

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: July 25, 2023
Collection Period: 06/01/23 to 06/30/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
										May 31, 2023	Change	June 30, 2023
1	Principal Balance									\$305,892,495.21	(\$3,371,957.10)	\$302,520,538.11
2	Accrued Interest									\$5,056,670.03	\$1,821.06	\$5,068,491.09
3	Accrued ISP									\$15,972.40	\$8,054.70	\$24,027.10
4	Accrued SAP									\$2,388,662.03	\$1,221,613.79	\$3,610,275.82
5	Total Principal And Accrued Interest Balance									\$313,353,799.67	(\$2,130,467.54)	\$311,223,332.13
6	Fund Accounts Balance									\$14,327,860.44	\$427,354.76	\$14,755,215.20
7	Total Student Loans And Fund Balance									\$327,681,660.11	(\$1,703,112.78)	\$325,978,547.33
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]					2.76%	0.00%	2.76%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]					144	(1)	143		
3	Number of Loans									20,781	(141)	20,640
4	Number of Borrowers									10,746	(64)	10,682
C. Notes and Certificates												
		CUSIP	Index	Spread Adjustment	Margin	6/30/2023 Int. Rate	Balance May 31, 2023	Change	Balance June 30, 2023	% of O/S Securities		
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1 FRN	00432CAK7	3-Month LIBOR	0.00000%	0.07000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2 FRN	00432CAL5	3-Month LIBOR	0.00000%	0.18000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3 ARC	00432CAM3	Auction	N/A	N/A	5.15000%	\$53,400,000.00	\$0.00	\$53,400,000.00	15.02%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	Auction	N/A	N/A	5.38000%	\$39,050,000.00	\$0.00	\$39,050,000.00	10.99%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	Auction	N/A	N/A	5.15000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.68%	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1 FRN	00432CAX9	3-Month LIBOR	0.00000%	0.06000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2 FRN	00432CAY7	3-Month LIBOR	0.00000%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3 ARC	00432CAZ4	Auction	N/A	N/A	5.38000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.49%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	Auction	N/A	N/A	5.15000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.49%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	Auction	N/A	N/A	5.15000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.49%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	Auction	N/A	N/A	5.15000%	\$40,800,000.00	\$0.00	\$40,800,000.00	11.48%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	Auction	N/A	N/A	5.15000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.54%	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1 FRN	00432CBM2	3-Month LIBOR	0.00000%	0.11000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2 FRN	00432CBN0	3-Month LIBOR	0.00000%	0.21000%	5.75186%	\$27,956,000.00	(\$1,438,000.00)	\$26,518,000.00	7.46%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	Auction	N/A	N/A	5.15000%	\$7,200,000.00	\$0.00	\$7,200,000.00	2.03%	
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6 ARC	00432CBS9	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B ARC	00432CBT7	Auction	N/A	N/A	5.15000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.33%	
20	Total Notes and Certificates					5.24660%	\$356,906,000.00	(\$1,438,000.00)	\$355,468,000.00	100.00%		
D. Fund Balances												
										May 31, 2023	Change	June 30, 2023
1	Acquisition Fund									\$0.00	\$0.00	\$0.00
2	Administration Fund									\$51,570.48	(\$1,112.03)	\$50,458.45
3	Capitalized Interest Fund									\$2,862,081.00	\$0.00	\$2,862,081.00
4	Collection Fund									\$9,062,709.40	(\$4,907,796.98)	\$4,154,912.42
5	Debt Service Fund - Interest Account									\$1,386,274.37	(\$402,377.44)	\$983,896.93
6	Debt Service Fund - Principal Account									\$965,225.19	\$5,738,641.21	\$6,703,866.40
7	Total Fund Accounts Balance									\$14,327,860.44	\$427,354.76	\$14,755,215.20

