Student Loan Asset Backed Series 2003-A Notes

**Monthly Servicing Report** 

Principal Balance	Student Loan Portfolio and Fund Balance							November 30, 2024	Change	December 31, 2024	
2 Accound Interest 3 Total Principal And Accound Interest Balance 4 Find Accounds Balance 5 Total Student Loans And Fund Balance 5 Total Student Loans And Fund Balance  5 Total Student Loan Portfolio and Fund Balance 7 Weighted Average Coupon (WAC) 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 9 Weighted Average Remaining Maturity (WARM)									_		
3 Total Principal And Accounts fisherine   \$4,791,380,76   \$4,741,280,76   \$4,741,280,76   \$4,741,280,76   \$4,741,280,76   \$4,741,280,76   \$4,741,280,76   \$4,741,280,77   \$	l ·						l				
4 Fund Accounts Balance 5 Total Student Loan April Balance 5 Total Student Loan Portfolio and Fund Balance 1 Weighted Average Coupen (WAC) 2 Weighted Average Remaining Maturity (WARM) [Includes in-school period] 3 Number of Loans 4 Number of Borrowers    Notes and Certificates   Cusp							l		. ,	. ,	
Student Loans And Fund Balance   Student Loans And Fund Balance   November 30, 2021   Change   Desember 31, 2024	· ·						ŀ		, ,	. , ,	
Student Loan Portfolio and Fund Balance							ļ		. , ,		
1 Weighted Average Coupon (WAC)   2 Weighted Average Remaining Maturity (WARM)   [Includes in-school period]   3.0 (2) 2.9   2.9   3.0 (2) 2.9   2.9   3.0 (2) 2.9   2.9   3.0 (2) 2.9   3.0   2.9   3.0 (2) 2.9   3.0   3.0 (2) 2.9   3.0   3.0 (2) 2.9   3.0   3.0 (2) 2.9   3.0   3.0 (2) 2.9   3.0   3.0 (2) 2.9   3.0   3.0   3.0 (2) 2.9   3.0											
2 Weighted Average Remaining Maturity (WARM) [includes in-school period] 3 0 (2) 29 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								November 30, 2024	_	December 31, 2024	
3 Number of Loans 4 Number of Borrowers 2,242 (63) 2,261 2,291 (57) 2,234  Notes and Certificates  Notes and Certificates  USIP Index Adjustment Margin Interest Rate November 30, 2024 (Change Oscember 31, 2024 OS Securi 1 Student Loan Asset Backed Series 2003-A Notes Senior Class A-1 FRN 00432CAT8 Auction NA NA 0.000000% S0.00 S	1 Weighted Average Coupon (WAC)							8.39%	0.01%	8.40%	
A Number of Borrowers   2,291   (57)   2,234	Weighted Average Remaining Maturity (WARM)	[includes i	n-school per	iod]			ļ	30			
Notes and Certificates   Cusip   Index   Adjustment   Margin   Interest Rate   November 30, 2024   Change   December 31, 2024   O/S Securi							ļ	2,424	, ,	,	
Notes and Certificates	4 Number of Borrowers							2,291	(57)	2,234	
Notes and Certificates   Cusip   Index   Adjustment   Margin   Interest Rate   November 30, 2024   Change   December 31, 2024   O/S Securi											
1 Student Loan Asset Backed Series 2003-A Notes Senior Class A-1 FRN 00432CA15 3-mo CME Term SOFR 0.26161% 0.43000% 0.00000% \$0.00 \$0.00 \$0.00 \$0.00 0.0% \$0.00 \$0					Spread		12/31/2024	Balance	Balance	Balance	% of
2 Student Loan Asset Backed Series 2003-A Notes Senior Class A-2 VRN 00432CAU5 Auction N/A N/A 0.00000% \$0.00 \$0.0	Notes and Certificates		CUSIP	Index	Adjustment	Margin	Interest Rate	November 30, 2024	Change	December 31, 2024	O/S Secur
3 Student Loan Asset Backed Series 2003-A Notes Senior Class A-3 VRN 4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class B ARC 00432CAW1 Auction N/A N/A 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% \$4,050,000.00 (\$550,000.00) \$4,050,000.00 (\$550,000.00) \$4,050,000.00 100.0% \$4,050,000.00 (\$550,000.00) \$4,050,000.00 100.0% \$4,050,000.00 (\$550,000.00) \$4,050,000.00 100.0% \$4,050,000.00 (\$550,000.00) \$4,050,000.00 100.0% \$4,050,000.00 (\$550,000.00) \$4,050,000.00 100.0% \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000.00 \$4,050,000 \$4,050,000.00 \$4,050,000 \$4,050,	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%
4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class B ARC 00432CAW1 Auction N/A N/A 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% 5 Total Notes and Certificates 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% 5 Total Notes and Certificates 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% 5 Total Notes and Certificates 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% 5 Total Notes and Certificates 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% 5 Total Notes and Certificates 6.09700% \$4,600,000.00 (\$550,000.00) \$4,050,000.00 100.0% 5 Total Notes and Certificates 6.09700% \$4,050,000.00 \$0.00 \$4,050,000.00 \$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%
