

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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

I. Series 2003-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	October 31, 2023	Change	November 30, 2023	
1 Principal Balance	\$10,598,035.49	(\$570,092.78)	\$10,027,942.71	
2 Accrued Interest	\$96,328.40	(\$2,397.38)	\$93,931.02	
3 Total Principal And Accrued Interest Balance	\$10,694,363.89	(\$572,490.16)	\$10,121,873.73	
4 Fund Accounts Balance	\$1,879,546.33	\$32,775.73	\$1,912,322.06	
5 Total Student Loans And Fund Balance	\$12,573,910.22	(\$539,714.43)	\$12,034,195.79	

B. Student Loan Portfolio and Fund Balance

	October 31, 2023	Change	November 30, 2023	
1 Weighted Average Coupon (WAC)	8.76%	0.00%	8.76%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	33	1	34	
3 Number of Loans	4,234	(103)	4,131	
4 Number of Borrowers	3,887	(91)	3,796	

C. Notes and Certificates

				Spread			11/30/2023	Balance	Balance	Balance	% of
				Adjustment	Margin	Interest Rate	October 31, 2023	Change	November 30, 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	8.42000%	\$10,900,000.00	(\$500,000.00)	\$10,400,000.00	100.0%
5 Total Notes and Certificates						8.42000%	\$10,900,000.00	(\$500,000.00)	\$10,400,000.00	100.0%	

D. Fund Accounts Balance

	October 31, 2023	Change	November 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	\$6,191.62	(\$564.34)	\$5,627.28	
4 Collection Account	\$889,091.36	\$5,012.07	\$894,103.43	
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	\$65,964.62	\$1,208.98	\$67,173.60	
12 Class B Principal Account	\$518,298.73	\$27,119.02	\$545,417.75	
13 Total Fund Accounts Balance	\$1,879,546.33	\$32,775.73	\$1,912,322.06	

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II. Series 2003-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		November 30, 2023	
1	Borrower Payments - Total		(\$555,979.88)
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		(\$555,979.88)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$1,043.00
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$479.24)	
4b	Adjustments - Write-offs	(\$14,676.66)	
4	Total Adjustments		(\$15,155.90)
5	Total Non-Cash Principal Activity		(\$14,112.90)
C. Total Student Loan Principal Activity			
			(\$570,092.78)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$78,672.23)
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		(\$78,672.23)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$76,712.15
2	Capitalized Interest		(\$1,043.00)
3a	Small Balance and Other Adjustments	\$98.91	
3b	Adjustments - Write-offs	(\$552.63)	
3	Total Adjustments		(\$453.72)
4	Fee Accruals		\$1,059.42
5	Total Non-Cash Interest Activity		\$76,274.85
F. Total Student Loan Interest Activity			
			(\$2,397.38)

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III. Series 2003-A Collection Fund Activity

A. Collection Fund		November 30, 2023		
	Beginning Balance			
	Transfers to Other Funds			
1a	Amount received in the collection account related to the collection period			
1b	Earnings			
1c	Recoveries			
1d	Misc. Payments Received/Due			
2	Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement			
3	Amount in the capitalized interest account after application of funds in the collection account			
4	Amount received in the collection account after last date of related to the collection period			
	Ending Balance			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance			
1b	Broker Dealer, 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			
2c	Payment of Interest Distribution Amount on Senior Notes; Class A-3			
3a	Payment of Principal Distribution Amount on Senior Notes; Class A-1			
3b	Payment of Principal Distribution Amount on Senior Notes; Class A-2			
3c	Payment of Principal Distribution Amount on Senior Notes; Class A-3			
4	Payment of Interest Distribution Amount on Subordinate Notes Class B			
5	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)			
6	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth			
7	Payment to the Capitalized Interest account to increase the balance thereof set forth			
8	Reserved			
9	Payment of any carry-over amounts due with respect to the class B notes			
10	Payment of principal with respect to the notes (Allocation of Principal Payments)			
11	Only on or after the Capitalized interest release date, any remainder to Access Group.			
	Total Payments			

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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)	\$869,662.68	\$869,662.68	\$0.00
B.	First	Administrative Allowance	\$9,101.20	\$860,561.48	\$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	\$860,561.48	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$860,561.48	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$860,561.48	\$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	\$860,561.48	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$860,561.48	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$860,561.48	\$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	\$51,963.12	\$808,598.36	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$808,598.36	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$808,598.36	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$808,598.36	\$0.00
I.	Eighth	Reserved	\$0.00	\$808,598.36	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$808,598.36	\$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	\$808,598.36	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$808,598.36	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$808,598.36	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$795,559.38	\$13,038.98	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$795,559.38		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$13,038.98	\$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	\$10,400,000.00	
	4 Amount of Accrued Interest	\$73,486.02	
	5 Plus investment earnings and late fees	\$8,341.61	
	6 Minus Amount of interest on FRN	\$0.00	
	7 Minus portion of Administrative allowance	\$3,760.48	
	8 Minus Notes fees expected during current Interest Period	\$269.50	
	9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	8.98%	
	Net Loan Rate	8.98%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$10,121,873.73	\$10,121,873.73
	2 Fund Balances	\$1,919,604.25	\$1,329,847.50
	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	\$10,121,873.73	\$10,121,873.73
	2 Fund Balances	\$1,919,604.25	\$1,329,847.50
	3 All Notes Interest and Fees Accrued	\$51,721.23	\$51,721.23
	4 All Notes Outstanding	\$10,400,000.00	\$9,900,000.00
	Subordinate Asset Percentage	115.29%	115.15%