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: July 25, 2023
Collection Period: 06/01/23 to 06/30/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		6/30/2023	6/30/2023	6/30/2023
1	Borrower Payments - Total	(\$2,962,383.25)	(\$2,920,976.18)	(\$41,407.07)
2	Claim Payments	(\$469,336.54)	(\$455,392.12)	(\$13,944.42)
3	Refunds	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$43,204.28	\$43,204.28	\$0.00
5	New Acquisitions - Total	\$43,204.28	\$43,204.28	\$0.00
6	Total Cash Principal Activity	(\$3,388,515.51)	(\$3,333,164.02)	(\$55,351.49)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$24,012.39	\$17,199.02	\$6,813.37
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$7,453.98)	(\$7,453.98)	\$0.00
4	Total Adjustments	(\$7,453.98)	(\$7,453.98)	\$0.00
5	Total Non-Cash Principal Activity	\$16,558.41	\$9,745.04	\$6,813.37
C.	Total Student Loan Principal Activity	(\$3,371,957.10)	(\$3,323,418.98)	(\$48,538.12)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$636,673.92)	(\$623,218.10)	(\$13,455.82)
2	Claim Payments	(\$13,444.50)	(\$13,286.90)	(\$157.60)
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	(\$26.34)	(\$26.32)	(\$0.02)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$650,144.76)	(\$636,531.32)	(\$13,613.44)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$681,772.66	\$661,463.84	\$20,308.82
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,054.70	\$7,327.31	\$727.39
3	Special Allowance Payments - Accrued	\$1,221,613.79	\$1,192,818.74	\$28,795.06
4	Capitalized Interest	(\$24,012.39)	(\$17,199.02)	(\$6,813.37)
5a	Small Balance and Other Adjustments	(\$2,770.07)	(\$2,589.02)	(\$181.05)
5b	Adjustments - Write-offs	(\$368.14)	(\$368.14)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$3,138.21)	(\$2,957.16)	(\$181.05)
6	Fee Accruals	\$7,343.76	\$6,830.37	\$513.39
7	Total Non-Cash Interest Activity	\$1,891,634.32	\$1,848,284.07	\$43,350.24
F.	Total Student Loan Interest Activity	\$1,241,489.56	\$1,211,752.75	\$29,736.80

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: July 25, 2023
Collection Period: 06/01/23 to 06/30/23

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		June 30, 2023		
	1 Beginning Balance	\$8,998,008.18		
	2 Transfers to Other Funds	(\$8,998,008.18)		
	3 Amount received in the collection account related to the collection period	\$3,494,437.34		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$469,336.54		
	8 Guarantee Payments of Interest	\$13,444.50		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$43,204.28)		
	11 Interest and Other Earnings	\$51,550.93		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$3,985,565.03			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$114,709.69	\$114,709.69	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$271,766.21	\$271,766.21	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,509,136.58	\$1,509,136.58	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$272,175.65	\$272,175.65	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$464,333.33	\$464,333.33	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,353,443.57	\$1,353,443.57	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$3,985,565.03	\$3,985,565.03	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: July 25, 2023

Collection Period: 06/01/23 to 06/30/23

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)		\$3,985,565.03	\$3,985,565.03	\$0.00
B.	Administration Funds		\$386,475.90	\$3,599,089.13	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:				
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00	\$3,599,089.13	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$3,599,089.13	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$220,381.80	\$220,381.80	\$3,378,707.33	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$321,717.33	\$321,717.33	\$3,056,990.00	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$3,056,990.00	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$3,056,990.00	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$336,546.81	\$336,546.81	\$2,720,443.19	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$168,587.95	\$168,587.95	\$2,551,855.24	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$168,587.95	\$168,587.95	\$2,383,267.29	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$168,381.60	\$168,381.60	\$2,214,885.69	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$2,214,885.69	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$122,869.64	\$122,869.64	\$2,092,016.05	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$2,092,016.05	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$2,092,016.05	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$2,063.50	\$2,063.50	\$2,089,952.55	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$2,089,952.55	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,509,136.58		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:				
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00	\$2,089,952.55	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$2,089,952.55	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00	\$2,089,952.55	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00	\$2,089,952.55	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$2,089,952.55	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$2,089,952.55	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00	\$2,089,952.55	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00	\$2,089,952.55	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00	\$2,089,952.55	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00	\$2,089,952.55	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$2,089,952.55	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$0.00	\$2,089,952.55	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$2,089,952.55	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$2,089,952.55	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00	\$2,089,952.55	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$2,089,952.55	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:		\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:				
1	Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$98,016.25	\$98,016.25	\$1,991,936.30	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$81,301.90	\$81,301.90	\$1,910,634.40	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$92,857.50	\$92,857.50	\$1,817,776.90	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$272,175.65		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$0.00	\$1,817,776.90	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$464,333.33	\$464,333.33	\$1,353,443.57	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,353,443.57	\$1,353,443.57	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: July 25, 2023

