

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024
Collection Period: 08/01/24 to 08/31/24

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								July 31, 2024	Change	August 31, 2024		
1	Principal Balance							\$244,555,004.81	(\$2,796,794.24)	\$241,758,210.57		
2	Accrued Interest							\$4,307,554.01	(\$41,450.19)	\$4,266,103.82		
3	Accrued ISP							\$23,971.34	(\$12,892.04)	\$11,079.30		
4	Accrued SAP							\$4,178,303.00	(\$2,162,835.73)	\$2,015,467.27		
5	Total Principal And Accrued Interest Balance							\$253,064,833.16	(\$5,013,972.20)	\$248,050,860.96		
6	Fund Accounts Balance							\$12,070,022.56	(\$397,030.75)	\$11,672,991.81		
7	Total Student Loans And Fund Balance							\$265,134,855.72	(\$5,411,002.95)	\$259,723,852.77		
B.												
1	Weighted Average Coupon (WAC)							2.85%	0.00%	2.85%	[not including SAP]	
2	Weighted Average Remaining Maturity (WARM)							134	(1)	133	[includes in-school period]	
3	Number of Loans							17,918	(107)	17,811		
4	Number of Borrowers							9,362	(50)	9,312		
C. Notes and Certificates												
								Spread	8/31/2024	Balance	Balance	% of
			CUSIP	Index	Adjustment	Margin	Int. Rate	July 31, 2024	Change	August 31, 2024	O/S Securities	
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN 00432CAK7	90-Day Average SOFR	0.26161%	0.07000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN 00432CAL5	90-Day Average SOFR	0.26161%	0.18000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC 00432CAM3	Auction	N/A	N/A	5.50000%	\$53,400,000.00	\$0.00	\$53,400,000.00	18.46%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	Auction	N/A	N/A	5.50000%	\$39,050,000.00	\$0.00	\$39,050,000.00	13.50%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	Auction	N/A	N/A	5.34000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.21%	
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1	FRN 00432CAX9	90-Day Average SOFR	0.26161%	0.06000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2	FRN 00432CAY7	90-Day Average SOFR	0.26161%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC 00432CAZ4	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	Auction	N/A	N/A	5.34000%	\$33,500,000.00	(\$5,400,000.00)	\$28,100,000.00	9.71%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	Auction	N/A	N/A	5.50000%	\$40,850,000.00	\$0.00	\$40,850,000.00	14.12%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	Auction	N/A	N/A	5.50000%	\$40,800,000.00	\$0.00	\$40,800,000.00	14.10%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	Auction	N/A	N/A	5.50000%	\$19,700,000.00	\$0.00	\$19,700,000.00	6.81%	
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1	FRN 00432CBM2	90-Day Average SOFR	0.26161%	0.11000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN 00432CBN0	90-Day Average SOFR	0.26161%	0.21000%	5.82501%	\$21,202,000.00	\$0.00	\$21,202,000.00	7.33%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC 00432CBP5	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC 00432CBQ3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC 00432CBR1	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6	ARC 00432CBS9	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC 00432CBT7	Auction	N/A	N/A	5.50000%	\$22,500,000.00	\$0.00	\$22,500,000.00	7.78%	
20	Total Notes and Certificates						5.49514%	\$294,752,000.00	(\$5,400,000.00)	\$289,352,000.00	100.00%	
D. Fund Balances												
								July 31, 2024	Change	August 31, 2024		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$50,721.14	(\$408.14)	\$50,313.00		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$5,954,726.58	\$732,775.13	\$6,687,501.71		
5	Debt Service Fund - Interest Account							\$1,157,773.67	\$62,051.37	\$1,219,825.04		
6	Debt Service Fund - Principal Account							\$2,044,720.17	(\$1,191,449.11)	\$853,271.06		
7	Total Fund Accounts Balance							\$12,070,022.56	(\$397,030.75)	\$11,672,991.81		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024
Collection Period: 08/01/24 to 08/31/24

