

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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

I. Series 2003-A Asset and Liability Summary														
A. Student Loan Portfolio and Fund Balance														
										October 31, 2024	Change	November 30, 2024		
1	Principal Balance									\$5,055,870.35	(\$328,414.99)	\$4,727,455.36		
2	Accrued Interest									\$64,142.65	(\$237.25)	\$63,905.40		
3	Total Principal And Accrued Interest Balance									\$5,120,013.00	(\$328,652.24)	\$4,791,360.76		
4	Fund Accounts Balance									\$1,271,339.85	\$103,578.43	\$1,374,918.28		
5	Total Student Loans And Fund Balance									\$6,391,352.85	(\$225,073.81)	\$6,166,279.04		
B. Student Loan Portfolio and Fund Balance														
										October 31, 2024	Change	November 30, 2024		
1	Weighted Average Coupon (WAC)									8.38%	0.01%	8.39%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]									29	1	30		
3	Number of Loans									2,480	(56)	2,424		
4	Number of Borrowers									2,342	(51)	2,291		
C. Notes and Certificates														
										11/30/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread Adjustment	Margin	Interest Rate			October 31, 2024	Change	November 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	\$0.00	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	\$0.00	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	\$0.00	0.0%	
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class		B ARC 00432CAW1	Auction	N/A	N/A	6.23700%		\$4,850,000.00	(\$250,000.00)	\$4,600,000.00	\$4,600,000.00	100.0%	
5	Total Notes and Certificates									\$4,850,000.00	(\$250,000.00)	\$4,600,000.00	100.0%	
D. Fund Accounts Balance														
										October 31, 2024	Change	November 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									\$1,078.97	(\$298.57)	\$780.40		
4	Collection Account									\$567,273.59	(\$167,883.15)	399,390.44		
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									\$23,812.53	(\$1,864.09)	\$21,948.44		
12	Class B Principal Account									\$279,174.76	\$273,624.24	\$552,799.00		
13	Total Fund Accounts Balance									\$1,271,339.85	\$103,578.43	\$1,374,918.28		

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	November 30, 2024	
1 Borrower Payments - Total		(\$314,408.90)
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		(\$314,408.90)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$244.86
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$311.67)	
4b Adjustments - Write-offs	(\$13,939.28)	
4 Total Adjustments		(\$14,250.95)
5 Total Non-Cash Principal Activity		(\$14,006.09)
C. Total Student Loan Principal Activity		(\$328,414.99)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$35,582.94)
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		(\$35,582.94)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$34,707.97
2 Capitalized Interest		(\$244.86)
3a Small Balance and Other Adjustments	\$292.57	
3b Adjustments - Write-offs	(\$122.27)	
3 Total Adjustments		\$170.30
4 Fee Accruals		\$712.28
5 Total Non-Cash Interest Activity		\$35,345.69
F. Total Student Loan Interest Activity		(\$237.25)

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		November 30, 2024		
	Beginning Balance	\$550,238.47		
	Transfers to Other Funds	(\$550,238.47)		
	1a Amount received in the collection account related to the collection period	\$242,290.84		
	1b Earnings	\$4,733.34		
	1c Recoveries	\$27,630.14		
	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	\$274,654.32		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$4,213.23	\$4,213.23	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$110.25	\$110.25	\$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	\$18,941.85	\$18,941.85	\$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)	\$226,870.46	\$226,870.46	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$24,518.53	\$24,518.53	\$0.00	
Total Payments	\$274,654.32	\$274,654.32	\$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)	\$274,654.32	\$274,654.32	\$0.00
B.	First	Administrative Allowance	\$4,323.48	\$270,330.84	\$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	\$270,330.84	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$270,330.84	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$270,330.84	\$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	\$270,330.84	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$270,330.84	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$270,330.84	\$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	\$18,941.85	\$251,388.99	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$251,388.99	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$251,388.99	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$251,388.99	\$0.00
I.	Eighth	Reserved	\$0.00	\$251,388.99	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$251,388.99	\$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	\$251,388.99	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$251,388.99	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$251,388.99	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$226,870.46	\$24,518.53	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$226,870.46		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$24,518.53	\$0.00	\$0.00

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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	\$4,600,000.00		
4 Amount of Accrued Interest	\$33,251.77		
5 Plus investment earnings and late fees	\$5,073.63		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$1,772.80		
8 Minus Notes fees expected during current Interest Period	\$110.25		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.51%		
Net Loan Rate	9.51%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$4,791,360.76	\$4,791,360.76	
2 Fund Balances	\$1,379,279.63	\$778,146.87	
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	\$4,791,360.76	\$4,791,360.76	
2 Fund Balances	\$1,379,279.63	\$778,146.87	
3 All Notes Interest and Fees Accrued	\$19,507.63	\$19,507.63	
4 All Notes Outstanding	\$4,600,000.00	\$4,050,000.00	
Subordinate Asset Percentage	133.72%	137.04%	

