

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 26, 2023
Collection Period: 09/01/23 to 11/30/23

I. Series 2002-A Asset and Liability Summary											
A. Student Loan Portfolio and Fund Balance											
							August 31, 2023	Change	November 30, 2023		
1	Principal Balance							\$4,264,584.05	(\$863,717.69)	\$3,400,866.36	
2	Accrued Interest							\$37,893.16	(\$1,602.19)	\$36,290.97	
3	Total Principal And Accrued Interest Balance							\$4,302,477.21	(\$865,319.88)	\$3,437,157.33	
4	Fund Accounts Balance							\$1,229,947.95	(\$246,928.41)	\$983,019.54	
5	Total Student Loans And Fund Balance							\$5,532,425.16	(\$1,112,248.29)	\$4,420,176.87	
B. Student Loan Portfolio and Fund Balance											
							August 31, 2023	Change	November 30, 2023		
1	Loan Reserve Trust Balance							\$705,945.01	\$59,007.41	\$764,952.42	
2	Weighted Average Coupon (WAC)							8.09%	0.17%	8.26%	
3	Weighted Average Remaining Maturity (WARM) [includes in-school period]							30	(0)	30	
4	Number of Loans							2,119	(213)	1,906	
5	Number of Borrowers							2,048	(198)	1,850	
C. Notes and Certificates											
		CUSIP	Index	Spread Adjustment	Margin	11/30/2023 Interest Rate	Balance August 31, 2023	Balance Change	Balance November 30, 2023	% of O/S Securities	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class		A-1 FRN 00432CAQ4	3-mo CME Term SOFR	0.26161%	0.39000%	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	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class		B ARC 00432CAS0	Auction	N/A	N/A	2.81400%	\$4,400,000.00	(\$1,150,000.00)	\$3,250,000.00	100.0%
4	Total Notes and Certificates					2.81400%	\$4,400,000.00	(\$1,150,000.00)	\$3,250,000.00	100.0%	
D. Fund Accounts Balance											
							August 31, 2023	Change	November 30, 2023		
1	Capitalized Interest Account							\$0.00	\$0.00	\$0.00	
2	Collection Account							\$1,229,947.95	(\$246,928.41)	\$983,019.54	
3	Total Fund Accounts Balance							\$1,229,947.95	(\$246,928.41)	\$983,019.54	

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II. Series 2002-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	November 30, 2023	
	1 Borrower Payments - Total		(\$844,360.51)
	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		(\$844,360.51)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$1,526.25
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$664.25)	
	4b Adjustments - Write-offs	(\$20,219.18)	
	4 Total Adjustments		(\$20,883.43)
	5 Total Non-Cash Principal Activity		(\$19,357.18)
C.	Total Student Loan Principal Activity		(\$863,717.69)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$80,229.98)
	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		(\$80,229.98)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$78,491.67
	2 Capitalized Interest		(\$1,526.25)
	3a Small Balance and Other Adjustments	\$535.72	
	3b Adjustments - Write-offs	(\$864.12)	
	3 Total Adjustments		(\$328.40)
	4 Fee Accruals		\$1,990.77
	5 Total Non-Cash Interest Activity		\$78,627.79
F.	Total Student Loan Interest Activity		(\$1,602.19)

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III. Series 2002-A Collection Fund Activity			
A. Collection Fund	1 Beginning Balance	November 30, 2023	
	2 Transfers to Other Funds		
	3 Amount received in the collection account related to the collection period		
	4 Earnings		
	5 Guarantee Fee Payment to Loan Reserve Trust		
	6 Guarantee Payments of Principal		
	7 Guarantee Payments of Interest		
	8 Recoveries		
	9 Misc. Payments Received/Due		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement		
	11 Amount in the capitalized interest account after application of funds in the collection account		
	12 Amount received in the collection account after last date of related to the collection period		
	13 Ending Balance		
B. Required Payments Under Waterfall		Payment	Distribute from Collection
	1a Administrative Allowance		Transfer from Capitalized Fund
	1b Broker Dealers, Auction Agent and Other Fees		
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1		
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2		
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1		
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2		
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)		
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B		
	6 Payment of Principal Distribution Amount		
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)		
	8 Payment of Principal amount of class B notes due on the final maturity date set forth		
	9 Payment of any carry-over amounts due with respect to the class A-2 notes		
10 Payment of any carry-over amounts due with respect to the class B notes			
11 Payment of principal with respect to the notes (Allocation of Principal Payments)			
12 Only on or after the Capitalized interest release date, any remainder to Access Group			
Total Payments			