5 Total Notes and Certificates   6.09700% \$4,600,000.00 \$4,050,000.00 \$100.0% \$4,050,000.00 \$100.0% \$4,050,000.00 \$100.0% \$4,050,000.00 \$100.0% \$4,050,000.00 \$100.0% \$4,050,000.00 \$100.0% \$1,050,000.00 \$100.0% \$1,050,000 \$1,050,00 \$1,	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%
Fund Accounts Balance         November 30, 2024         Change         December 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         \$780.40         (\$338.03)         \$442.37           4 Collection Account         \$399,390.44         \$117,966.36         517,356.80           5 Class A-1 Interest Account         \$0.00         \$0.00         \$0.00           6 Class A-2 Interest 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         \$0.00         \$0.00         \$0.00           12 Class B Principal Account         \$21,948.44         \$(\$3,006.59)         \$18,941.85           12 Class B Principal Account         \$5552,799.00         \$323,129.54)         \$229,669.46	4 Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B ARC	00432CAW1	Auction	N/A	N/A	6.09700%	\$4,600,000.00			100.0%
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       \$780.40       (\$338.03)       \$442.37         4 Collection Account       \$399,390.44       \$117,966.36       517,356.80         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       \$0.00       \$0.00       \$0.00         21 Class B Principal Account       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46	5 Total Notes and Certificates						6.09700%	\$4,600,000.00	(\$550,000.00)	\$4,050,000.00	100.0%
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       \$780.40       (\$338.03)       \$442.37         4 Collection Account       \$399,390.44       \$117,966.36       517,356.80         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       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46											
2 Pre-Funding Account       \$0.00       \$0.00       \$0.00         3 Admin Account       \$780.40       (\$338.03)       \$442.37         4 Collection Account       \$399,390.44       \$117,966.36       517,356.80         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       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46	Fund Accounts Balance							November 30, 2024	Change	December 31, 2024	
3 Admin Account       \$780.40       (\$338.03)       \$442.37         4 Collection Account       \$399,390.44       \$117,966.36       517,356.80         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       \$21,948.44       \$3,006.59       \$18,941.85         12 Class B Principal Account       \$552,799.00       \$323,129.54       \$229,669.46	1 Capitalized Interest Account							\$400,000.00		\$400,000.00	
4 Collection Account  \$399,390.44 \$117,966.36 517,356.80  5 Class A-1 Interest Account  \$0.00 \$0.00 \$0.00  6 Class A-1 Principal Account  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  \$21,948.44 \$3,006.59 \$18,941.85  12 Class B Principal Account  \$552,799.00 \$323,129.54 \$229,669.46	•						ŀ		· ·		
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       \$21,948.44       \$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       \$323,129.54)       \$229,669.46							ŀ		, ,		
6 Class A-1 Principal Account 7 Class A-2 Interest Account 8 Class A-2 Principal Account 9 Class A-2 Principal Account 9 Class A-3 Interest Account 10 Class A-3 Principal Account 11 Class B Interest Account 12 Class B Principal Account 15 Class B Principal Account 16 Class B Principal Account 17 Class B Principal Account 18 S21,948.44 (\$3,006.59) 18 S229,669.46							I	. ,		· ·	
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       \$21,948.44       \$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       \$323,129.54)       \$229,669.46							I		•	*	
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       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46	· ·						I		· ·		
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       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46							I	· ·		· ·	
10 Class A-3 Principal Account       \$0.00       \$0.00       \$0.00         11 Class B Interest Account       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46	· ·						I		· ·	-	
11 Class B Interest Account       \$21,948.44       (\$3,006.59)       \$18,941.85         12 Class B Principal Account       \$552,799.00       (\$323,129.54)       \$229,669.46							ŀ			-	
12 Class B Principal Account \$552,799.00 (\$323,129.54) \$229,669.46	·						I	· ·		· ·	
							ŀ		( , , , , ,	. ,	
	12 Class B Principal Account 13 Total Fund Accounts Balance							\$552,799.00 <b>\$1,374,918.28</b>	(\$323,129.54) ( <b>\$208,507.80</b> )	\$229,669.46 <b>\$1,166,410.48</b>	

