

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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

I. Series 2003-A Asset and Liability Summary																							
A.	Student Loan Portfolio and Fund Balance							May 31, 2023		Change		June 30, 2023											
	1 Principal Balance							\$13,703,408.13		(\$633,343.92)		\$13,070,064.21											
	2 Accrued Interest							\$104,484.57		(\$4,491.91)		\$99,992.66											
	3 Total Principal And Accrued Interest Balance							\$13,807,892.70		(\$637,835.83)		\$13,170,056.87											
	4 Fund Accounts Balance							\$1,562,986.27		\$692,471.24		\$2,255,457.51											
	5 Total Student Loans And Fund Balance							\$15,370,878.97		\$54,635.41		\$15,425,514.38											
B.	Student Loan Portfolio and Fund Balance							May 31, 2023		Change		June 30, 2023											
	1 Weighted Average Coupon (WAC)							8.04%		0.00%		8.04%											
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]							37		(3)		34											
	3 Number of Loans							4,710		(100)		4,610											
	4 Number of Borrowers							4,329		(89)		4,240											
C.	Notes and Certificates							Spread		6/30/2023		Balance		Balance		Balance		% of					
								Adjustment		Margin		Interest Rate		May 31, 2023		Change		June 30, 2023		O/S Securities			
	1 Student Loan Asset Backed Series 2003-A Notes Senior Class			A-1 FRN		00432CAT8		3-Month LIBOR		0.00000%		0.43000%		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		Auction		N/A		N/A		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		Auction		N/A		N/A		0.00000%		\$0.00		\$0.00		\$0.00		0.0%	
	4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class			B ARC		00432CAW1		Auction		N/A		N/A		6.15400%		\$13,850,000.00		\$0.00		\$13,850,000.00		100.0%	
	5 Total Notes and Certificates													6.15400%		\$13,850,000.00		\$0.00		\$13,850,000.00		100.0%	
D.	Fund Accounts Balance							May 31, 2023		Change		June 30, 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							\$8,925.12		(\$544.59)		\$8,380.53											
	4 Collection Account							\$1,024,025.51		(\$2,489.10)		1,021,536.41											
	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							\$90,738.00		(\$4,042.54)		\$86,695.46											
	12 Class B Principal Account							\$39,297.64		\$699,547.47		\$738,845.11											
	13 Total Fund Accounts Balance							\$1,562,986.27		\$692,471.24		\$2,255,457.51											

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	June 30, 2023	
	1 Borrower Payments - Total		(\$631,770.03)
	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		(\$631,770.03)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$110.29
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$123.60)	
	4b Adjustments - Write-offs	(\$1,560.58)	
	4 Total Adjustments		(\$1,684.18)
	5 Total Non-Cash Principal Activity		(\$1,573.89)
C.	Total Student Loan Principal Activity		
			(\$633,343.92)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$96,876.27)
	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		(\$96,876.27)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$91,236.69
	2 Capitalized Interest		(\$110.29)
	3a Small Balance and Other Adjustments	\$97.65	
	3b Adjustments - Write-offs	(\$1.45)	
	3 Total Adjustments		\$96.20
	4 Fee Accruals		\$1,161.76
	5 Total Non-Cash Interest Activity		\$92,384.36
F.	Total Student Loan Interest Activity		
			(\$4,491.91)

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	June 30, 2023	
		\$783,083.97	
		(\$783,083.97)	
		\$932,302.10	
		\$6,218.18	
		\$45,730.39	
		\$0.00	
		\$0.00	
		\$0.00	
		\$0.00	
B.	Required Payments Under Waterfall	\$984,250.67	
		Payment	Distribute from Collection Transfer from Capitalized Fund
		\$11,419.51	\$11,419.51 \$0.00
		\$377.03	\$377.03 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$62,939.94	\$62,939.94 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$0.00	\$0.00 \$0.00
		\$909,514.19	\$909,514.19 \$0.00
		\$0.00	\$0.00 \$0.00
	Total Payments	\$984,250.67	\$984,250.67 \$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)	\$984,250.67	\$984,250.67	\$0.00
B.	First	Administrative Allowance	\$11,796.54	\$972,454.13	\$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	\$972,454.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$972,454.13	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$972,454.13	\$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	\$972,454.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$972,454.13	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$972,454.13	\$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	\$62,939.94	\$909,514.19	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$909,514.19	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$909,514.19	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$909,514.19	\$0.00
I.	Eighth	Reserved	\$0.00	\$909,514.19	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$909,514.19	\$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	\$909,514.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$909,514.19	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$909,514.19	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$909,514.19	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$909,514.19		
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	\$13,850,000.00	
	4 Amount of Accrued Interest	\$87,833.42	
	5 Plus investment earnings and late fees	\$8,550.52	
	6 Minus Amount of interest on FRN	\$0.00	
	7 Minus portion of Administrative allowance	\$4,901.27	
	8 Minus Notes fees expected during current Interest Period	\$377.03	
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	7.90%	
	Net Loan Rate	7.90%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$13,170,056.87	\$13,170,056.87
	2 Fund Balances	\$2,262,846.27	\$1,485,106.27
	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	\$13,170,056.87	\$13,170,056.87
	2 Fund Balances	\$2,262,846.27	\$1,485,106.27
	3 All Notes Interest and Fees Accrued	\$19,449.88	\$19,449.88
	4 All Notes Outstanding	\$13,850,000.00	\$13,150,000.00
	Subordinate Asset Percentage	111.29%	111.30%