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		8/31/2024	8/31/2024	8/31/2024
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$2,733,488.65)	(\$2,684,514.06)	(\$48,974.59)
2	Claim Payments	(\$225,106.55)	(\$214,512.82)	(\$10,593.73)
3	Refunds	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$61,382.27	\$61,382.27	\$0.00
5	New Acquisitions - Total	\$61,382.27	\$61,382.27	\$0.00
6	Total Cash Principal Activity	(\$2,897,212.93)	(\$2,837,644.61)	(\$59,568.32)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$102,455.30	\$94,458.80	\$7,996.50
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$2,036.61)	(\$1,811.35)	(\$225.26)
4	Total Adjustments	(\$2,036.61)	(\$1,811.35)	(\$225.26)
5	Total Non-Cash Principal Activity	\$100,418.69	\$92,647.45	\$7,771.24
C.	Total Student Loan Principal Activity	(\$2,796,794.24)	(\$2,744,997.16)	(\$51,797.08)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$522,615.83)	(\$501,296.77)	(\$21,319.06)
2	Claim Payments	(\$5,384.75)	(\$5,139.45)	(\$245.30)
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	(\$34.46)	(\$32.22)	(\$2.24)
6	Subsidized Gov't Interest Payments (ISP)	(\$17,458.84)	(\$13,497.18)	(\$3,961.66)
7	Special Allowance Payments (SAP)	(\$3,137,999.92)	(\$3,132,534.11)	(\$5,465.81)
8	Total Cash Interest Activity	(\$3,683,493.80)	(\$3,652,499.73)	(\$30,994.07)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$582,292.69	\$545,505.95	\$36,786.74
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$5,307.68	\$4,116.12	\$1,191.56
3	Special Allowance Payments - Accrued	\$1,005,304.32	\$1,003,177.45	\$2,126.87
4	Capitalized Interest	(\$102,455.30)	(\$94,458.80)	(\$7,996.50)
5a	Small Balance and Other Adjustments	\$91.71	(\$79.06)	\$170.77
5b	Adjustments - Write-offs	(\$0.07)	(\$0.07)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$740.88)	(\$576.37)	(\$164.51)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$30,140.13)	(\$30,071.71)	(\$68.42)
5	Total Adjustments	(\$30,789.37)	(\$30,727.21)	(\$62.16)
6	Fee Accruals	\$6,655.82	\$6,036.51	\$619.31
7	Total Non-Cash Interest Activity	\$1,466,315.84	\$1,433,650.02	\$32,665.82
F.	Total Student Loan Interest Activity	(\$2,217,177.96)	(\$2,218,849.71)	\$1,671.75

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: September 25, 2024

Collection Period: 08/01/24 to 08/31/24

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	August 31, 2024		
	2 Transfers to Other Funds	\$5,894,431.93		
	3 Amount received in the collection account related to the collection period	(\$5,894,431.93)		
	4 Payments Due	\$3,232,894.52		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$17,458.84		
	7 Guarantee Payments of Principal	\$3,137,999.92		
	8 Guarantee Payments of Interest	\$225,106.55		
	9 Misc. Payments Received/Due	\$5,384.75		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	(\$61,382.27)		
	12 Counterparty Swap Payments	\$46,500.33		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$6,603,962.64		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$91,708.13	\$91,708.13	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$216,788.96	\$216,788.96	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,028,721.96	\$1,028,721.96	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$269,418.94	\$269,418.94	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$408,666.66	\$408,666.66	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,856,139.90	\$2,856,139.90	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$1,732,518.09	\$1,732,518.09	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00	
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$6,603,962.64	\$6,603,962.64	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024

Collection Period: 08/01/24 to 08/31/24

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)		\$6,603,962.64	\$6,603,962.64	\$0.00
B.	Administration Funds		\$308,497.09	\$6,295,465.55	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$6,295,465.55	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$6,295,465.55	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$218,149.68		\$6,077,315.87	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$159,527.06		\$5,917,788.81	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,917,788.81	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,917,788.81	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$5,917,788.81	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$214,570.42		\$5,703,218.39	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$166,880.42		\$5,536,337.97	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$166,676.16		\$5,369,661.81	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$5,369,661.81	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$102,918.22		\$5,266,743.59	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$5,266,743.59	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$5,266,743.59	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$5,266,743.59	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$5,266,743.59	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,028,721.96		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$5,266,743.59	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,266,743.59	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$5,266,743.59	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$5,266,743.59	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,266,743.59	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,266,743.59	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$5,266,743.59	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$5,266,743.59	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$5,266,743.59	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$5,266,743.59	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$5,266,743.59	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$5,266,743.59	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$5,266,743.59	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$5,266,743.59	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$5,266,743.59	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$5,266,743.59	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:		\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$97,023.50		\$5,169,720.09	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$80,478.44		\$5,089,241.65	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$91,917.00		\$4,997,324.65	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$269,418.94		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$4,997,324.65	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$408,666.66	\$4,588,657.99	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$2,856,139.90	\$1,732,518.09	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$1,732,518.09	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$1,732,518.09	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over		\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes		\$0.00	\$0.00	\$0.00
M.	Access Group, Inc		\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024

