

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2023
Collection Period: 09/01/23 to 09/30/23

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	August 31, 2023	Change	September 30, 2023
1 Principal Balance	\$11,795,144.51	(\$665,539.77)	\$11,129,604.74
2 Accrued Interest	\$100,895.43	(\$5,428.31)	\$95,467.12
3 Total Principal And Accrued Interest Balance	\$11,896,039.94	(\$670,968.08)	\$11,225,071.86
4 Fund Accounts Balance	\$1,981,189.53	\$162,687.37	\$2,143,876.90
5 Total Student Loans And Fund Balance	\$13,877,229.47	(\$508,280.71)	\$13,368,948.76

B. Student Loan Portfolio and Fund Balance

	August 31, 2023	Change	September 30, 2023
1 Weighted Average Coupon (WAC)	8.59%	-0.01%	8.58%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	35	(3)	33
3 Number of Loans	4,424	(103)	4,321
4 Number of Borrowers	4,072	(100)	3,972

C. Notes and Certificates

	CUSIP	Index	Spread Adjustment	Margin	9/30/2023 Interest Rate	Balance August 31, 2023	Balance Change	Balance September 30, 2023	% of 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	8.61300%	\$12,250,000.00	(\$500,000.00)	\$11,750,000.00	100.0%
5 Total Notes and Certificates					8.61300%	\$12,250,000.00	(\$500,000.00)	\$11,750,000.00	100.0%

D. Fund Accounts Balance

	August 31, 2023	Change	September 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	\$1,289.85	\$5,434.88	\$6,724.73
4 Collection Account	\$969,223.17	(\$196,689.46)	772,533.71
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	\$74,237.45	\$3,397.15	\$77,634.60
12 Class B Principal Account	\$536,439.06	\$350,544.80	\$886,983.86
13 Total Fund Accounts Balance	\$1,981,189.53	\$162,687.37	\$2,143,876.90

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		September 30, 2023	
1	Borrower Payments - Total		(\$608,674.12)
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		(\$608,674.12)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$960.21
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$198.32)	
4b	Adjustments - Write-offs	(\$57,627.54)	
4	Total Adjustments		(\$57,825.86)
5	Total Non-Cash Principal Activity		(\$56,865.65)
C. Total Student Loan Principal Activity			
			(\$665,539.77)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$88,208.18)
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		(\$88,208.18)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$83,404.58
2	Capitalized Interest		(\$960.21)
3a	Small Balance and Other Adjustments	\$151.51	
3b	Adjustments - Write-offs	(\$1,013.22)	
3	Total Adjustments		(\$861.71)
4	Fee Accruals		\$1,197.21
5	Total Non-Cash Interest Activity		\$82,779.87
F. Total Student Loan Interest Activity			
			(\$5,428.31)

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III. Series 2003-A Collection Fund Activity			
A.	Collection Fund	September 30, 2023	
	Beginning Balance	\$946,939.68	
	Transfers to Other Funds	(\$946,939.68)	
	1a Amount received in the collection account related to the collection period	\$504,037.58	
	1b Earnings	\$9,296.06	
	1c Recoveries	\$44,071.86	
	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	\$557,405.50	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$9,829.29	\$9,829.29 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$296.72	\$296.72 \$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	\$65,964.62	\$65,964.62 \$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)	\$481,314.87	\$481,314.87 \$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00 \$0.00
	Total Payments	\$557,405.50	\$557,405.50 \$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)	\$557,405.50	\$557,405.50	\$0.00
B.	First	Administrative Allowance	\$10,126.01	\$547,279.49	\$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	\$547,279.49	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$547,279.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$547,279.49	\$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	\$547,279.49	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$547,279.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$547,279.49	\$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	\$65,964.62	\$481,314.87	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$481,314.87	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$481,314.87	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$481,314.87	\$0.00
I.	Eighth	Reserved	\$0.00	\$481,314.87	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$481,314.87	\$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	\$481,314.87	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$481,314.87	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$481,314.87	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$481,314.87	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$481,314.87		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