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

II. Series 2003-A Transact	ions and Accruals		
A. Student Loan Cash Prir	ncipal Activity	Decemb	er 31, 2024
1 Borrower Payments - To 2 Claim Payments 3 Refunds 4 Reversals 5a New Acquisitions - Principa 5b Cancellations - Principa 5c New Acquisitions - Sale 5d New Acquisitions - Rep 5 New Acquisitions - Tota 6 Total Cash Principal A	cipal I Transfers urchases I	\$0.00 \$0.00 \$0.00 \$0.00	(\$340,555.66) \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 (\$340,555.66)
B. Student Loan Non-Cash  1 Capitalized Interest 2 New Acquisitions/Cancology 3 Capitalized Guarantee In 4a Small Balance and Othe 4b Adjustments - Write-offer Total Adjustments 5 Total Non-Cash Princing	ellations - Fees Fees er Adjustments s ipal Activity	(\$13.55) (\$7,923.70)	\$0.00 \$0.00 \$0.00 (\$7,937.25) (\$7,937.25)
C. Total Student Loan Prin  D. Student Loan Cash Inte	rest Activity	=	(\$348,492.91) (\$32,233.09)
2 Claim Payments 3a New Acquisitions - Sale 3b New Acquisitions - Rep 3 New Acquisitions 4 Other Adjustments 5 Total Cash Interest Ac	Transfers urchases	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 <b>(\$32,233.09)</b>
E. Student Loan Non-Cash  1 Borrower Accruals 2 Capitalized Interest 3a Small Balance and Othe 3b Adjustments - Write-offs 3 Total Adjustments 4 Fee Accruals 5 Total Non-Cash Intere	er Adjustments s	(\$39.30) (\$618.86)	\$33,384.44 \$0.00 (\$658.16) \$706.13 \$33,432.41
F. Total Student Loan Inte	rest Activity		\$1,199.32

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

Report Date: January 27, 2025

A.	Collection Fund	December 31, 2024	]	
	Beginning Balance	\$274,654.32	1	
	Transfers to Other Funds	(\$274,654.32)		
	1a Amount received in the collection account related to the collection period	\$369,743.87		
	1b Earnings	\$4,361.35		
	1c Recoveries	\$15,470.58		
	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	\$389,575.80		
В.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$3,939.55	\$3,939.55	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$104.80	\$104.80	\$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	\$17,542.91	\$17,542.91	\$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)	\$346,043.42	\$346,043.42	\$0.00
	11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$21,945.12	\$21,945.12	\$0.00
	Total Payments	\$389,575.80	\$389,575.80	\$0.00

