

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: September 25, 2024
Collection Period: 06/01/24 to 08/31/24

I. Series 2002-A Asset and Liability Summary											
A. Student Loan Portfolio and Fund Balance											
							May 31, 2024	Change	August 31, 2024		
1	Principal Balance						\$2,037,925.63	(\$436,960.41)	\$1,600,965.22		
2	Accrued Interest						\$31,991.05	\$914.57	\$32,905.62		
3	Total Principal And Accrued Interest Balance						\$2,069,916.68	(\$436,045.84)	\$1,633,870.84		
4	Fund Accounts Balance						\$689,296.22	(\$146,747.86)	\$542,548.36		
5	Total Student Loans And Fund Balance						\$2,759,212.90	(\$582,793.70)	\$2,176,419.20		
B. Student Loan Portfolio and Fund Balance											
							May 31, 2024	Change	August 31, 2024		
1	Loan Reserve Trust Balance						\$880,456.42	\$55,438.93	\$935,895.35		
2	Weighted Average Coupon (WAC)						8.17%	0.00%	8.17%		
3	Weighted Average Remaining Maturity (WARM) [includes in-school period]						31	1	32		
4	Number of Loans						1,098	(111)	987		
5	Number of Borrowers						1,066	(104)	962		
C. Notes and Certificates											
							8/31/2024	Balance	Balance	Balance	% of
		CUSIP	Index	Spread Adjustment	Margin	Interest Rate	May 31, 2024	Change	August 31, 2024	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	7.10200%	\$1,500,000.00	(\$600,000.00)	\$900,000.00	100.0%
4	Total Notes and Certificates					7.10200%	\$1,500,000.00	(\$600,000.00)	\$900,000.00	100.0%	
D. Fund Accounts Balance											
							May 31, 2024	Change	August 31, 2024		
1	Capitalized Interest Account						\$0.00	\$0.00	\$0.00		
2	Collection Account						\$689,296.22	(\$146,747.86)	\$542,548.36		
3	Total Fund Accounts Balance						\$689,296.22	(\$146,747.86)	\$542,548.36		

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II. Series 2002-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	August 31, 2024	
	1 Borrower Payments - Total		(\$427,547.07)
	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		(\$427,547.07)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$444.92
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$121.07)	
	4b Adjustments - Write-offs	(\$9,737.19)	
	4 Total Adjustments		(\$9,858.26)
	5 Total Non-Cash Principal Activity		(\$9,413.34)
C.	Total Student Loan Principal Activity		(\$436,960.41)
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments - Total		(\$36,833.00)
	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		(\$36,833.00)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$37,492.48
	2 Capitalized Interest		(\$444.92)
	3a Small Balance and Other Adjustments	(\$21.46)	
	3b Adjustments - Write-offs	(\$387.74)	
	3 Total Adjustments		(\$409.20)
	4 Fee Accruals		\$1,109.21
	5 Total Non-Cash Interest Activity		\$37,747.57
F.	Total Student Loan Interest Activity		\$914.57

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	August 31, 2024		
	2 Transfers to Other Funds	\$681,319.63		
	3 Amount received in the collection account related to the collection period	(\$633,197.64)		
	4 Earnings	\$462,966.75		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$6,465.92		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	\$10,479.19		
	8 Recoveries	\$302.31		
	9 Misc. Payments Received/Due	\$4,822.29		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$533,158.45		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	
	1a Administrative Allowance	\$5,094.81	\$5,094.81	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$4,057.50	\$4,057.50	\$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
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$16,066.80	\$16,066.80	\$0.00
	6 Payment of Principal Distribution Amount	485,390.08	\$450,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$22,549.26	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$533,158.45	\$475,219.11	\$0.00	

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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)	\$533,158.45	\$533,158.45	
B.	First	Administrative Allowance	\$9,152.31	\$524,006.14	\$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	\$524,006.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$524,006.14	\$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	\$524,006.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$524,006.14	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$524,006.14	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$16,066.80	\$507,939.34	\$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	\$507,939.34	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	-	\$507,939.34	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$485,390.08	\$22,549.26	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$485,390.08		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$22,549.26	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$22,549.26	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$22,549.26	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$22,549.26	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$22,549.26	\$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	August 31, 2024	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$900,000.00	
	3 Amount of Accrued Interest	\$33,124.72	
	4 Plus investment earnings and late fees	\$6,984.94	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$1,801.09	
	7 Minus Notes fees expected during current Interest Period	\$4,057.50	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	15.23%	
	Net Loan Rate	15.23%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$1,633,870.84	\$1,633,870.84
	2 Fund Balances	\$544,572.79	\$19,353.68
	3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00
	4 Senior Notes Outstanding	\$0.00	\$0.00
		Senior Asset Percentage	N/A
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$1,633,870.84	\$1,633,870.84
	2 Fund Balances	\$544,572.79	\$19,353.68
	3 All Notes Interest and Fees Accrued	\$13,917.82	\$0.00
	4 All Notes Outstanding	\$900,000.00	\$400,000.00
		Subordinate Asset Percentage	240.50%