Collection Period: 06/01/23 to 06/30/23

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$328,950,000.00
	2 Interest net of FRN allocation	\$1,860,879.84
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$114,709.69
	5 Minus amounts required..ED..guarantee agencies	\$262,025.71
	6 Minus defaulted during the month	\$7,969.97
	7 Minus auction note and trustee fees	\$8,626.61
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.36%
	Net Loan Rate	5.36%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$311,223,332.13
	2 Fund Balances	\$14,816,172.56
	3 Senior Notes Interest	\$392,717.72
	4 Senior Notes Outstanding	\$289,518,000.00
	Senior Asset Percentage	112.48%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$311,223,332.13
	2 Fund Balances	\$14,816,172.56
	3 All Notes Interest	\$544,644.66
	4 All Notes Outstanding	\$355,468,000.00
	Subordinate Asset Percentage	91.57%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: July 25, 2023

Collection Period: 06/01/23 to 06/30/23

VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	653	\$3,078,697.35	1.02%
	2 UnSubsidized Stafford	651	\$4,775,241.66	1.58%
	3 Consolidation	19,336	\$294,666,599.10	97.40%
	4 Total By Loan Type Distribution	20,640	\$302,520,538.11	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	197	\$3,073,869.95	1.02%
	4 Forbearance	210	\$5,226,831.59	1.73%
	5 Repayment	20,196	\$293,554,310.52	97.04%
	6 Claims	35	\$648,352.00	0.21%
7 Total By Borrower Status Distribution	20,640	\$302,520,538.11	100.00%	
C.	School Type Distribution:			
	1 Graduate	20,528	\$302,212,570.91	99.90%
	2 Undergraduate	112	\$307,967.20	0.10%
	3 Total By School Type Distribution	20,640	\$302,520,538.11	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: July 25, 2023

Collection Period: 06/01/23 to 06/30/23

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.22%	1	\$15,949.53	0.32%	89	\$1,630,811.86	0.54%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.22%	1	\$15,949.53	0.32%	89	\$1,630,811.86	0.54%
D. REPAYMENT:									
Active									
Current	526	\$2,483,721.35	78.73%	534	\$3,927,254.77	79.80%	17,988	\$267,845,266.98	89.43%
1-29 Days Delinquent	38	\$220,398.86	6.99%	41	\$356,019.86	7.23%	607	\$12,330,631.42	4.12%
30-59 Days Delinquent	20	\$105,185.03	3.33%	16	\$108,442.44	2.20%	153	\$4,284,500.21	1.43%
60-89 Days Delinquent	5	\$35,324.23	1.12%	6	\$52,552.80	1.07%	67	\$1,666,060.07	0.56%
90-119 Days Delinquent	3	\$25,355.23	0.80%	3	\$40,178.23	0.82%	46	\$1,453,512.70	0.49%
≥ 120 Days Delinquent	10	\$58,897.58	1.87%	5	\$62,439.17	1.27%	128	\$3,096,226.82	1.03%
E. Deferment:									
Current	32	\$176,038.19	5.58%	26	\$255,716.54	5.20%	50	\$1,145,988.85	0.38%
F. Forbearance:									
Current	17	\$42,255.33	1.34%	18	\$102,329.99	2.08%	175	\$5,395,385.82	1.80%
G. Claims	1	\$719.61	0.02%	1	\$741.10	0.02%	33	\$664,223.63	0.22%
H. TOTAL REPAYMENT	652	\$3,147,895.41	99.78%	650	\$4,905,674.90	99.68%	19,247	\$297,881,796.50	99.46%
I. TOTAL PORTFOLIO	653	\$3,154,796.41	100.00%	651	\$4,921,624.43	100.00%	19,336	\$299,512,608.36	100.00%
J. GRAND TOTAL					\$307,589,029.20				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: July 25, 2023