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

IV.	Series 2	003-A Notes Waterfall for Distributions		Remaining	CAPI Account
				Funds Balance	Uses
Α.		Tatal Ausilable Funda (Callestine Fund Assesse)	\$200 F7F 00		
Α.		Total Available Funds (Collection Fund Account)	\$389,575.80	\$389,575.80	\$0.00
B.	First	Administrative Allowance	\$4,044.35	\$385,531.45	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$385,531.45	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$385,531.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$385,531.45	\$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:			
	-	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$385,531.45	\$0.00
	` '	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$385,531.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$385,531.45	\$0.00
	` '	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	<b>\$</b>	*****
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	\$17,542.91	\$367,988.54	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Remaing Notes 2003-A (if Sub note interest trigger)	\$0.00	\$367,988.54	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$367,988.54	\$0.00
н.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$367,988.54	\$0.00
I.	Eighth	Reserved	\$0.00	\$367,988.54	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$367,988.54	\$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	\$367,988.54	\$0.00
	` '	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$367,988.54	\$0.00
	` ′	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$367,988.54	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$346,043.42	\$21,945.12	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$346,043.42		
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$21,945.12	\$0.00	\$0.00

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

1 FRN Notes outstanding Balance 2 VRN Notes outstanding Balance 3 ARC Notes outstanding Balance 4 Amount of Accrued Interest 5 Plus investment comings and late free.	\$0.00 \$0.00 \$4,050,000.00	
3 ARC Notes outstanding Balance 4 Amount of Accrued Interest	•	
4 Amount of Accrued Interest	\$4,050,000,00	
	\$4,030,000.00	
5 Dive investment comings and late food	\$30,873.01	
5 Plus investment earnings and late fees	\$4,589.83	
6 Minus Amount of interest on FRN	\$0.00	
7 Minus portion of Administrative allowance	\$1,642.11	
8 Minus Notes fees expected during current Interest Period	\$104.80	
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	9.99%	
Net Loan Rate	9.99%	
Senior Asset Percentage	Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance	\$4,444,067.17	\$4,444,067.17
2 Fund Balances	\$1,170,294.18	\$925,083.73
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
Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance	\$4,444,067.17	\$4,444,067.17
2 Fund Balances	\$1,170,294.18	\$925,083.73
3 All Notes Interest and Fees Accrued	\$19,150.90	\$19,150.90
4 All Notes Outstanding	\$4,050,000.00	\$3,850,000.00

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

Report Date: January 27, 2025

		Number	Dollar	% of
		of Loans	Amount	Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,361	\$4,378,962.45	100.00
	2 Total By Loan Type Distribution	2,361	\$4,378,962.45	100.00
В.	Borrower Status Distribution:			
	1 In-School	3	\$24,039.01	0.55
	2 Grace	0	\$0.00	0.00
	3 Deferment	0	\$0.00	0.00
	4 Forbearance	11	\$76,704.38	1.75
	5 Repayment	2,347	\$4,278,219.06	97.70
	6 Interim Charge-Offs	0	\$0.00	0.00
	7 Total By Borrower Status Distribution	2,361	\$4,378,962.45	100.00
C.	School Type Distribution:			
	1 Graduate	2,348	\$4,338,045.33	99.07
	2 Undergraduate	13	\$40,917.12	0.93
	3 Total By Loan Type Distribution	2,361	\$4,378,962.45	100.00