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	4,131	\$10,027,942.71	100.00%
2 Total By Loan Type Distribution	4,131	\$10,027,942.71	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.24%
2 Grace	1	\$13,241.00	0.13%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	11	\$48,643.53	0.49%
5 Repayment	4,115	\$9,940,745.91	99.13%
6 Interim Charge-Offs	1	\$1,273.26	0.01%
7 Total By Borrower Status Distribution	4,131	\$10,027,942.71	100.00%
C. School Type Distribution:			
1 Graduate	4,112	\$9,960,073.49	99.32%
2 Undergraduate	19	\$67,869.22	0.68%
3 Total By Loan Type Distribution	4,131	\$10,027,942.71	100.00%

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VII. Series 2003-A Notes				Portfolio Status By Loan Type			
A.	Status			# of Loans	Amount (\$)	Percentage (%)	
	INTERIM:				Includes Accrued Int.		
	In-School						
	Current		3		\$48,079.78	0.48%	
B.	Grace						
	Current		1		\$28,422.24	0.28%	
C.	TOTAL INTERIM			4	\$76,502.02	0.76%	
D.	REPAYMENT:						
	Active						
	Current		3,715		\$8,664,313.04	85.60%	
	1-29 Days Delinquent		265		\$758,053.76	7.49%	
	30-59 Days Delinquent		70		\$245,407.11	2.42%	
	60-89 Days Delinquent		24		\$108,967.07	1.08%	
	90-119 Days Delinquent		13		\$84,281.73	0.83%	
	120-149 Days Delinquent		16		\$79,473.46	0.79%	
	150-179 Days Delinquent		12		\$51,205.18	0.51%	
	> 180 Days Delinquent		0		\$0.00	0.00%	
E.	Deferment:						
	Current		0		\$0.00	0.00%	
F.	Forbearance:					0.00%	
	Current		11		\$52,396.77	0.52%	
G.	Interim Charge-Offs		1		\$1,273.59	0.01%	
H.	TOTAL REPAYMENT			4,127	\$10,045,371.71	99.24%	
I.	TOTAL PORTFOLIO			4,131	\$10,121,873.73	100.00%	

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$10,400,000
B.	1 Total Private Principal Outstanding Balance	\$10,027,943
	2 Total Fund Accounts Balance	\$1,912,322
	3 Total Principal and Accrued Interest Balance	\$10,121,874
	4 Number of Loans	4,131
	5 Number of Borrowers	3,796
C.	1 Borrower Payments- Principal	\$555,980
	2 Borrower Payments- Interest	\$78,672
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$8,832
	3 Cash Release to Access Group Inc	\$13,039
E.	1 Weighted Average Coupon (WAC)	8.76%
	2 Weighted Average Remaining Maturity (WARM)	34
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$10,400,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$500,000
	5 Net Loan Rate	8.98%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	115.29%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
November 30, 2023

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	January-23	February-23	March-23	April-23	May-23	June-23	July-23	August-23	September-23	October-23	November-23
	Reporting Date	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	11/27/2023	12/26/2023
A.	1 Asset Backed Securities	\$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	\$10,900,000	\$10,400,000
B.	1 Total Private Principal Balance	\$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	\$10,598,035	\$10,027,943
	2 Total Fund Accounts Balance	\$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	\$1,879,546	\$1,912,322
	3 Total Principal and Accrued Interest Balance	\$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	\$10,694,364	\$10,121,874
	4 Number of Loans	5,113	4,986	4,883	4,790	4,710	4,610	4,528	4,424	4,321	4,234	4,131
	5 Number of Borrowers	4,693	4,572	4,484	4,400	4,329	4,240	4,166	4,072	3,972	3,887	3,796
C.	1 Borrower Payments- Principal	\$796,057	\$703,905	\$742,081	\$651,264	\$640,492	\$631,770	\$647,534	\$608,969	\$608,674	\$563,341	\$555,980
	2 Borrower Payments- Interest	\$108,415	\$110,455	\$100,447	\$101,285	\$99,845	\$96,876	\$93,536	\$91,971	\$88,208	\$83,199	\$78,672
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$6,499	\$6,198	\$5,927	\$12,524	\$11,980	\$11,420	\$4,901	\$10,346	\$9,829	\$9,275	\$8,832
	3 Cash Release to Access Group	\$2,194	\$41,626	\$69,979	\$43,838	\$0	\$0	\$32,240	\$29,738	\$0	\$59,798	\$13,039
E.	1 Weighted Average Coupon (WAC)	7.85%	7.85%	7.85%	8.04%	8.04%	8.04%	8.59%	8.59%	8.58%	8.76%	8.76%
	2 Weighted Average Remaining Maturity (WARM)	39	39	36	37	37	34	35	35	33	33	34
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$10,900,000	\$10,400,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,000,000	\$700,000	\$1,350,000	\$950,000	\$350,000	\$0	\$700,000	\$900,000	\$500,000	\$850,000	\$500,000
	5 Net Loan Rate	7.62%	7.58%	7.99%	8.30%	8.16%	7.90%	8.66%	8.86%	8.65%	9.09%	8.98%
	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	109.22%	109.84%	110.41%	110.92%	110.79%	111.29%	112.21%	113.14%	113.46%	115.01%	115.29%