

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: February 25, 2025
Collection Period: 01/01/25 to 01/31/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
									December 31, 2024	Change	January 31, 2025	
1	Principal Balance								\$231,180,908.51	(\$2,901,136.90)	\$228,279,771.61	
2	Accrued Interest								\$4,192,335.71	(\$40,632.37)	\$4,151,703.34	
3	Accrued ISP								\$15,401.95	\$4,824.16	\$20,226.11	
4	Accrued SAP								\$2,570,676.23	\$758,804.63	\$3,329,480.86	
5	Total Principal And Accrued Interest Balance								\$237,959,322.40	(\$2,178,140.48)	\$235,781,181.92	
6	Fund Accounts Balance								\$9,501,057.95	\$965,949.57	\$10,467,007.52	
7	Total Student Loans And Fund Balance								\$247,460,380.35	(\$1,212,190.91)	\$246,248,189.44	
B.												
1	Weighted Average Coupon (WAC)		[not including SAP]						2.86%	0.00%	2.86%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]						131	(1)	130	
3	Number of Loans								17,225	(154)	17,071	
4	Number of Borrowers								9,035	(75)	8,960	
C. Notes and Certificates												
			CUSIP	Index	Spread Adjustment	Margin	1/31/2025 Int. Rate	Balance December 31, 2024	Change	Balance January 31, 2025	% of O/S Securities	
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN	00432CAK7	90-Day Average SOFR	0.26161%	0.07000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN	00432CAL5	90-Day Average SOFR	0.26161%	0.18000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	Auction	N/A	N/A	4.78000%	\$53,400,000.00	\$0.00	\$53,400,000.00	19.30%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	4.85000%	\$39,050,000.00	\$0.00	\$39,050,000.00	14.11%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	4.85000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.58%
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1	FRN	00432CAX9	90-Day Average SOFR	0.26161%	0.06000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2	FRN	00432CAY7	90-Day Average SOFR	0.26161%	0.26000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC	00432CAZ4	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	Auction	N/A	N/A	4.85000%	\$18,750,000.00	(\$850,000.00)	\$17,900,000.00	6.47%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	4.85000%	\$40,850,000.00	\$0.00	\$40,850,000.00	14.76%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	4.78000%	\$40,800,000.00	\$0.00	\$40,800,000.00	14.74%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	4.85000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.12%
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1	FRN	00432CBM2	90-Day Average SOFR	0.26161%	0.11000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN	00432CBN0	90-Day Average SOFR	0.26161%	0.21000%	5.20421%	\$18,789,000.00	\$0.00	\$18,789,000.00	6.79%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6	ARC	00432CBS9	Auction	N/A	N/A	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	Auction	N/A	N/A	4.78000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.13%
20	Total Notes and Certificates						4.84453%	\$277,589,000.00	(\$850,000.00)	\$276,739,000.00	100.00%	
D. Fund Balances												
								December 31, 2024	Change	January 31, 2025		
1	Acquisition Fund							\$0.00	\$0.00	\$0.00		
2	Administration Fund							\$50,933.23	(\$2,852.19)	\$48,081.04		
3	Capitalized Interest Fund							\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund							\$4,692,261.69	(\$977,342.94)	\$3,714,918.75		
5	Debt Service Fund - Interest Account							\$999,113.56	(\$386,689.82)	\$612,423.74		
6	Debt Service Fund - Principal Account							\$896,668.47	\$2,332,834.52	\$3,229,502.99		
7	Total Fund Accounts Balance							\$9,501,057.95	\$965,949.57	\$10,467,007.52		