**Student Loan Asset Backed Series 2003-A Notes** 

**Monthly Servicing Report** 

Report Date: January 27, 2025

Includes Accrued Int.   Incl	VII.	Series 2003-A Notes	Portfol	io Status By Loa	п Туре
A. In-School Current 3 \$\$50,448.87 \$\$10  B. Grace Current 0 \$\$0.00 \$\$0.00 \$\$0.00  C. TOTAL INTERIM 3 \$\$50,448.87 \$\$10  D. REPAYMENT: Active Current 2,097 \$3,507,032.52 78 1-29 Days Delinquent 151 \$377,476.17 8 30-59 Days Delinquent 49 \$192,581.92 60-89 Days Delinquent 15 \$43,082.81 90-119 Days Delinquent 10 \$80,739.03 11 120-149 Days Delinquent 15 \$54,031.93 11 150-179 Days Delinquent 10 \$57,182.98 10 > 180 Days Delinquent 0 \$0.00 \$0.00  E. Deferment: Current 0 \$\$0.00 \$\$0.00  G. Interim Charge-Offs 0 \$0.00 \$\$0.00		Status	# of Loans	Amount (\$)	Percentage (%)
Current   3   \$50,448.87   10		INTERIM:		Includes Accrued Int.	
B. Grace Current 0 \$0.00 CC  C. TOTAL INTERIM 3 \$550,448.87 CC  D. REPAYMENT: Active Current 2,097 \$3,507,032.52 78 1-29 Days Delinquent 49 \$192,581.92 60-89 Days Delinquent 15 \$43,082.81 CC 60-89 Days Delinquent 10 \$80,739.03 11 20-149 Days Delinquent 15 \$54,031.93 11 150-179 Days Delinquent 10 \$57,182.98 11 > 180 Days Delinquent 0 \$0.00 CC  E. Deferment: Current 0 \$0.00 CC  F. Forbearance: Current 11 \$81,490.94 11  G. Interim Charge-Offs 0 \$0.00 CC  H. TOTAL REPAYMENT 2,358 \$4,393,618.30 98	A.	In-School			
Current 0 \$0.00 CC  C. TOTAL INTERIM 3 \$50,448.87  D. REPAYMENT: Active Current 2,097 \$3,507,032.52 78 1-29 Days Delinquent 151 \$377,476.17 88 30-59 Days Delinquent 49 \$192,581.92 48 60-89 Days Delinquent 15 \$43,082.81 90-119 Days Delinquent 10 \$80,739.03 11 120-149 Days Delinquent 15 \$54,031.93 11 150-179 Days Delinquent 10 \$57,182.98 11 5 > 180 Days Delinquent 10 \$57,182.98 11  Current 0 \$0.00 CC  F. Forbearance: Current 11 \$81,490.94 11  G. Interim Charge-Offs 0 \$0.00 CC  H. TOTAL REPAYMENT 2,358 \$4,393,618.30 98		Current	3	\$50,448.87	1.14%
C.       TOTAL INTERIM       3       \$50,448.87       4         D.       REPAYMENT: Active Current       2,097       \$3,507,032.52       76         1-29 Days Delinquent       151       \$377,476.17       8         30-59 Days Delinquent       49       \$192,581.92       4         60-89 Days Delinquent       15       \$43,082.81       0         90-119 Days Delinquent       10       \$80,739.03       1         120-149 Days Delinquent       15       \$54,031.93       1         150-179 Days Delinquent       10       \$57,182.98       1         > 180 Days Delinquent       0       \$0.00       0         E.       Deferment: Current       0       \$0.00       0         F.       Forbearance: Current       11       \$81,490.94       1         G.       Interim Charge-Offs       0       \$0.00       0         H.       TOTAL REPAYMENT       2,358       \$4,393,618.30       98	B.	Grace			
D. REPAYMENT: Active Current 1-29 Days Delinquent 30-59 Days Delinquent 90-119 Days Delinquent 150-179 Days Delinquent 170-180 Days Delinquent 180 Deferment: 180 Days Delinquent 190 \$0.00 190 190 190 190 190 190 190 190 190 1		Current	0	\$0.00	0.00%
