316
	2 Borrower Payments- Interest	\$88,304	\$97,537	\$109,385	\$118,178	\$108,470
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$14,061	\$12,168	\$10,341	\$8,742	\$15,961
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$529,194	\$573,975	\$616,391	\$668,938	\$665,403
	2 Weighted Average Coupon (WAC)	3.12%	4.24%	5.74%	7.33%	7.55%
	3 Weighted Average Remaining Maturity (WARM)	35	34	33	32	31
F.	1 Senior Notes Outstanding	\$5,600,000	\$3,900,000	\$2,050,000	\$550,000	\$0
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000	\$5,700,000
	3 Senior Principal Distribution Amount	\$1,750,000	\$1,700,000	\$1,850,000	\$1,500,000	\$550,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$750,000
	5 Net Loan Rate	2.52%	3.37%	5.37%	7.08%	7.65%
	6 Senior Asset Percentage	229.78%	292.38%	459.36%	1455.14%	N/A
	7 Subordinate Asset Percentage	106.56%	107.95%	110.42%	113.76%	118.15%