

ACCESS GROUP, INC.

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

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

I. Series 2003-A Asset and Liability Summary															
A. Student Loan Portfolio and Fund Balance															
											July 31, 2024	Change	August 31, 2024		
1	Principal Balance										\$6,162,088.48	(\$360,970.45)	\$5,801,118.03		
2	Accrued Interest										\$67,870.66	(\$558.64)	\$67,312.02		
3	Total Principal And Accrued Interest Balance										\$6,229,959.14	(\$361,529.09)	\$5,868,430.05		
4	Fund Accounts Balance										\$1,299,509.46	\$117,214.31	\$1,416,723.77		
5	Total Student Loans And Fund Balance										\$7,529,468.60	(\$244,314.78)	\$7,285,153.82		
B. Student Loan Portfolio and Fund Balance															
											July 31, 2024	Change	August 31, 2024		
1	Weighted Average Coupon (WAC)										8.69%	0.00%	8.70%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]										31	1	32		
3	Number of Loans										2,700	(70)	2,630		
4	Number of Borrowers										2,550	(65)	2,485		
C. Notes and Certificates															
											8/31/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread Adjustment	Margin	Interest Rate	July 31, 2024	Change	August 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	0.0%				
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	6.95600%	\$5,950,000.00	(\$250,000.00)	\$5,700,000.00	100.0%				
5	Total Notes and Certificates										\$5,950,000.00	(\$250,000.00)	\$5,700,000.00	100.0%	
D. Fund Accounts Balance															
											July 31, 2024	Change	August 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										\$180.24	(\$23.13)	\$157.11		
4	Collection Account										\$601,269.70	(\$141,193.49)	460,076.21		
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										\$38,137.20	(\$248.39)	\$37,888.81		
12	Class B Principal Account										\$259,922.32	\$258,679.32	\$518,601.64		
13	Total Fund Accounts Balance										\$1,299,509.46	\$117,214.31	\$1,416,723.77		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	August 31, 2024	
1 Borrower Payments - Total		(\$352,660.98)
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		(\$352,660.98)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$905.01
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$43.03)	
4b Adjustments - Write-offs	(\$9,171.45)	
4 Total Adjustments		(\$9,214.48)
5 Total Non-Cash Principal Activity		(\$8,309.47)
C. Total Student Loan Principal Activity		(\$360,970.45)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$45,409.25)
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		(\$45,409.25)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$45,414.40
2 Capitalized Interest		(\$905.01)
3a Small Balance and Other Adjustments	(\$21.60)	
3b Adjustments - Write-offs	(\$491.29)	
3 Total Adjustments		(\$512.89)
4 Fee Accruals		\$854.11
5 Total Non-Cash Interest Activity		\$44,850.61
F. Total Student Loan Interest Activity		(\$558.64)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	August 31, 2024			
	Beginning Balance	\$579,223.53		
	Transfers to Other Funds	(\$579,223.53)		
	1a Amount received in the collection account related to the collection period	\$392,122.65		
	1b Earnings	\$6,242.25		
	1c Recoveries	\$33,717.56		
	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	\$432,082.46		
B. Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund	
	1a Administrative Allowance	\$5,135.07	\$5,135.07	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$141.55	\$141.55	\$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	\$15,035.74	\$15,035.74	\$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)	\$373,773.09	\$373,773.09	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$37,997.01	\$37,997.01	\$0.00	
Total Payments	\$432,082.46	\$432,082.46	\$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)	\$432,082.46	\$432,082.46	\$0.00
B.	First	Administrative Allowance	\$5,276.62	\$426,805.84	\$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	\$426,805.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$426,805.84	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$426,805.84	\$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	\$426,805.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$426,805.84	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$426,805.84	\$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	\$15,035.74	\$411,770.10	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$411,770.10	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$411,770.10	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$411,770.10	\$0.00
I.	Eighth	Reserved	\$0.00	\$411,770.10	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$411,770.10	\$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	\$411,770.10	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$411,770.10	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$411,770.10	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$373,773.09	\$37,997.01	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$373,773.09		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$37,997.01	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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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	\$5,700,000.00		
4 Amount of Accrued Interest	\$42,247.26		
5 Plus investment earnings and late fees	\$6,534.23		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$2,175.42		
8 Minus Notes fees expected during current Interest Period	\$141.55		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.79%		
Net Loan Rate	9.79%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$5,868,430.05	\$5,868,430.05	
2 Fund Balances	\$1,422,403.89	\$850,023.85	
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	\$5,868,430.05	\$5,868,430.05	
2 Fund Balances	\$1,422,403.89	\$850,023.85	
3 All Notes Interest and Fees Accrued	\$18,453.90	\$18,453.90	
4 All Notes Outstanding	\$5,700,000.00	\$5,200,000.00	
Subordinate Asset Percentage	127.59%	128.85%	