Active Current Current 1-29 Days Delinquent 30-59 Days Delinquent 49 \$192,581.92 60-89 Days Delinquent 90-119 Days Delinquent 10 \$80,739.03 120-149 Days Delinquent 15 \$54,031.93 150-179 Days Delinquent 10 \$57,182.98 150-179 Days Delinquent 10 \$57,182.98 10 \$0.00  E. Deferment: Current 0 \$0.00 C  F. Forbearance: Current 11 \$81,490.94 11  TOTAL REPAYMENT 2,358 \$4,393,618.30 98	C.	TOTAL INTERIM	3	\$50,448.87	1.14%
Current   2,097   \$3,507,032.52   78     1-29 Days Delinquent   151   \$377,476.17   88     30-59 Days Delinquent   49   \$192,581.92   48     60-89 Days Delinquent   15   \$43,082.81   00     90-119 Days Delinquent   10   \$80,739.03   11     120-149 Days Delinquent   15   \$54,031.93   11     150-179 Days Delinquent   10   \$57,182.98   11     > 180 Days Delinquent   0   \$0.00   00      E. Deferment:   Current   0   \$0.00   00     F. Forbearance:   Current   11   \$81,490.94   11     G. Interim Charge-Offs   0   \$0.00   00     H. TOTAL REPAYMENT   2,358   \$4,393,618.30   98     Contract   2,358   3,393,618.30   98     Contract   2,358   3,393,618.30   98     Contract   2,358   3,393,618.30   98	D.				
30-59 Days Delinquent 60-89 Days Delinquent 90-119 Days Delinquent 10 \$80,739.03 120-149 Days Delinquent 15 \$54,031.93 150-179 Days Delinquent 10 \$57,182.98 > 180 Days Delinquent 10 \$57,182.98		Current	2,097	\$3,507,032.52	78.91%
60-89 Days Delinquent 90-119 Days Delinquent 10 \$80,739.03 120-149 Days Delinquent 15 \$54,031.93 150-179 Days Delinquent 10 \$57,182.98 10 \$0.00  E. Deferment: Current 0 \$0.00  F. Forbearance: Current 11 \$81,490.94  G. Interim Charge-Offs  Deferment: 2,358 \$4,393,618.30 98					8.49%
90-119 Days Delinquent 10 \$80,739.03 11 120-149 Days Delinquent 15 \$54,031.93 15 150-179 Days Delinquent 10 \$57,182.98 11 > 180 Days Delinquent 10 \$57,182.98 11					4.33% 0.97%
120-149 Days Delinquent					1.82%
> 180 Days Delinquent       0       \$0.00       0         E. Deferment:         Current       0       \$0.00       0         F. Forbearance:         Current       11       \$81,490.94       1         G. Interim Charge-Offs       0       \$0.00       0         H. TOTAL REPAYMENT       2,358       \$4,393,618.30       98					1.22%
E. Deferment:					1.29%
Current 0 \$0.00 Compared to \$0		> 180 Days Delinquent	0	\$0.00	0.00%
F. Forbearance: Current  11 \$81,490.94  12 TOTAL REPAYMENT  2,358 \$4,393,618.30  98	E.				
Current 11 \$81,490.94 11  G. Interim Charge-Offs 0 \$0.00 00  H. TOTAL REPAYMENT 2,358 \$4,393,618.30 98		Current	0	\$0.00	0.00%
G.       Interim Charge-Offs       0       \$0.00       0         H.       TOTAL REPAYMENT       2,358       \$4,393,618.30       98	F.	Forbearance:			0.00%
H. TOTAL REPAYMENT 2,358 \$4,393,618.30 98		Current	11	\$81,490.94	1.83%
	G.	Interim Charge-Offs	0	\$0.00	0.00%
TOTAL POPTEOLIO 2 261 \$4 444 067 17 100	Н.	TOTAL REPAYMENT	2,358	\$4,393,618.30	98.86%
2,301 \$4,444,007.17 100	I.	TOTAL PORTFOLIO	2,361	\$4,444,067.17	100.00%