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VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	2,424	\$4,727,455.36	100.00%
2 Total By Loan Type Distribution	2,424	\$4,727,455.36	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.51%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	16	\$53,107.93	1.12%
5 Repayment	2,405	\$4,650,308.42	98.37%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	2,424	\$4,727,455.36	100.00%
C. School Type Distribution:			
1 Graduate	2,411	\$4,685,179.34	99.11%
2 Undergraduate	13	\$42,276.02	0.89%
3 Total By Loan Type Distribution	2,424	\$4,727,455.36	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	\$50,269.36	1.05%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	3	\$50,269.36	1.05%
D.	REPAYMENT:			
	Active			
	Current	2,152	\$3,890,404.41	81.20%
	1-29 Days Delinquent	163	\$413,348.21	8.63%
	30-59 Days Delinquent	38	\$128,513.89	2.68%
	60-89 Days Delinquent	22	\$113,791.40	2.37%
	90-119 Days Delinquent	9	\$27,885.32	0.58%
	120-149 Days Delinquent	8	\$33,402.78	0.70%
	150-179 Days Delinquent	13	\$76,512.14	1.60%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	16	\$57,233.25	1.19%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	2,421	\$4,741,091.40	98.95%
I.	TOTAL PORTFOLIO	2,424	\$4,791,360.76	100.00%

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$4,600,000
B.	1 Total Private Principal Outstanding Balance	\$4,727,455
	2 Total Fund Accounts Balance	\$1,374,918
	3 Total Principal and Accrued Interest Balance	\$4,791,361
	4 Number of Loans	2,424
	5 Number of Borrowers	2,291
C.	1 Borrower Payments- Principal	\$314,409
	2 Borrower Payments- Interest	\$35,583
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$4,213
	3 Cash Release to Access Group Inc	\$24,519
E.	1 Weighted Average Coupon (WAC)	8.39%
	2 Weighted Average Remaining Maturity (WARM)	30
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$4,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$250,000
	5 Net Loan Rate	9.51%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	133.72%

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Student Loan Asset Backed Series 2003-A Notes

Portfolio Trend Analysis Report

November 30, 2024

IX. Asset-Backed Securities Notes Series 2003-A												
Collection Periods		January-24	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24
Reporting Date		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	11/25/2024	12/26/2024
A.	1 Asset Backed Securities	\$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	\$4,850,000	\$4,600,000
B.	1 Total Private Principal Balance	\$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	\$5,055,870	\$4,727,455
	2 Total Fund Accounts Balance	\$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	\$1,271,340	\$1,374,918
	3 Total Principal and Accrued Interest Balance	\$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	\$5,120,013	\$4,791,361
	4 Number of Loans	3,908	3,380	3,077	2,985	2,845	2,761	2,700	2,630	2,577	2,480	2,424
	5 Number of Borrowers	3,605	3,156	2,887	2,801	2,675	2,603	2,550	2,485	2,435	2,342	2,291
C.	1 Borrower Payments- Principal	\$566,926	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661	\$339,596	\$358,592	\$314,409
	2 Borrower Payments- Interest	\$72,210	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409	\$43,708	\$37,345	\$35,583
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$7,877	\$7,375	\$6,927	\$3,904	\$3,904	\$3,914	\$3,896	\$5,135	\$4,834	\$4,541	\$4,213
	3 Cash Release to Access Group	\$24,779	\$66,545	\$37,475	\$52,033	\$0	\$40,517	\$36,795	\$37,997	\$29,371	\$0	\$24,519
E.	1 Weighted Average Coupon (WAC)	8.72%	8.72%	8.73%	8.68%	8.69%	8.69%	8.69%	8.70%	8.70%	8.38%	8.39%
	2 Weighted Average Remaining Maturity (WARM)	32	33	31	32	32	30	31	32	30	29	30
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$4,850,000	\$4,600,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$800,000	\$400,000	\$800,000	\$850,000	\$0	\$500,000	\$600,000	\$250,000	\$500,000	\$350,000	\$250,000
	5 Net Loan Rate	8.94%	8.78%	9.06%	9.74%	9.28%	9.63%	10.00%	9.79%	10.04%	9.67%	9.51%
	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	117.26%	118.51%	120.01%	122.65%	122.38%	124.23%	126.40%	127.59%	130.03%	131.48%	133.72%