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	4,610	\$13,070,064.21	100.00%
	2 Total By Loan Type Distribution	4,610	\$13,070,064.21	100.00%
B. Borrower Status Distribution:	1 In-School	1	\$8,814.00	0.07%
	2 Grace	3	\$28,466.01	0.22%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	11	\$50,358.30	0.39%
	5 Repayment	4,595	\$12,982,425.90	99.33%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	4,610	\$13,070,064.21	100.00%
C. School Type Distribution:				
	1 Graduate	4,590	\$12,989,218.78	99.38%
	2 Undergraduate	20	\$80,845.43	0.62%
	3 Total By Loan Type Distribution	4,610	\$13,070,064.21	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	1	\$18,900.12	0.14%
B.	Grace			
	Current	3	\$56,158.73	0.43%
C.	TOTAL INTERIM	4	\$75,058.85	0.57%
D.	REPAYMENT:			
	Active			
	Current	4,180	\$11,356,749.04	86.23%
	1-29 Days Delinquent	265	\$928,122.84	7.05%
	30-59 Days Delinquent	76	\$334,538.64	2.54%
	60-89 Days Delinquent	22	\$85,570.24	0.65%
	90-119 Days Delinquent	24	\$109,001.73	0.83%
	120-149 Days Delinquent	11	\$103,192.16	0.78%
	150-179 Days Delinquent	17	\$124,551.80	0.95%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	11	\$53,271.57	0.40%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	4,606	\$13,094,998.02	99.43%
I.	TOTAL PORTFOLIO	4,610	\$13,170,056.87	100.00%

ACCESS GROUP, INC.

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$13,850,000
B.	1 Total Private Principal Outstanding Balance	\$13,070,064
	2 Total Fund Accounts Balance	\$2,255,458
	3 Total Principal and Accrued Interest Balance	\$13,170,057
	4 Number of Loans	4,610
	5 Number of Borrowers	4,240
C.	1 Borrower Payments- Principal	\$631,770
	2 Borrower Payments- Interest	\$96,876
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$11,420
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.04%
	2 Weighted Average Remaining Maturity (WARM)	34
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$13,850,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	7.90%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	111.29%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

June 30, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	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	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000	\$14,200,000	\$13,850,000	\$13,850,000
B.	1 Total Private Principal Balance	\$20,235,414	\$19,510,246	\$18,763,070	\$18,020,822	\$17,329,496	\$16,528,004	\$15,804,036	\$15,029,373	\$14,375,870	\$13,703,408	\$13,070,064
	2 Total Fund Accounts Balance	\$2,209,396	\$2,440,651	\$2,123,825	\$2,152,036	\$2,358,685	\$2,211,713	\$2,281,422	\$1,585,106	\$1,268,702	\$1,562,986	\$2,255,458
	3 Total Principal and Accrued Interest Balance	\$20,335,458	\$19,602,939	\$18,869,710	\$18,123,757	\$17,434,661	\$16,642,080	\$15,907,774	\$15,138,077	\$14,484,147	\$13,807,893	\$13,170,057
	4 Number of Loans	5,547	5,481	5,385	5,294	5,221	5,113	4,986	4,883	4,790	4,710	4,610
	5 Number of Borrowers	5,084	5,023	4,941	4,859	4,795	4,693	4,572	4,484	4,400	4,329	4,240
C.	1 Borrower Payments- Principal	\$779,442	\$712,180	\$713,547	\$717,653	\$676,923	\$796,057	\$703,905	\$742,081	\$651,264	\$640,492	\$631,770
	2 Borrower Payments- Interest	\$89,925	\$85,994	\$91,386	\$100,777	\$94,971	\$108,415	\$110,455	\$100,447	\$101,285	\$99,845	\$96,876
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$7,896	\$16,863	\$7,316	\$7,036	\$6,758	\$6,499	\$6,198	\$5,927	\$12,524	\$11,980	\$11,420
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$2,194	\$41,626	\$69,979	\$43,838	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.68%	4.68%	6.17%	6.17%	6.17%	7.85%	7.85%	7.85%	8.04%	8.04%	8.04%
	2 Weighted Average Remaining Maturity (WARM)	43	41	41	41	38	39	39	36	37	37	34
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$21,050,000	\$20,500,000	\$19,450,000	\$18,700,000	\$18,200,000	\$17,200,000	\$16,500,000	\$15,150,000	\$14,200,000	\$13,850,000	\$13,850,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,000,000	\$550,000	\$1,050,000	\$750,000	\$500,000	\$1,000,000	\$700,000	\$1,350,000	\$950,000	\$350,000	\$0
	5 Net Loan Rate	4.36%	4.33%	5.90%	5.94%	5.94%	7.62%	7.58%	7.99%	8.30%	8.16%	7.90%
	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	107.01%	107.30%	107.72%	108.13%	108.41%	109.22%	109.84%	110.41%	110.92%	110.79%	111.29%