

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Quarterly Servicing Report

Report Date: December 26, 2024  
Collection Period: 09/01/24 to 11/30/24

I. Series 2002-A Asset and Liability Summary											
<b>A. Student Loan Portfolio and Fund Balance</b>											
							August 31, 2024	Change	November 30, 2024		
1	Principal Balance						\$1,600,965.22	(\$376,475.90)	\$1,224,489.32		
2	Accrued Interest						\$32,905.62	\$221.96	\$33,127.58		
3	Total Principal And Accrued Interest Balance						\$1,633,870.84	(\$376,253.94)	\$1,257,616.90		
4	Fund Accounts Balance						\$542,548.36	(\$110,843.04)	\$431,705.32		
5	<b>Total Student Loans And Fund Balance</b>						<b>\$2,176,419.20</b>	<b>(\$487,096.98)</b>	<b>\$1,689,322.22</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>											
							August 31, 2024	Change	November 30, 2024		
1	Loan Reserve Trust Balance						\$935,895.35	\$68,790.39	\$1,004,685.74		
2	Weighted Average Coupon (WAC)						8.17%	-0.38%	7.79%		
3	Weighted Average Remaining Maturity (WARM) [includes in-school period]						32	3	36		
4	Number of Loans						987	(100)	887		
5	Number of Borrowers						962	(98)	864		
<b>C. Notes and Certificates</b>											
		CUSIP	Index	Spread Adjustment	Margin	11/30/2024 Interest Rate	Balance August 31, 2024	Balance Change	Balance November 30, 2024	% of 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	4.67000%	\$900,000.00	(\$500,000.00)	\$400,000.00	100.0%
4	<b>Total Notes and Certificates</b>						<b>\$900,000.00</b>	<b>(\$500,000.00)</b>	<b>\$400,000.00</b>	<b>100.0%</b>	
<b>D. Fund Accounts Balance</b>											
							August 31, 2024	Change	November 30, 2024		
1	Capitalized Interest Account						\$0.00	\$0.00	\$0.00		
2	Collection Account						\$542,548.36	(\$110,843.04)	\$431,705.32		
3	<b>Total Fund Accounts Balance</b>						<b>\$542,548.36</b>	<b>(\$110,843.04)</b>	<b>\$431,705.32</b>		

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II. Series 2002-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	November 30, 2024	
	1 Borrower Payments - Total		(\$372,741.94)
	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
	<b>6 Total Cash Principal Activity</b>		<b>(\$372,741.94)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest		\$587.78
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$290.81)	
	4b Adjustments - Write-offs	(\$4,030.93)	
	4 Total Adjustments		(\$4,321.74)
	<b>5 Total Non-Cash Principal Activity</b>		<b>(\$3,733.96)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>		<b>(\$376,475.90)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments - Total		(\$28,119.43)
	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
	<b>5 Total Cash Interest Activity</b>		<b>(\$28,119.43)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals		\$27,861.55
	2 Capitalized Interest		(\$587.78)
	3a Small Balance and Other Adjustments	\$166.85	
	3b Adjustments - Write-offs	(\$59.21)	
	3 Total Adjustments		\$107.64
	4 Fee Accruals		\$959.98
	<b>5 Total Non-Cash Interest Activity</b>		<b>\$28,341.39</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>		<b>\$221.96</b>