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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	\$11,750,000.00		
	4 Amount of Accrued Interest	\$79,880.31		
	5 Plus investment earnings and late fees	\$9,268.74		
	6 Minus Amount of interest on FRN	\$0.00		
	7 Minus portion of Administrative allowance	\$4,173.60		
	8 Minus Notes fees expected during current Interest Period	\$296.72		
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.65%		
	Net Loan Rate	8.65%		
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution	
	1 Student Loan Portfolio Balance	\$11,225,071.86	\$11,225,071.86	
	2 Fund Balances	\$2,151,948.43	\$1,213,671.54	
	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	\$11,225,071.86	\$11,225,071.86	
	2 Fund Balances	\$2,151,948.43	\$1,213,671.54	
	3 All Notes Interest and Fees Accrued	\$45,482.29	\$45,482.29	
	4 All Notes Outstanding	\$11,750,000.00	\$10,900,000.00	
	Subordinate Asset Percentage	113.46%	113.70%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	4,321	\$11,129,604.74	100.00%
2 Total By Loan Type Distribution	4,321	\$11,129,604.74	100.00%
B. Borrower Status Distribution:			
1 In-School	1	\$8,814.00	0.08%
2 Grace	3	\$28,466.01	0.26%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	11	\$45,697.49	0.41%
5 Repayment	4,302	\$11,034,624.70	99.15%
6 Interim Charge-Offs	4	\$12,002.54	0.11%
7 Total By Borrower Status Distribution	4,321	\$11,129,604.74	100.00%
C. School Type Distribution:			
1 Graduate	4,301	\$11,055,931.13	99.34%
2 Undergraduate	20	\$73,673.61	0.66%
3 Total By Loan Type Distribution	4,321	\$11,129,604.74	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
A.				
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	1	\$19,109.19	0.17%
B.	Grace			
	Current	3	\$56,810.95	0.51%
C.	TOTAL INTERIM	4	\$75,920.14	0.68%
D.	REPAYMENT:			
	Active			
	Current	3,869	\$9,567,466.57	85.23%
	1-29 Days Delinquent	294	\$939,073.15	8.37%
	30-59 Days Delinquent	68	\$286,302.74	2.55%
	60-89 Days Delinquent	27	\$109,708.46	0.98%
	90-119 Days Delinquent	18	\$69,001.78	0.61%
	120-149 Days Delinquent	13	\$65,903.12	0.59%
	150-179 Days Delinquent	13	\$50,776.27	0.45%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	11	\$48,889.58	0.44%
G.	Interim Charge-Offs	4	\$12,030.05	0.11%
H.	TOTAL REPAYMENT	4,317	\$11,149,151.72	99.32%
I.				
	TOTAL PORTFOLIO	4,321	\$11,225,071.86	100.00%
I.				

ACCESS GROUP, INC.

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$11,750,000
B.	1 Total Private Principal Outstanding Balance	\$11,129,605
	2 Total Fund Accounts Balance	\$2,143,877
	3 Total Principal and Accrued Interest Balance	\$11,225,072
	4 Number of Loans	4,321
	5 Number of Borrowers	3,972
C.	1 Borrower Payments- Principal	\$608,674
	2 Borrower Payments- Interest	\$88,208
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$9,829
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.58%
	2 Weighted Average Remaining Maturity (WARM)	33
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$11,750,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$500,000
	5 Net Loan Rate	8.65%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	113.46%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
September 30, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	November-22	December-22	January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23
		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	9/25/2023	10/25/2023
A.	1 Asset Backed Securities	\$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	\$12,250,000	\$11,750,000
B.	1 Total Private Principal Balance	\$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	\$11,795,145	\$11,129,605
	2 Total Fund Accounts Balance	\$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	\$1,981,190	\$2,143,877
	3 Total Principal and Accrued Interest Balance	\$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	\$11,896,040	\$11,225,072
	4 Number of Loans	5,294	5,221	5,113	4,986	4,883	4,790	4,710	4,610	4,528	4,424	4,321
	5 Number of Borrowers	4,859	4,795	4,693	4,572	4,484	4,400	4,329	4,240	4,166	4,072	3,972
C.	1 Borrower Payments- Principal	\$717,653	\$676,923	\$796,057	\$703,905	\$742,081	\$651,264	\$640,492	\$631,770	\$647,534	\$608,969	\$608,674
	2 Borrower Payments- Interest	\$100,777	\$94,971	\$108,415	\$110,455	\$100,447	\$101,285	\$99,845	\$96,876	\$93,536	\$91,971	\$88,208
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$7,036	\$6,758	\$6,499	\$6,198	\$5,927	\$12,524	\$11,980	\$11,420	\$4,901	\$10,346	\$9,829
	3 Cash Release to Access Group	\$0	\$0	\$2,194	\$41,626	\$69,979	\$43,838	\$0	\$0	\$32,240	\$29,738	\$0
E.	1 Weighted Average Coupon (WAC)	6.17%	6.17%	7.85%	7.85%	7.85%	8.04%	8.04%	8.04%	8.59%	8.59%	8.58%
	2 Weighted Average Remaining Maturity (WARM)	41	38	39	39	36	37	37	34	35	35	33
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$12,250,000	\$11,750,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$750,000	\$500,000	\$1,000,000	\$700,000	\$1,350,000	\$950,000	\$350,000	\$0	\$700,000	\$900,000	\$500,000
	5 Net Loan Rate	5.94%	5.94%	7.62%	7.58%	7.99%	8.30%	8.16%	7.90%	8.66%	8.86%	8.65%
	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	108.13%	108.41%	109.22%	109.84%	110.41%	110.92%	110.79%	111.29%	112.21%	113.14%	113.46%