Collection Period: 06/01/23 to 06/30/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/23 to 06/30/23 07/25/23
A.	1 ABS Notes Outstanding	\$355,468,000
B.	1 Total Principal Balance	\$302,520,538
	2 Total Fund Accounts Balance	\$14,755,215
	3 Total Principal and Accrued Interest Balance	\$311,223,332
	4 Number of Loans	20,640
	5 Number of Borrowers	10,682
C.	1 Borrower Payments- Principal	\$2,962,383
	2 Borrower Payments- Interest	\$636,674
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$114,710
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	143
F.	1 Senior Notes Outstanding	\$289,518,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$1,438,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.36%
	6 Senior Asset Percentage	112.48%
	7 Subordinate Asset Percentage	91.57%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes

Trend Analysis Report

June 30, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		August-22	September-22	October-22	November-22	December-22	January-23	February-23	March-23	April-23	May-23	June-23
Reporting Date		9/26/2022	10/25/2022	11/25/2022	12/27/2022	1/25/2023	2/27/2023	3/27/2023	4/25/2023	5/25/2023	6/26/2023	7/25/2023
A.	1 Asset Backed Securities	\$418,402,000	\$411,272,000	\$401,722,000	\$396,422,000	\$391,440,000	\$376,840,000	\$369,490,000	\$361,456,000	\$357,706,000	\$356,906,000	\$355,468,000
B.	1 Total Principal Balance	\$358,332,615	\$352,495,340	\$346,029,310	\$333,624,625	\$324,978,502	\$321,022,960	\$317,361,649	\$312,674,645	\$309,423,195	\$305,892,495	\$302,520,538
	2 Total Fund Accounts Balance	\$22,475,707	\$20,716,414	\$17,272,439	\$25,842,775	\$28,747,288	\$17,290,392	\$15,722,515	\$10,614,737	\$9,198,198	\$14,327,860	\$14,755,215
	3 Total Principal and Accrued Interest Balance	\$364,895,259	\$359,722,078	\$354,126,838	\$340,746,573	\$333,101,094	\$330,208,844	\$324,627,249	\$321,137,857	\$319,121,629	\$313,353,800	\$311,223,332
	4 Number of Loans	23,370	23,069	22,730	22,029	21,533	21,387	21,237	21,057	20,919	20,781	20,640
	5 Number of Borrowers	12,029	11,870	11,707	11,352	11,101	11,034	10,959	10,871	10,812	10,746	10,682
C.	1 Borrower Payments- Principal	\$8,691,092	\$6,057,693	\$6,411,934	\$12,478,556	\$8,253,629	\$3,527,171	\$3,627,038	\$4,376,494	\$3,072,132	\$3,306,011	\$2,962,383
	2 Borrower Payments- Interest	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718	\$658,858	\$613,587	\$608,107	\$646,753	\$636,674
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867	\$120,384	\$119,011	\$117,253	\$116,034	\$114,710
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%	2.77%	2.77%	2.77%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	151	150	149	148	148	147	146	145	145	144	143
F.	1 Senior Notes Outstanding	\$352,452,000	\$345,322,000	\$335,772,000	\$330,472,000	\$325,490,000	\$310,890,000	\$303,540,000	\$295,506,000	\$291,756,000	\$290,956,000	\$289,518,000
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$8,800,000	\$7,130,000	\$9,550,000	\$5,300,000	\$4,982,000	\$14,600,000	\$7,350,000	\$8,034,000	\$3,750,000	\$800,000	\$1,438,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.88%	3.37%	3.84%	4.28%	4.76%	4.74%	4.66%	5.13%	5.15%	5.38%	5.36%
	6 Senior Asset Percentage	109.80%	110.09%	110.47%	110.73%	110.99%	111.54%	111.82%	112.14%	112.34%	112.39%	112.48%
	7 Subordinate Asset Percentage	92.48%	92.42%	92.31%	92.28%	92.25%	91.98%	91.83%	91.66%	91.60%	91.58%	91.57%