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<b>III. Series 2002-A Collection Fund Activity</b>			
<b>A. Collection Fund</b>	1 Beginning Balance	November 30, 2024	
	2 Transfers to Other Funds		
	3 Amount received in the collection account related to the collection period		
	4 Earnings		
	5 Guarantee Fee Payment to Loan Reserve Trust		
	6 Guarantee Payments of Principal		
	7 Guarantee Payments of Interest		
	8 Recoveries		
	9 Misc. Payments Received/Due		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement		
	11 Amount in the capitalized interest account after application of funds in the collection account		
	12 Amount received in the collection account after last date of related to the collection period		
	13 <b>Ending Balance</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
	1a <b>Administrative Allowance</b>		<b>Transfer from Capitalized Fund</b>
	1b <b>Broker Dealers, Auction Agent and Other Fees</b>		
	2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		
	2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		
	3a <b>Payment of Principal Amount on Maturing Senior Notes; Class A-1</b>		
	3b <b>Payment of Principal Amount on Maturing Senior Notes; Class A-2</b>		
	4 <b>Payment of Guarantee Fees (Privately Guaranteed Loans)</b>		
	5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>		
	6 <b>Payment of Principal Distribution Amount</b>		
	7 <b>Payment of interest due on the class B (If Subordinate note interest trigger is in effect)</b>		
	8 <b>Payment of Principal amount of class B notes due on the final maturity date set forth</b>		
	9 <b>Payment of any carry-over amounts due with respect to the class A-2 notes</b>		
10 <b>Payment of any carry-over amounts due with respect to the class B notes</b>			
11 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
12 <b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>			
<b>Total Payments</b>			

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## Student Loan Asset Backed Series 2002-A Notes

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IV. Series 2002-A Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Balance Uses	
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$391,662.43	\$391,662.43	
<b>B.</b>	First	Administrative Allowance	\$10,815.74	\$380,846.69	\$0.00
<b>C.</b>	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	\$380,846.69	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$380,846.69	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$0.00		
<b>D.</b>	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	\$380,846.69	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$380,846.69	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
<b>E.</b>	Fourth	Payment of Guarantee Fees	\$0.00	\$380,846.69	\$0.00
<b>F.</b>	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$4,695.44	\$376,151.25	\$0.00
<b>G.</b>	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$376,151.25	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	-	\$376,151.25	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$376,151.25	\$0.00	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$376,151.25		
<b>H.</b>	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
<b>I.</b>	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
<b>J.</b>	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
<b>K.</b>	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00
<b>L.</b>	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00
<b>M.</b>	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Quarterly Servicing Report**

**Report Date: December 26, 2024**  
**Collection Period: 09/01/24 to 11/30/24**

<b>V. Series 2002-A Net Loan Rate and Assets Percentages</b>			
<b>A.</b>	<b>Net Loan Rate</b>	<b>November 30, 2024</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$400,000.00	
	3 Amount of Accrued Interest	\$24,249.55	
	4 Plus investment earnings and late fees	\$5,206.83	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$1,377.55	
	7 Minus Notes fees expected during current Interest Period	\$6,813.33	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	21.27%	
	<b>Net Loan Rate</b>	<b>21.27%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$1,257,616.90	\$1,257,616.90
	2 Fund Balances	\$433,049.44	\$67,538.26
	3 Senior Notes Interest and Fees Accrued	\$0.00	\$0.00
	4 Senior Notes Outstanding	\$0.00	\$0.00
	<b>Senior Asset Percentage</b>	<b>N/A</b>	<b>N/A</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$1,257,616.90	\$1,257,616.90
	2 Fund Balances	\$433,049.44	\$67,538.26
	3 All Notes Interest and Fees Accrued	\$5,531.19	\$0.00
	4 All Notes Outstanding	\$400,000.00	\$50,000.00
	<b>Subordinate Asset Percentage</b>	<b>421.28%</b>	<b>2650.31%</b>

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Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

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<b>VI. Series 2002-A Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	887	\$1,224,489.32	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>887</b>	<b>\$1,224,489.32</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,000.00	1.63%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$11,586.21	0.95%
	5 Repayment	879	\$1,192,620.36	97.40%
	6 Interim Charge-Offs	1	\$282.75	0.02%
	<b>7 Total By Borrower Status Distribution</b>	<b>887</b>	<b>\$1,224,489.32</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	886	\$1,223,536.39	99.92%
	2 Undergraduate	1	\$952.93	0.08%
	<b>3 Total By Loan Type Distribution</b>	<b>887</b>	<b>\$1,224,489.32</b>	<b>100.00%</b>