Collection Period: 08/01/24 to 08/31/24

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate		
	1 ARC outstanding aggregate principal	\$268,150,000.00	
	2 Interest net of FRN allocation	\$1,553,062.08	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$91,708.13	
	5 Minus amounts required..ED..guarantee agencies	\$209,753.37	
	6 Minus defaulted during the month	\$6,519.17	
	7 Minus auction note and trustee fees	\$7,081.13	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.55%	
		Net Loan Rate	5.55%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$248,050,860.96	
	2 Fund Balances	\$11,728,819.05	
	3 Senior Notes Interest	\$694,352.20	
	4 Senior Notes Outstanding	\$223,402,000.00	
	Senior Asset Percentage	115.97%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$248,050,860.96	
	2 Fund Balances	\$11,728,819.05	
	3 All Notes Interest	\$835,108.09	
	4 All Notes Outstanding	\$289,352,000.00	
	Subordinate Asset Percentage	89.49%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024

Collection Period: 08/01/24 to 08/31/24

VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	507	\$2,368,720.35	0.98%
	2 UnSubsidized Stafford	498	\$3,584,475.44	1.48%
	3 Consolidation	16,806	\$235,805,014.78	97.54%
	4 Total By Loan Type Distribution	17,811	\$241,758,210.57	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	137	\$2,050,743.43	0.85%
	4 Forbearance	134	\$2,942,338.47	1.22%
	5 Repayment	17,507	\$236,300,596.84	97.74%
	6 Claims	31	\$447,357.78	0.19%
	7 Total By Borrower Status Distribution	17,811	\$241,758,210.57	100.00%
C.	School Type Distribution:			
	1 Graduate	17,736	\$241,534,028.64	99.91%
	2 Undergraduate	75	\$224,181.93	0.09%
	3 Total By School Type Distribution	17,811	\$241,758,210.57	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024

Collection Period: 08/01/24 to 08/31/24

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School									
Current	1	\$6,901.00	0.28%	1	\$16,810.40	0.44%	59	\$945,004.51	0.39%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.28%	1	\$16,810.40	0.44%	59	\$945,004.51	0.39%
D. REPAYMENT:									
Active									
Current	395	\$1,820,497.01	73.57%	383	\$2,817,927.57	74.54%	15,755	\$217,395,736.40	90.67%
1-29 Days Delinquent	33	\$174,771.37	7.06%	40	\$270,705.62	7.16%	536	\$10,185,358.98	4.25%
30-59 Days Delinquent	11	\$62,886.43	2.54%	10	\$72,241.77	1.91%	112	\$2,224,818.56	0.93%
60-89 Days Delinquent	6	\$44,993.82	1.82%	6	\$69,729.88	1.84%	53	\$1,504,220.29	0.63%
90-119 Days Delinquent	10	\$62,226.23	2.51%	10	\$73,572.94	1.95%	33	\$668,993.19	0.28%
≥ 120 Days Delinquent	14	\$52,706.16	2.13%	10	\$56,512.24	1.49%	90	\$2,673,062.34	1.11%
E. Deferment:									
Current	21	\$134,952.64	5.45%	22	\$231,978.15	6.14%	35	\$859,928.99	0.36%
F. Forbearance:									
Current	14	\$106,621.38	4.31%	14	\$147,217.20	3.89%	106	\$2,885,174.90	1.20%
G. Claims	2	\$8,072.80	0.33%	2	\$23,638.51	0.63%	27	\$427,053.11	0.18%
H. TOTAL REPAYMENT	506	\$2,467,727.84	99.72%	497	\$3,763,523.88	99.56%	16,747	\$238,824,346.76	99.61%
I. TOTAL PORTFOLIO	507	\$2,474,628.84	100.00%	498	\$3,780,334.28	100.00%	16,806	\$239,769,351.27	100.00%
J. GRAND TOTAL					\$246,024,314.39				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: September 25, 2024