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VI. Series 2003-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
1	Private Loans	2,630	\$5,801,118.03	100.00%
2	Total By Loan Type Distribution	2,630	\$5,801,118.03	100.00%
B. Borrower Status Distribution:				
1	In-School	3	\$24,039.01	0.41%
2	Grace	0	\$0.00	0.00%
3	Deferment	0	\$0.00	0.00%
4	Forbearance	5	\$28,205.07	0.49%
5	Repayment	2,621	\$5,745,153.24	99.04%
6	Interim Charge-Offs	1	\$3,720.71	0.06%
7	Total By Borrower Status Distribution	2,630	\$5,801,118.03	100.00%
C. School Type Distribution:				
1	Graduate	2,616	\$5,753,546.89	99.18%
2	Undergraduate	14	\$47,571.14	0.82%
3	Total By Loan Type Distribution	2,630	\$5,801,118.03	100.00%

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	3	\$49,735.93	0.85%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	3	\$49,735.93	0.85%
D.	REPAYMENT:			
	Active			
	Current	2,370	\$4,900,391.88	83.50%
	1-29 Days Delinquent	155	\$402,054.88	6.85%
	30-59 Days Delinquent	48	\$199,873.71	3.41%
	60-89 Days Delinquent	15	\$61,007.79	1.04%
	90-119 Days Delinquent	9	\$46,333.28	0.79%
	120-149 Days Delinquent	13	\$77,593.42	1.32%
	150-179 Days Delinquent	11	\$96,183.32	1.64%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			0.00%
	Current	5	\$31,533.22	0.54%
G.	Interim Charge-Offs	1	\$3,722.62	0.06%
H.	TOTAL REPAYMENT	2,627	\$5,818,694.12	99.15%
I.	TOTAL PORTFOLIO	2,630	\$5,868,430.05	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$5,700,000
B.	1 Total Private Principal Outstanding Balance	\$5,801,118
	2 Total Fund Accounts Balance	\$1,416,724
	3 Total Principal and Accrued Interest Balance	\$5,868,430
	4 Number of Loans	2,630
	5 Number of Borrowers	2,485
C.	1 Borrower Payments- Principal	\$352,661
	2 Borrower Payments- Interest	\$45,409
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$5,135
	3 Cash Release to Access Group Inc	\$37,997
E.	1 Weighted Average Coupon (WAC)	8.70%
	2 Weighted Average Remaining Maturity (WARM)	32
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$5,700,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$250,000
	5 Net Loan Rate	9.79%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	127.59%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

August 31, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	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	\$10,900,000	\$10,400,000	\$9,900,000	\$9,100,000	\$8,700,000	\$7,900,000	\$7,050,000	\$7,050,000	\$6,550,000	\$5,950,000	\$5,700,000
B.	1 Total Private Principal Balance	\$10,598,035	\$10,027,943	\$9,452,003	\$8,850,261	\$8,311,961	\$7,821,159	\$7,366,636	\$6,942,861	\$6,553,194	\$6,162,088	\$5,801,118
	2 Total Fund Accounts Balance	\$1,879,546	\$1,912,322	\$1,995,388	\$1,758,460	\$1,958,116	\$1,618,082	\$1,218,998	\$1,622,952	\$1,520,270	\$1,299,509	\$1,416,724
	3 Total Principal and Accrued Interest Balance	\$10,694,364	\$10,121,874	\$9,547,604	\$8,942,044	\$8,381,884	\$7,893,469	\$7,435,861	\$7,010,612	\$6,621,647	\$6,229,959	\$5,868,430
	4 Number of Loans	4,234	4,131	4,036	3,908	3,380	3,077	2,985	2,845	2,761	2,700	2,630
	5 Number of Borrowers	3,887	3,796	3,720	3,605	3,156	2,887	2,801	2,675	2,603	2,550	2,485
C.	1 Borrower Payments- Principal	\$563,341	\$555,980	\$571,654	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661
	2 Borrower Payments- Interest	\$83,199	\$78,672	\$73,479	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$9,275	\$8,832	\$8,357	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904	\$3,914	\$3,896	\$5,135
	3 Cash Release to Access Group	\$59,798	\$13,039	\$42,208	\$24,779	\$66,545	\$37,475	\$52,033	\$0	\$40,517	\$36,795	\$37,997
E.	1 Weighted Average Coupon (WAC)	8.76%	8.76%	8.76%	8.72%	8.72%	8.73%	8.68%	8.69%	8.69%	8.69%	8.70%
	2 Weighted Average Remaining Maturity (WARM)	33	34	32	32	33	31	32	32	30	31	32
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$10,900,000	\$10,400,000	\$9,900,000	\$9,100,000	\$8,700,000	\$7,900,000	\$7,050,000	\$7,050,000	\$6,550,000	\$5,950,000	\$5,700,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$850,000	\$500,000	\$500,000	\$800,000	\$400,000	\$800,000	\$850,000	\$0	\$500,000	\$600,000	\$250,000
	5 Net Loan Rate	9.09%	8.98%	8.83%	8.94%	8.78%	9.06%	9.74%	9.28%	9.63%	10.00%	9.79%
	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	115.01%	115.29%	116.20%	117.26%	118.51%	120.01%	122.65%	122.38%	124.23%	126.40%	127.59%