

ACCESS GROUP, INC.

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

Report Date: October 25, 2024
Collection Period: 09/01/24 to 09/30/24

I. Series 2003-A Asset and Liability Summary											
A. Student Loan Portfolio and Fund Balance											
								August 31, 2024	Change	September 30, 2024	
1	Principal Balance							\$5,801,118.03	(\$352,432.27)		\$5,448,685.76
2	Accrued Interest							\$67,312.02	(\$2,366.64)		\$64,945.38
3	Total Principal And Accrued Interest Balance							\$5,868,430.05	(\$354,798.91)		\$5,513,631.14
4	Fund Accounts Balance							\$1,416,723.77	(\$155,733.64)		\$1,260,990.13
5	Total Student Loans And Fund Balance							\$7,285,153.82	(\$510,532.55)		\$6,774,621.27
B. Student Loan Portfolio and Fund Balance											
								August 31, 2024	Change	September 30, 2024	
1	Weighted Average Coupon (WAC)							8.70%	0.01%		8.70%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]							32	(2)		30
3	Number of Loans							2,630	(53)		2,577
4	Number of Borrowers							2,485	(50)		2,435
C. Notes and Certificates											
		CUSIP	Index	Spread	Margin	Interest Rate	9/30/2024	Balance	Balance	Balance	% of
				Adjustment				August 31, 2024	Change	September 30, 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	6.71100%	\$5,700,000.00	(\$500,000.00)	\$5,200,000.00	100.0%
5	Total Notes and Certificates						6.71100%	\$5,700,000.00	(\$500,000.00)	\$5,200,000.00	100.0%
D. Fund Accounts Balance											
								August 31, 2024	Change	September 30, 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							\$157.11	\$1,229.46		\$1,386.57
4	Collection Account							\$460,076.21	(\$15,439.95)		444,636.26
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							\$37,888.81	(\$15,296.24)		\$22,592.57
12	Class B Principal Account							\$518,601.64	(\$126,226.91)		\$392,374.73
13	Total Fund Accounts Balance							\$1,416,723.77	(\$155,733.64)		\$1,260,990.13

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2024	
1 Borrower Payments - Total		(\$339,596.22)
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		(\$339,596.22)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$70.41
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$261.00)	
4b Adjustments - Write-offs	(\$12,645.46)	
4 Total Adjustments		(\$12,906.46)
5 Total Non-Cash Principal Activity		(\$12,836.05)
C. Total Student Loan Principal Activity		(\$352,432.27)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$43,707.70)
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		(\$43,707.70)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$41,432.81
2 Capitalized Interest		(\$70.41)
3a Small Balance and Other Adjustments	\$161.87	
3b Adjustments - Write-offs	(\$1,019.24)	
3 Total Adjustments		(\$857.37)
4 Fee Accruals		\$836.03
5 Total Non-Cash Interest Activity		\$41,341.06
F. Total Student Loan Interest Activity		(\$2,366.64)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2024		
	Transfers to Other Funds	\$432,082.46		
	1a Amount received in the collection account related to the collection period	(\$432,082.46)		
	1b Earnings	\$261,611.59		
	1c Recoveries	\$5,680.12		
	1d Misc. Payments Received/Due	\$27,658.47		
	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	\$294,950.18		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$4,834.27	\$4,834.27	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$132.03	\$132.03	\$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		\$23,812.53	\$23,812.53	\$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)	\$236,800.03	\$236,800.03	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$29,371.32	\$29,371.32	\$0.00	
Total Payments	\$294,950.18	\$294,950.18	\$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)	\$294,950.18	\$294,950.18	\$0.00
B.	First	Administrative Allowance	\$4,966.30	\$289,983.88	\$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	\$289,983.88	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$289,983.88	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$289,983.88	\$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	\$289,983.88	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$289,983.88	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$289,983.88	\$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	\$23,812.53	\$266,171.35	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$266,171.35	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$266,171.35	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$266,171.35	\$0.00
I.	Eighth	Reserved	\$0.00	\$266,171.35	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$266,171.35	\$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	\$266,171.35	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$266,171.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$266,171.35	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$236,800.03	\$29,371.32	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$236,800.03		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$29,371.32	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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Collection Period: 09/01/24 to 09/30/24

