

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: June 25, 2024
Collection Period: 05/01/24 to 05/31/24

I. Series 2003-A Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
										April 30, 2024	Change	May 31, 2024		
1	Principal Balance										\$7,366,636.13	(\$423,774.96)	\$6,942,861.17	
2	Accrued Interest										\$69,225.33	(\$1,474.09)	\$67,751.24	
3	Total Principal And Accrued Interest Balance										\$7,435,861.46	(\$425,249.05)	\$7,010,612.41	
4	Fund Accounts Balance										\$1,218,997.60	\$403,954.54	\$1,622,952.14	
5	Total Student Loans And Fund Balance										\$8,654,859.06	(\$21,294.51)	\$8,633,564.55	
B. Student Loan Portfolio and Fund Balance														
										April 30, 2024	Change	May 31, 2024		
1	Weighted Average Coupon (WAC)										8.68%	0.00%	8.69%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]										32	1	32	
3	Number of Loans										2,985	(140)	2,845	
4	Number of Borrowers										2,801	(126)	2,675	
C. Notes and Certificates														
										5/31/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread	Margin	Interest Rate	April 30, 2024	Change	May 31, 2024	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	\$0.00	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	\$0.00	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	\$0.00	0.0%	
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class		B ARC	00432CAW1	Auction	N/A	N/A	7.19400%	\$7,050,000.00	\$0.00	\$7,050,000.00	\$7,050,000.00	100.0%	
5	Total Notes and Certificates										\$7,050,000.00	\$0.00	\$7,050,000.00	100.0%
D. Fund Accounts Balance														
										April 30, 2024	Change	May 31, 2024		
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										\$3,214.10	(\$3,035.80)	\$178.30	
4	Collection Account										\$732,218.27	(\$74,675.65)	657,542.62	
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										\$49,025.70	(\$3,627.65)	\$45,398.05	
12	Class B Principal Account										\$34,539.53	\$485,293.64	\$519,833.17	
13	Total Fund Accounts Balance										\$1,218,997.60	\$403,954.54	\$1,622,952.14	

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	May 31, 2024	
1 Borrower Payments - Total		(\$417,402.52)
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		(\$417,402.52)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$625.94
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$81.49)	
4b Adjustments - Write-offs	(\$6,916.89)	
4 Total Adjustments		(\$6,998.38)
5 Total Non-Cash Principal Activity		(\$6,372.44)
C. Total Student Loan Principal Activity		(\$423,774.96)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$55,622.10)
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		(\$55,622.10)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$54,275.40
2 Capitalized Interest		(\$625.94)
3a Small Balance and Other Adjustments	\$39.25	
3b Adjustments - Write-offs	(\$376.53)	
3 Total Adjustments		(\$337.28)
4 Fee Accruals		\$835.83
5 Total Non-Cash Interest Activity		\$54,148.01
F. Total Student Loan Interest Activity		(\$1,474.09)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		May 31, 2024		
	Beginning Balance	\$575,562.41		
	Transfers to Other Funds	(\$575,562.41)		
	1a Amount received in the collection account related to the collection period	\$610,571.07		
	1b Earnings	\$5,722.52		
	1c Recoveries	\$22,139.62		
	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	\$638,433.21			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$3,904.44	\$3,904.44	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$178.30	\$178.30	\$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	\$42,207.69	\$42,207.69	\$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)	\$592,142.78	\$592,142.78	\$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	\$638,433.21	\$638,433.21	\$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)	\$638,433.21	\$638,433.21	\$0.00
B.	First	Administrative Allowance	\$4,082.74	\$634,350.47	\$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	\$634,350.47	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$634,350.47	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$634,350.47	\$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	\$634,350.47	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$634,350.47	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$634,350.47	\$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	\$42,207.69	\$592,142.78	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$592,142.78	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$592,142.78	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$592,142.78	\$0.00
I.	Eighth	Reserved	\$0.00	\$592,142.78	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$592,142.78	\$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	\$592,142.78	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$592,142.78	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$592,142.78	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$592,142.78	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$592,142.78		
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	\$7,050,000.00		
4 Amount of Accrued Interest	\$50,456.96		
5 Plus investment earnings and late fees	\$6,806.58		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$2,603.57		
8 Minus Notes fees expected during current Interest Period	\$178.30		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.28%		
Net Loan Rate	9.28%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$7,010,612.41	\$7,010,612.41	
2 Fund Balances	\$1,628,922.89	\$1,090,686.85	
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	\$7,010,612.41	\$7,010,612.41	
2 Fund Balances	\$1,628,922.89	\$1,090,686.85	
3 All Notes Interest and Fees Accrued	\$11,854.42	\$11,854.42	
4 All Notes Outstanding	\$7,050,000.00	\$7,050,000.00	
Subordinate Asset Percentage	122.38%	114.74%	