Collection Period: 08/01/24 to 08/31/24

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period	08/01/24 to 08/31/24
	Reporting Date	09/25/24
A.	1 ABS Notes Outstanding	\$289,352,000
B.	1 Total Principal Balance	\$241,758,211
	2 Total Fund Accounts Balance	\$11,672,992
	3 Total Principal and Accrued Interest Balance	\$248,050,861
	4 Number of Loans	17,811
	5 Number of Borrowers	9,312
C.	1 Borrower Payments- Principal	\$2,733,489
	2 Borrower Payments- Interest	\$522,616
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$91,708
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.85%
	2 Weighted Average Remaining Maturity (WARM)	133
F.	1 Senior Notes Outstanding	\$223,402,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,400,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	5.55%
	6 Senior Asset Percentage	115.97%
	7 Subordinate Asset Percentage	89.49%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes

Trend Analysis Report

August 31, 2024

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		October-23	November-23	December-23	January-24	February-24	March-24	April-24	May-24	June-24	July-24	August-24
Reporting Date		11/27/2023	12/26/2023	1/25/2024	2/26/2024	3/25/2024	4/25/2024	5/28/2024	6/25/2024	7/25/2024	8/26/2024	9/25/2024
A.	1 Asset Backed Securities	\$339,025,000	\$338,275,000	\$332,825,000	\$327,275,000	\$326,525,000	\$318,018,000	\$311,268,000	\$305,118,000	\$302,102,000	\$294,752,000	\$289,352,000
B.	1 Total Principal Balance	\$287,780,604	\$284,435,285	\$280,814,655	\$273,503,747	\$267,640,884	\$263,617,621	\$259,258,746	\$252,399,961	\$248,438,173	\$244,555,005	\$241,758,211
	2 Total Fund Accounts Balance	\$12,314,479	\$17,592,483	\$14,177,873	\$14,969,936	\$22,594,490	\$16,855,034	\$13,466,760	\$16,533,914	\$16,394,901	\$12,070,023	\$11,672,992
	3 Total Principal and Accrued Interest Balance	\$297,540,996	\$291,677,569	\$289,240,618	\$282,868,728	\$274,526,705	\$271,600,690	\$268,261,926	\$259,032,218	\$255,985,311	\$253,064,833	\$248,050,861
	4 Number of Loans	19,933	19,804	19,625	19,281	18,993	18,808	18,604	18,302	18,110	17,918	17,811
	5 Number of Borrowers	10,346	10,284	10,192	10,022	9,886	9,786	9,692	9,546	9,454	9,362	9,312
C.	1 Borrower Payments- Principal	\$4,271,625	\$3,271,386	\$3,566,608	\$6,842,344	\$5,800,081	\$3,821,008	\$4,045,817	\$6,545,943	\$4,024,086	\$3,537,026	\$2,733,489
	2 Borrower Payments- Interest	\$642,148	\$640,260	\$563,256	\$775,136	\$637,791	\$566,685	\$607,024	\$678,467	\$596,815	\$543,665	\$522,616
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$109,496	\$107,918	\$106,663	\$105,306	\$102,564	\$100,365	\$98,857	\$97,222	\$94,650	\$93,164	\$91,708
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.88%	2.88%	2.88%	2.87%	2.87%	2.87%	2.86%	2.86%	2.85%	2.85%	2.85%
	2 Weighted Average Remaining Maturity (WARM)	141	140	139	138	138	137	136	135	134	134	133
F.	1 Senior Notes Outstanding	\$273,075,000	\$272,325,000	\$266,875,000	\$261,325,000	\$260,575,000	\$252,068,000	\$245,318,000	\$239,168,000	\$236,152,000	\$228,802,000	\$223,402,000
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$6,750,000	\$750,000	\$5,450,000	\$5,550,000	\$750,000	\$8,507,000	\$6,750,000	\$6,150,000	\$3,016,000	\$7,350,000	\$5,400,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.59%	5.48%	5.64%	5.51%	5.34%	5.60%	5.39%	5.52%	5.50%	5.34%	5.55%
	6 Senior Asset Percentage	113.21%	113.23%	113.47%	113.75%	113.75%	114.22%	114.62%	114.98%	115.18%	115.62%	115.97%
	7 Subordinate Asset Percentage	91.14%	91.10%	90.95%	90.78%	90.75%	90.49%	90.29%	90.07%	89.98%	89.71%	89.49%