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM:		Includes Accrued Int.		
<b>A.</b> In-School				
Current	2	\$40,170.12	3.19%	
<b>B.</b> Grace				
Current	0	\$0.00	0.00%	
<b>C.</b> TOTAL INTERIM	2	\$40,170.12	3.19%	
<b>D.</b> REPAYMENT:				
Active				
Current	782	\$951,029.76	75.62%	
1-29 Days Delinquent	66	\$115,798.95	9.21%	
30-59 Days Delinquent	13	\$42,286.08	3.36%	
60-89 Days Delinquent	6	\$49,221.21	3.91%	
90-119 Days Delinquent	4	\$7,420.26	0.59%	
120-149 Days Delinquent	3	\$15,443.87	1.23%	
150-179 Days Delinquent	5	\$23,933.08	1.90%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	5	\$12,030.64	0.96%	
<b>G.</b> Interim Charge-Offs	1	\$282.93	0.02%	
<b>H.</b> TOTAL REPAYMENT	885	\$1,217,446.78	96.81%	
<b>I.</b> TOTAL PORTFOLIO	887	\$1,257,616.90	100.00%	

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#### VIII. Series 2002-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$400,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$1,224,489
	2 Total Fund Accounts Balance	\$431,705
	3 Total Principal and Accrued Interest Balance	\$1,257,617
	4 Number of Loans	887
	5 Number of Borrowers	864
<b>C.</b>	1 Borrower Payments- Principal	\$372,742
	2 Borrower Payments- Interest	\$28,119
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$4,002
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$1,004,686
	2 Weighted Average Coupon (WAC)	7.79%
	3 Weighted Average Remaining Maturity (WARM)	36
<b>F.</b>	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$400,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$500,000.00
	5 Net Loan Rate	21.27%
	6 Senior Asset Percentage	N/A
	7 Subordinate Asset Percentage	421.28%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Portfolio Trend Analysis Report

November 30, 2024

#### IX. Asset-Backed Securities Notes Series 2002-A

Collection Periods		November-23	February-24	May-24	August-24	November-24
Reporting Date		12/26/2023	3/25/2024	6/25/2024	9/25/2024	12/26/2024
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$3,250,000</b>	<b>\$2,350,000</b>	<b>\$1,500,000</b>	<b>\$900,000</b>	<b>\$400,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$3,400,866	\$2,571,764	\$2,037,926	\$1,600,965	\$1,224,489
	2 Total Fund Accounts Balance	\$983,020	\$969,131	\$689,296	\$542,548	\$431,705
	3 Total Principal and Accrued Interest Balance	\$3,437,157	\$2,603,522	\$2,069,917	\$1,633,871	\$1,257,617
	4 Number of Loans	1,906	1,427	1,098	987	887
	5 Number of Borrowers	1,850	1,387	1,066	962	864
<b>C.</b>	1 Borrower Payments- Principal	\$844,361	\$806,874	\$521,500	\$427,547	\$372,742
	2 Borrower Payments- Interest	\$80,230	\$65,519	\$47,840	\$36,833	\$28,119
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$10,661	\$8,502	\$6,429	\$5,095	\$4,002
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$764,952	\$811,496	\$880,456	\$935,895	\$1,004,686
	2 Weighted Average Coupon (WAC)	8.26%	8.22%	8.17%	8.17%	7.79%
	3 Weighted Average Remaining Maturity (WARM)	30	30	31	32	36
<b>F.</b>	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$3,250,000	\$2,350,000	\$1,500,000	\$900,000	\$400,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$1,150,000	\$900,000	\$850,000	\$600,000	\$500,000
	5 Net Loan Rate	9.53%	10.37%	12.98%	15.23%	21.27%
	6 Senior Asset Percentage	N/A	N/A	N/A	N/A	N/A
	7 Subordinate Asset Percentage	135.51%	151.54%	182.67%	240.50%	421.28%