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	2,845	\$6,942,861.17	100.00%
2 Total By Loan Type Distribution	2,845	\$6,942,861.17	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.35%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	9	\$32,913.34	0.47%
5 Repayment	2,831	\$6,871,539.85	98.97%
6 Interim Charge-Offs	2	\$14,368.97	0.21%
7 Total By Borrower Status Distribution	2,845	\$6,942,861.17	100.00%
C. School Type Distribution:			
1 Graduate	2,829	\$6,889,033.09	99.22%
2 Undergraduate	16	\$53,828.08	0.78%
3 Total By Loan Type Distribution	2,845	\$6,942,861.17	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	3	\$49,183.30	0.70%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$49,183.30	0.70%	
REPAYMENT:				
D. Active				
Current	2,584	\$6,016,537.16	85.82%	
1-29 Days Delinquent	139	\$363,484.85	5.18%	
30-59 Days Delinquent	53	\$229,202.65	3.27%	
60-89 Days Delinquent	16	\$78,442.67	1.12%	
90-119 Days Delinquent	9	\$59,249.55	0.85%	
120-149 Days Delinquent	19	\$119,551.35	1.71%	
150-179 Days Delinquent	11	\$44,197.96	0.63%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	9	\$36,390.28	0.52%	0.00%
G. Interim Charge-Offs	2	\$14,372.64	0.21%	
H. TOTAL REPAYMENT	2,842	\$6,961,429.11	99.30%	
I. TOTAL PORTFOLIO	2,845	\$7,010,612.41	100.00%	

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Student Loan Asset Backed Series 2003-A Notes

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$7,050,000
B.	1 Total Private Principal Outstanding Balance	\$6,942,861
	2 Total Fund Accounts Balance	\$1,622,952
	3 Total Principal and Accrued Interest Balance	\$7,010,612
	4 Number of Loans	2,845
	5 Number of Borrowers	2,675
C.	1 Borrower Payments- Principal	\$417,403
	2 Borrower Payments- Interest	\$55,622
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$3,904
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.69%
	2 Weighted Average Remaining Maturity (WARM)	32
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$7,050,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	9.28%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	122.38%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

May 31, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	July-23	August-23	September-23	October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24
	Reporting Date	8/25/2023	9/25/2023	10/25/2023	11/27/2023	12/26/2023	1/25/2024	2/26/2024	3/25/2024	4/25/2024	5/28/2024	6/25/2024
A.	1 Asset Backed Securities	\$13,150,000	\$12,250,000	\$11,750,000	\$10,900,000	\$10,400,000	\$9,900,000	\$9,100,000	\$8,700,000	\$7,900,000	\$7,050,000	\$7,050,000
B.	1 Total Private Principal Balance	\$12,415,044	\$11,795,145	\$11,129,605	\$10,598,035	\$10,027,943	\$9,452,003	\$8,850,261	\$8,311,961	\$7,821,159	\$7,366,636	\$6,942,861
	2 Total Fund Accounts Balance	\$2,253,872	\$1,981,190	\$2,143,877	\$1,879,546	\$1,912,322	\$1,995,388	\$1,758,460	\$1,958,116	\$1,618,082	\$1,218,998	\$1,622,952
	3 Total Principal and Accrued Interest Balance	\$12,517,609	\$11,896,040	\$11,225,072	\$10,694,364	\$10,121,874	\$9,547,604	\$8,942,044	\$8,381,884	\$7,893,469	\$7,435,861	\$7,010,612
	4 Number of Loans	4,528	4,424	4,321	4,234	4,131	4,036	3,908	3,380	3,077	2,985	2,845
	5 Number of Borrowers	4,166	4,072	3,972	3,887	3,796	3,720	3,605	3,156	2,887	2,801	2,675
C.	1 Borrower Payments- Principal	\$647,534	\$608,969	\$608,674	\$563,341	\$555,980	\$571,654	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403
	2 Borrower Payments- Interest	\$93,536	\$91,971	\$88,208	\$83,199	\$78,672	\$73,479	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$4,901	\$10,346	\$9,829	\$9,275	\$8,832	\$8,357	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904
	3 Cash Release to Access Group	\$32,240	\$29,738	\$0	\$59,798	\$13,039	\$42,208	\$24,779	\$66,545	\$37,475	\$52,033	\$0
E.	1 Weighted Average Coupon (WAC)	8.59%	8.59%	8.58%	8.76%	8.76%	8.76%	8.72%	8.72%	8.73%	8.68%	8.69%
	2 Weighted Average Remaining Maturity (WARM)	35	35	33	33	34	32	32	33	31	32	32
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$13,150,000	\$12,250,000	\$11,750,000	\$10,900,000	\$10,400,000	\$9,900,000	\$9,100,000	\$8,700,000	\$7,900,000	\$7,050,000	\$7,050,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$700,000	\$900,000	\$500,000	\$850,000	\$500,000	\$500,000	\$800,000	\$400,000	\$800,000	\$850,000	\$0
	5 Net Loan Rate	8.66%	8.86%	8.65%	9.09%	8.98%	8.83%	8.94%	8.78%	9.06%	9.74%	9.28%
	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	112.21%	113.14%	113.46%	115.01%	115.29%	116.20%	117.26%	118.51%	120.01%	122.65%	122.38%