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	\$5,200,000.00		
4 Amount of Accrued Interest	\$39,733.93		
5 Plus investment earnings and late fees	\$5,931.00		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$2,043.26		
8 Minus Notes fees expected during current Interest Period	\$132.03		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	10.04%		
Net Loan Rate	10.04%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$5,513,631.14	\$5,513,631.14	
2 Fund Balances	\$1,266,085.10	\$854,740.36	
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	\$5,513,631.14	\$5,513,631.14	
2 Fund Balances	\$1,266,085.10	\$854,740.36	
3 All Notes Interest and Fees Accrued	\$18,371.50	\$18,371.50	
4 All Notes Outstanding	\$5,200,000.00	\$4,850,000.00	
Subordinate Asset Percentage	130.03%	130.93%	

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Student Loan Asset Backed Series 2003-A Notes

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	2,577	\$5,448,685.76	100.00%
2 Total By Loan Type Distribution	2,577	\$5,448,685.76	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.44%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	11	\$78,769.54	1.45%
5 Repayment	2,563	\$5,345,877.21	98.11%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	2,577	\$5,448,685.76	100.00%
C. School Type Distribution:			
1 Graduate	2,563	\$5,402,638.87	99.15%
2 Undergraduate	14	\$46,046.89	0.85%
3 Total By Loan Type Distribution	2,577	\$5,448,685.76	100.00%

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Student Loan Asset Backed Series 2003-A Notes

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Report Date: **October 25, 2024**

Collection Period: **09/01/24 to 09/30/24**

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$49,916.14	0.91%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$49,916.14	0.91%	
REPAYMENT:				
Active				
Current	2,285	\$4,518,785.41	81.96%	
1-29 Days Delinquent	185	\$453,321.74	8.22%	
30-59 Days Delinquent	41	\$136,770.68	2.48%	
60-89 Days Delinquent	18	\$74,710.42	1.36%	
90-119 Days Delinquent	11	\$68,628.85	1.24%	
120-149 Days Delinquent	10	\$42,561.60	0.77%	
150-179 Days Delinquent	13	\$84,719.85	1.54%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	11	\$84,216.45	1.53%	
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	2,574	\$5,463,715.00	99.09%	
I. TOTAL PORTFOLIO	2,577	\$5,513,631.14	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: October 25, 2024

Collection Period: 09/01/24 to 09/30/24

VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$5,200,000
B.	1 Total Private Principal Outstanding Balance	\$5,448,686
	2 Total Fund Accounts Balance	\$1,260,990
	3 Total Principal and Accrued Interest Balance	\$5,513,631
	4 Number of Loans	2,577
	5 Number of Borrowers	2,435
C.	1 Borrower Payments- Principal	\$339,596
	2 Borrower Payments- Interest	\$43,708
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$4,834
	3 Cash Release to Access Group Inc	\$29,371
E.	1 Weighted Average Coupon (WAC)	8.70%
	2 Weighted Average Remaining Maturity (WARM)	30
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$5,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$500,000
	5 Net Loan Rate	10.04%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	130.03%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

September 30, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	November-23	December-23	January-24	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24
	Reporting Date	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	10/25/2024
A.	1 Asset Backed Securities	\$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	\$5,200,000
B.	1 Total Private Principal Balance	\$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	\$5,448,686
	2 Total Fund Accounts Balance	\$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	\$1,260,990
	3 Total Principal and Accrued Interest Balance	\$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	\$5,513,631
	4 Number of Loans	4,131	4,036	3,908	3,380	3,077	2,985	2,845	2,761	2,700	2,630	2,577
	5 Number of Borrowers	3,796	3,720	3,605	3,156	2,887	2,801	2,675	2,603	2,550	2,485	2,435
C.	1 Borrower Payments- Principal	\$555,980	\$571,654	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661	\$339,596
	2 Borrower Payments- Interest	\$78,672	\$73,479	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409	\$43,708
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$8,832	\$8,357	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904	\$3,914	\$3,896	\$5,135	\$4,834
	3 Cash Release to Access Group	\$13,039	\$42,208	\$24,779	\$66,545	\$37,475	\$52,033	\$0	\$40,517	\$36,795	\$37,997	\$29,371
E.	1 Weighted Average Coupon (WAC)	8.76%	8.76%	8.72%	8.72%	8.73%	8.68%	8.69%	8.69%	8.69%	8.70%	8.70%
	2 Weighted Average Remaining Maturity (WARM)	34	32	32	33	31	32	32	30	31	32	30
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$5,200,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$500,000	\$500,000	\$800,000	\$400,000	\$800,000	\$850,000	\$0	\$500,000	\$600,000	\$250,000	\$500,000
	5 Net Loan Rate	8.98%	8.83%	8.94%	8.78%	9.06%	9.74%	9.28%	9.63%	10.00%	9.79%	10.04%
	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	115.29%	116.20%	117.26%	118.51%	120.01%	122.65%	122.38%	124.23%	126.40%	127.59%	130.03%