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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)	\$972,349.99	\$972,349.99	
B.	First	Administrative Allowance	\$11,907.29	\$960,442.70	\$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	\$960,442.70	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$960,442.70	\$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	\$960,442.70	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$960,442.70	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$960,442.70	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$23,051.60	\$937,391.10	\$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	\$937,391.10	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	-	\$937,391.10	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$875,558.46	\$61,832.64	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$875,558.46		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$61,832.64	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$61,832.64	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$61,832.64	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$61,832.64	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$61,832.64	\$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	November 30, 2023	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$3,250,000.00	
	3 Amount of Accrued Interest	\$70,610.12	
	4 Plus investment earnings and late fees	\$11,856.20	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$3,825.97	
	7 Minus Notes fees expected during current Interest Period	\$1,245.83	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.53%	
	Net Loan Rate	9.53%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$3,437,157.33	\$3,437,157.33
	2 Fund Balances	\$986,505.55	\$51,546.66
	3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00
	4 Senior Notes Outstanding	\$0.00	\$0.00
		N/A	N/A
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$3,437,157.33	\$3,437,157.33
	2 Fund Balances	\$986,505.55	\$51,546.66
	3 All Notes Interest and Fees Accrued	\$19,694.84	\$0.00
	4 All Notes Outstanding	\$3,250,000.00	\$2,350,000.00
		135.51%	148.46%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	1,906	\$3,400,866.36	100.00%
	2 Total By Loan Type Distribution	1,906	\$3,400,866.36	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.59%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	6	\$14,354.30	0.42%
	5 Repayment	1,896	\$3,356,568.45	98.70%
	6 Interim Charge-Offs	2	\$9,943.61	0.29%
	7 Total By Borrower Status Distribution	1,906	\$3,400,866.36	100.00%
C.	School Type Distribution:			
	1 Graduate	1,905	\$3,398,119.03	99.92%
	2 Undergraduate	1	\$2,747.33	0.08%
	3 Total By Loan Type Distribution	1,906	\$3,400,866.36	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	2	\$38,487.68	1.12%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$38,487.68	1.12%	
D. REPAYMENT:				
Active				
Current	1698	\$2,839,968.84	82.63%	
1-29 Days Delinquent	121	\$223,921.94	6.51%	
30-59 Days Delinquent	43	\$182,950.51	5.32%	
60-89 Days Delinquent	14	\$49,843.71	1.45%	
90-119 Days Delinquent	7	\$14,615.59	0.43%	
120-149 Days Delinquent	10	\$55,201.63	1.61%	
150-179 Days Delinquent	3	\$7,287.17	0.21%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	6	\$14,868.20	0.43%	
G. Interim Charge-Offs	2	\$10,012.06	0.29%	
H. TOTAL REPAYMENT	1,904	\$3,398,669.65	98.88%	
I. TOTAL PORTFOLIO	1,906	\$3,437,157.33	100.00%	

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$3,250,000
B.	1 Total Private Principal Outstanding Balance	\$3,400,866
	2 Total Fund Accounts Balance	\$983,020
	3 Total Principal and Accrued Interest Balance	\$3,437,157
	4 Number of Loans	1,906
	5 Number of Borrowers	1,850
C.	1 Borrower Payments- Principal	\$844,361
	2 Borrower Payments- Interest	\$80,230
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$10,661
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$764,952
	2 Weighted Average Coupon (WAC)	8.26%
	3 Weighted Average Remaining Maturity (WARM)	30
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$3,250,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,150,000.00
	5 Net Loan Rate	9.53%
	6 Senior Asset Percentage	N/A
	7 Subordinate Asset Percentage	135.51%

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Portfolio Trend Analysis Report

November 30, 2023

IX. Asset-Backed Securities Notes Series 2002-A

Collection Periods		November-22	February-23	May-23	August-23	November-23
Reporting Date		12/27/2022	3/27/2023	6/26/2023	9/25/2023	12/26/2023
A.	1 Asset Backed Securities	\$8,500,000	\$7,000,000	\$5,700,000	\$4,400,000	\$3,250,000
B.	1 Total Private Principal Balance	\$7,770,807	\$6,384,261	\$5,201,765	\$4,264,584	\$3,400,866
	2 Total Fund Accounts Balance	\$1,608,342	\$1,577,123	\$1,517,593	\$1,229,948	\$983,020
	3 Total Principal and Accrued Interest Balance	\$7,815,389	\$6,426,433	\$5,242,151	\$4,302,477	\$3,437,157
	4 Number of Loans	3,395	2,720	2,344	2,119	1,906
	5 Number of Borrowers	3,223	2,599	2,253	2,048	1,850
C.	1 Borrower Payments- Principal	\$1,395,210	\$1,362,182	\$1,111,316	\$930,083	\$844,361
	2 Borrower Payments- Interest	\$109,385	\$118,178	\$108,470	\$97,715	\$80,230
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$10,341	\$8,742	\$15,961	\$13,004	\$10,661
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$616,391	\$668,938	\$665,403	\$705,945	\$764,952
	2 Weighted Average Coupon (WAC)	5.74%	7.33%	7.55%	8.09%	8.26%
	3 Weighted Average Remaining Maturity (WARM)	33	32	31	30	30
F.	1 Senior Notes Outstanding	\$2,050,000	\$550,000	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$5,700,000	\$4,400,000	\$3,250,000
	3 Senior Principal Distribution Amount	\$1,850,000	\$1,500,000	\$550,000	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$750,000	\$1,300,000	\$1,150,000
	5 Net Loan Rate	5.37%	7.08%	7.65%	8.40%	9.53%
	6 Senior Asset Percentage	459.36%	1455.14%	N/A	N/A	N/A
	7 Subordinate Asset Percentage	110.42%	113.76%	118.15%	125.15%	135.51%