

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: August 25, 2023
Collection Period: 07/01/23 to 07/31/23

I. Series 2003-A Asset and Liability Summary																								
A.	Student Loan Portfolio and Fund Balance								June 30, 2023		Change		July 31, 2023											
	1 Principal Balance								\$13,070,064.21		(\$655,020.20)		\$12,415,044.01											
	2 Accrued Interest								\$99,992.66		\$2,572.31		\$102,564.97											
	3 Total Principal And Accrued Interest Balance								\$13,170,056.87		(\$652,447.89)		\$12,517,608.98											
	4 Fund Accounts Balance								\$2,255,457.51		(\$1,585.65)		\$2,253,871.86											
	5 Total Student Loans And Fund Balance								\$15,425,514.38		(\$654,033.54)		\$14,771,480.84											
B.	Student Loan Portfolio and Fund Balance								June 30, 2023		Change		July 31, 2023											
	1 Weighted Average Coupon (WAC)								8.04%		0.55%		8.59%											
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]								34		0		35											
	3 Number of Loans								4,610		(82)		4,528											
	4 Number of Borrowers								4,240		(74)		4,166											
C.																								
	Notes and Certificates								Spread		7/31/2023		Balance		Balance		Balance		% of					
					CUSIP		Index		Adjustment		Margin		Interest Rate		June 30, 2023		Change		July 31, 2023		O/S Securities			
	1 Student Loan Asset Backed Series 2003-A Notes Senior Class				A-1 FRN		00432CAT8		3-mo CME Term SOFR		0.26161%		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		6.13400%		\$13,850,000.00		(\$700,000.00)		\$13,150,000.00		100.0%	
5 Total Notes and Certificates														6.13400%		\$13,850,000.00		(\$700,000.00)		\$13,150,000.00		100.0%		
D.																								
	Fund Accounts Balance								June 30, 2023		Change		July 31, 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								\$8,380.53		(\$554.94)		\$7,825.59											
	4 Collection Account								\$1,021,536.41		(\$208,101.76)		813,434.65											
	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								\$86,695.46		(\$2,443.14)		\$84,252.32											
	12 Class B Principal Account								\$738,845.11		\$209,514.19		\$948,359.30											
13 Total Fund Accounts Balance								\$2,255,457.51		(\$1,585.65)		\$2,253,871.86												

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II. Series 2003-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	July 31, 2023	
	1 Borrower Payments - Total		(\$647,533.82)
	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		(\$647,533.82)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$0.00
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	\$262.41	
	4b Adjustments - Write-offs	(\$7,748.79)	
	4 Total Adjustments		(\$7,486.38)
	5 Total Non-Cash Principal Activity		(\$7,486.38)
C.	Total Student Loan Principal Activity		
			(\$655,020.20)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$93,535.62)
	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		(\$93,535.62)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$95,595.64
	2 Capitalized Interest		\$0.00
	3a Small Balance and Other Adjustments	(\$351.66)	
	3b Adjustments - Write-offs	(\$254.66)	
	3 Total Adjustments		(\$606.32)
	4 Fee Accruals		\$1,118.61
	5 Total Non-Cash Interest Activity		\$96,107.93
F.	Total Student Loan Interest Activity		
			\$2,572.31

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	July 31, 2023	
	Beginning Balance	\$984,250.67	
	Transfers to Other Funds	(\$984,250.67)	
	1a Amount received in the collection account related to the collection period	\$542,336.35	
	1b Earnings	\$7,388.76	
	1c Recoveries	\$27,690.71	
	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	\$577,415.82	
B.	Required Payments Under Waterfall		
		Payment	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$4,901.27	\$4,901.27 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$333.47	\$333.47 \$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	\$51,861.14	\$51,861.14 \$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)	\$488,079.76	\$488,079.76 \$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$32,240.18	\$32,240.18 \$0.00
	Total Payments	\$577,415.82	\$577,415.82 \$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)	\$577,415.82	\$577,415.82	\$0.00
B.	First	Administrative Allowance	\$5,234.74	\$572,181.08	\$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	\$572,181.08	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$572,181.08	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$572,181.08	\$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	\$572,181.08	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$572,181.08	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$572,181.08	\$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	\$51,861.14	\$520,319.94	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$520,319.94	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$520,319.94	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$520,319.94	\$0.00
I.	Eighth	Reserved	\$0.00	\$520,319.94	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$520,319.94	\$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	\$520,319.94	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$520,319.94	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$520,319.94	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$488,079.76	\$32,240.18	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$488,079.76		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$32,240.18	\$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	\$13,150,000.00	
	4 Amount of Accrued Interest	\$89,132.18	
	5 Plus investment earnings and late fees	\$10,717.16	
	6 Minus Amount of interest on FRN	\$0.00	
	7 Minus portion of Administrative allowance	\$4,655.64	
	8 Minus Notes fees expected during current Interest Period	\$333.47	
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.66%	
	Net Loan Rate	8.66%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$12,517,608.98	\$12,517,608.98
	2 Fund Balances	\$2,263,470.41	\$1,257,601.24
	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		
	1 Student Loan Portfolio Balance	\$12,517,608.98	\$12,517,608.98
	2 Fund Balances	\$2,263,470.41	\$1,257,601.24
	3 All Notes Interest and Fees Accrued	\$25,210.22	\$25,210.22
	4 All Notes Outstanding	\$13,150,000.00	\$12,250,000.00
	Subordinate Asset Percentage	112.21%	112.24%