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

Report Date: January 27, 2025

Series 2003-A Portfolio Summary Report	
1 ABS Notes Outstanding	\$4,050,000
<ol> <li>Total Private Principal Outstanding Balance</li> <li>Total Fund Accounts Balance</li> <li>Total Principal and Accrued Interest Balance</li> <li>Number of Loans</li> <li>Number of Borrowers</li> </ol>	\$4,378,962 \$1,166,410 \$4,444,067 2,361 2,234
Borrower Payments- Principal     Borrower Payments- Interest	\$340,556 \$32,233
<ul><li>1 Necessary Funds Transfer to Meet Obligations</li><li>2 Administrative Allowance</li><li>3 Cash Release to Access Group Inc</li></ul>	\$0 \$3,940 \$21,945
Weighted Average Coupon (WAC)     Weighted Average Remaining Maturity (WARM)	8.40% 29
<ol> <li>Senior Notes Outstanding</li> <li>Subordinate Note Outstanding</li> <li>Senior Principal Distribution Amount</li> <li>Subordinate Principal Distribution Amount</li> <li>Net Loan Rate</li> <li>Senior Asset Percentage</li> <li>Total Asset Percentage</li> </ol>	\$0 \$4,050,000 \$0 \$550,000 9.99% N/A 138.15%
	1 ABS Notes Outstanding  1 Total Private Principal Outstanding Balance 2 Total Fund Accounts Balance 3 Total Principal and Accrued Interest Balance 4 Number of Loans 5 Number of Borrowers  1 Borrower Payments- Principal 2 Borrower Payments- Interest  1 Necessary Funds Transfer to Meet Obligations 2 Administrative Allowance 3 Cash Release to Access Group Inc  1 Weighted Average Coupon (WAC) 2 Weighted Average Remaining Maturity (WARM)  1 Senior Notes Outstanding 2 Subordinate Note Outstanding 3 Senior Principal Distribution Amount 4 Subordinate Principal Distribution Amount 5 Net Loan Rate 6 Senior Asset Percentage

# Student Loan Asset Backed Series 2003-A Notes Portfolio Trend Analysis Report December 31, 2024

#### IX. Asset-Backed Securities Notes Series 2003-A

	Collection Periods	February-24	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24
	Reporting Date	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	1/27/2025
A.	1 Asset Backed Securities	\$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	\$4,050,000
В.	1 Total Private Principal Balance	\$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	\$4,378,962
	2 Total Fund Accounts Balance	\$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	\$1,166,410
	3 Total Principal and Accrued Interest Balance	\$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	\$4,444,067
	4 Number of Loans	3,380	3,077	2,985	2,845	2,761	2,700	2,630	2,577	2,480	2,424	2,361
	5 Number of Borrowers	3,156	2,887	2,801	2,675	2,603	2,550	2,485	2,435	2,342	2,291	2,234
C.	1 Borrower Payments- Principal	\$545,398	\$476,572	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661	\$339,596	\$358,592	\$314,409	\$340,556
	2 Borrower Payments- Interest	\$66,666	\$58,437	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409	\$43,708	\$37,345	\$35,583	\$32,233
D.	Necessary Funds Transfer to Meet Obligations     Administrative Allowance	\$0 \$7,375	\$0 \$6,927	\$0 \$3,904	\$0 \$3,904	\$0 \$3,914	\$0 \$3,896	\$0 \$5,135	\$0 \$4,834	\$0 \$4,541	\$0 \$4,213	\$0 \$3,940
	3 Cash Release to Access Group	\$66,545	\$37,475	\$52,033	\$0	\$40,517	\$36,795	\$37,997	\$29,371	\$0	\$24,519	. ,
E.	Weighted Average Coupon (WAC)     Weighted Average Remaining Maturity (WARM)	8.72% 33	8.73% 31	8.68% 32	8.69% 32	8.69% 30	8.69% 31	8.70% 32	8.70% 30	8.38% 29	8.39% 30	8.40% 29
F.	Senior Notes Outstanding     Subordinate Note Outstanding	\$0 \$8,700,000	\$0 \$7,900,000	\$0 \$7,050,000	\$0 \$7,050,000	\$0 \$6,550,000	\$0 \$5,950,000	\$0 \$5,700,000	\$0 \$5,200,000	\$0 \$4,850,000	\$0 \$4,600,000	\$0 \$4,050,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$400,000	\$800,000	\$850,000	\$0	\$500,000	\$600,000	\$250,000	\$500,000	\$350,000	\$250,000	\$550,000
	5 Net Loan Rate	8.78%	9.06%	9.74%	9.28%	9.63%	10.00%	9.79%	10.04%	9.67%	9.51%	9.99%
	6 Senior Asset Percentage	N/A										
	7 Subordinate Asset Percentage	118.51%	120.01%	122.65%	122.38%	124.23%	126.40%	127.59%	130.03%	131.48%	133.72%	138.15%