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VI. Series 2002-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	987	\$1,600,965.22	100.00%
	2 Total By Loan Type Distribution	987	\$1,600,965.22	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	1.25%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	3	\$9,952.50	0.62%
	5 Repayment	982	\$1,571,012.72	98.13%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	987	\$1,600,965.22	100.00%
C.	School Type Distribution:			
	1 Graduate	986	\$1,599,549.90	99.91%
	2 Undergraduate	1	\$1,415.32	0.09%
	3 Total By Loan Type Distribution	987	\$1,600,965.22	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	2	\$39,766.43	2.43%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$39,766.43	2.43%
D.	REPAYMENT:			
	Active			
	Current	876	\$1,317,479.03	80.64%
	1-29 Days Delinquent	57	\$100,277.42	6.14%
	30-59 Days Delinquent	26	\$82,447.55	5.05%
	60-89 Days Delinquent	9	\$35,079.03	2.15%
	90-119 Days Delinquent	8	\$26,529.53	1.62%
	120-149 Days Delinquent	3	\$17,948.18	1.10%
	150-179 Days Delinquent	3	\$4,130.21	0.25%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	3	\$10,213.46	0.63%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	985	\$1,594,104.41	97.57%
I.	TOTAL PORTFOLIO	987	\$1,633,870.84	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$900,000
B.	1 Total Private Principal Outstanding Balance	\$1,600,965
	2 Total Fund Accounts Balance	\$542,548
	3 Total Principal and Accrued Interest Balance	\$1,633,871
	4 Number of Loans	987
	5 Number of Borrowers	962
C.	1 Borrower Payments- Principal	\$427,547
	2 Borrower Payments- Interest	\$36,833
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$5,095
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$935,895
	2 Weighted Average Coupon (WAC)	8.17%
	3 Weighted Average Remaining Maturity (WARM)	32
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$900,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$600,000.00
	5 Net Loan Rate	15.23%
	6 Senior Asset Percentage	N/A
	7 Subordinate Asset Percentage	240.50%

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Portfolio Trend Analysis Report

August 31, 2024

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	August-23	November-23	February-24	May-24	August-24
	Reporting Date	9/25/2023	12/26/2023	3/25/2024	6/25/2024	9/25/2024
A.	1 Asset Backed Securities	\$4,400,000	\$3,250,000	\$2,350,000	\$1,500,000	\$900,000
B.	1 Total Private Principal Balance	\$4,264,584	\$3,400,866	\$2,571,764	\$2,037,926	\$1,600,965
	2 Total Fund Accounts Balance	\$1,229,948	\$983,020	\$969,131	\$689,296	\$542,548
	3 Total Principal and Accrued Interest Balance	\$4,302,477	\$3,437,157	\$2,603,522	\$2,069,917	\$1,633,871
	4 Number of Loans	2,119	1,906	1,427	1,098	987
	5 Number of Borrowers	2,048	1,850	1,387	1,066	962
C.	1 Borrower Payments- Principal	\$930,083	\$844,361	\$806,874	\$521,500	\$427,547
	2 Borrower Payments- Interest	\$97,715	\$80,230	\$65,519	\$47,840	\$36,833
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$13,004	\$10,661	\$8,502	\$6,429	\$5,095
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$705,945	\$764,952	\$811,496	\$880,456	\$935,895
	2 Weighted Average Coupon (WAC)	8.09%	8.26%	8.22%	8.17%	8.17%
	3 Weighted Average Remaining Maturity (WARM)	30	30	30	31	32
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$4,400,000	\$3,250,000	\$2,350,000	\$1,500,000	\$900,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,300,000	\$1,150,000	\$900,000	\$850,000	\$600,000
	5 Net Loan Rate	8.40%	9.53%	10.37%	12.98%	15.23%
	6 Senior Asset Percentage	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	125.15%	135.51%	151.54%	182.67%	240.50%