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,528	\$12,415,044.01	100.00%
	2 Total By Loan Type Distribution	4,528	\$12,415,044.01	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$8,814.00	0.07%
	2 Grace	3	\$28,466.01	0.23%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	13	\$47,998.35	0.39%
	5 Repayment	4,509	\$12,320,142.14	99.24%
	6 Interim Charge-Offs	2	\$9,623.51	0.08%
	7 Total By Borrower Status Distribution	4,528	\$12,415,044.01	100.00%
C.	School Type Distribution:			
	1 Graduate	4,508	\$12,336,076.04	99.36%
	2 Undergraduate	20	\$78,967.97	0.64%
	3 Total By Loan Type Distribution	4,528	\$12,415,044.01	100.00%

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VII. Series 2003-A Notes					Portfolio Status By Loan Type		
A. 							

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$13,150,000
B.	1 Total Private Principal Outstanding Balance	\$12,415,044
	2 Total Fund Accounts Balance	\$2,253,872
	3 Total Principal and Accrued Interest Balance	\$12,517,609
	4 Number of Loans	4,528
	5 Number of Borrowers	4,166
C.	1 Borrower Payments- Principal	\$647,534
	2 Borrower Payments- Interest	\$93,536
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$4,901
	3 Cash Release to Access Group Inc	\$32,240
E.	1 Weighted Average Coupon (WAC)	8.59%
	2 Weighted Average Remaining Maturity (WARM)	35
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$13,150,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$700,000
	5 Net Loan Rate	8.66%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	112.21%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

July 31, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	September-22	October-22	November-22	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23
	Reporting Date	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	8/25/2023
A.	1 Asset Backed Securities	\$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	\$13,150,000
B.	1 Total Private Principal Balance	\$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	\$12,415,044
	2 Total Fund Accounts Balance	\$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	\$2,253,872
	3 Total Principal and Accrued Interest Balance	\$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	\$12,517,609
	4 Number of Loans	5,481	5,385	5,294	5,221	5,113	4,986	4,883	4,790	4,710	4,610	4,528
	5 Number of Borrowers	5,023	4,941	4,859	4,795	4,693	4,572	4,484	4,400	4,329	4,240	4,166
C.	1 Borrower Payments- Principal	\$712,180	\$713,547	\$717,653	\$676,923	\$796,057	\$703,905	\$742,081	\$651,264	\$640,492	\$631,770	\$647,534
	2 Borrower Payments- Interest	\$85,994	\$91,386	\$100,777	\$94,971	\$108,415	\$110,455	\$100,447	\$101,285	\$99,845	\$96,876	\$93,536
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$16,863	\$7,316	\$7,036	\$6,758	\$6,499	\$6,198	\$5,927	\$12,524	\$11,980	\$11,420	\$4,901
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$2,194	\$41,626	\$69,979	\$43,838	\$0	\$0	\$32,240
E.	1 Weighted Average Coupon (WAC)	4.68%	6.17%	6.17%	6.17%	7.85%	7.85%	7.85%	8.04%	8.04%	8.04%	8.59%
	2 Weighted Average Remaining Maturity (WARM)	41	41	41	38	39	39	36	37	37	34	35
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$13,150,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$550,000	\$1,050,000	\$750,000	\$500,000	\$1,000,000	\$700,000	\$1,350,000	\$950,000	\$350,000	\$0	\$700,000
	5 Net Loan Rate	4.33%	5.90%	5.94%	5.94%	7.62%	7.58%	7.99%	8.30%	8.16%	7.90%	8.66%
	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	107.30%	107.72%	108.13%	108.41%	109.22%	109.84%	110.41%	110.92%	110.79%	111.29%	112.21%