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Monthly Servicing Report

Report Date: February 25, 2025

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		1/31/2025	1/31/2025	1/31/2025
1	Borrower Payments - Total	(\$2,815,778.61)	(\$2,767,955.24)	(\$47,823.37)
2	Claim Payments	(\$171,175.44)	(\$171,175.44)	\$0.00
3	Refunds	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$2,986,954.05)	(\$2,939,130.68)	(\$47,823.37)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$86,924.92	\$63,724.78	\$23,200.14
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$1,107.77)	(\$1,107.77)	\$0.00
4	Total Adjustments	(\$1,107.77)	(\$1,107.77)	\$0.00
5	Total Non-Cash Principal Activity	\$85,817.15	\$62,617.01	\$23,200.14
C.	Total Student Loan Principal Activity	(\$2,901,136.90)	(\$2,876,513.67)	(\$24,623.23)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$504,057.47)	(\$484,792.59)	(\$19,264.88)
2	Claim Payments	(\$3,142.36)	(\$3,142.36)	\$0.00
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	(\$12.04)	(\$12.04)	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$507,211.87)	(\$487,946.99)	(\$19,264.88)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$552,622.57	\$516,984.77	\$35,637.80
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$4,824.16	\$3,765.39	\$1,058.77
3	Special Allowance Payments - Accrued	\$758,804.63	\$758,591.89	\$212.74
4	Capitalized Interest	(\$86,924.92)	(\$63,724.78)	(\$23,200.14)
5a	Small Balance and Other Adjustments	(\$5,289.51)	(\$5,073.12)	(\$216.39)
5b	Adjustments - Write-offs	\$0.03	\$0.03	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$5,289.48)	(\$5,073.09)	(\$216.39)
6	Fee Accruals	\$6,171.33	\$5,678.62	\$492.71
7	Total Non-Cash Interest Activity	\$1,230,208.29	\$1,216,222.80	\$13,985.49
F.	Total Student Loan Interest Activity	\$722,996.42	\$728,275.81	(\$5,279.39)

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Report Date: February 25, 2025
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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		January 31, 2025		
	1 Beginning Balance	\$4,516,771.05		
	2 Transfers to Other Funds	(\$4,516,771.05)		
	3 Amount received in the collection account related to the collection period	\$3,416,360.03		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$171,175.44		
	8 Guarantee Payments of Interest	\$3,142.36		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$45,262.19		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$3,635,940.02			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$86,692.84	\$86,692.84	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$204,294.88	\$204,294.88	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$773,810.69	\$773,810.69	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$241,825.46	\$241,825.46	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$383,000.00	\$383,000.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,946,316.15	\$1,946,316.15	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00	
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$3,635,940.02	\$3,635,940.02	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$3,635,940.02	\$3,635,940.02	\$0.00
B.	Administration Funds	\$290,987.72	\$3,344,952.30	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$3,344,952.30	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,344,952.30	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$195,807.12	\$3,149,145.18	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$143,188.54	\$3,005,956.64	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,005,956.64	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,005,956.64	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,005,956.64	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$56,652.06	\$2,949,304.58	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$149,788.78	\$2,799,515.80	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$149,605.44	\$2,649,910.36	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,649,910.36	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$78,768.75	\$2,571,141.61	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,571,141.61	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,571,141.61	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,571,141.61	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,571,141.61	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$773,810.69		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$2,571,141.61	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,571,141.61	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,571,141.61	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,571,141.61	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,571,141.61	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,571,141.61	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,571,141.61	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,571,141.61	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,571,141.61	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,571,141.61	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,571,141.61	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,571,141.61	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,571,141.61	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,571,141.61	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,571,141.61	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,571,141.61	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$87,086.50	\$2,484,055.11	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$72,235.96	\$2,411,819.15	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$82,503.00	\$2,329,316.15	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$241,825.46		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,329,316.15	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$383,000.00	\$1,946,316.15	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,946,316.15	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$257,950,000.00
	2 Interest net of FRN allocation	\$1,273,433.03
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$86,692.84
	5 Minus amounts required..ED..guarantee agencies	\$198,029.68
	6 Minus defaulted during the month	\$2,847.05
	7 Minus auction note and trustee fees	\$6,773.72
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.56%
	Net Loan Rate	4.56%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$235,781,181.92
	2 Fund Balances	\$10,500,307.26
	3 Senior Notes Interest	\$333,868.06
	4 Senior Notes Outstanding	\$210,789,000.00
	Senior Asset Percentage	116.68%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$235,781,181.92
	2 Fund Balances	\$10,500,307.26
	3 All Notes Interest	\$415,274.90
	4 All Notes Outstanding	\$276,739,000.00
	Subordinate Asset Percentage	88.84%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	478	\$2,277,539.24	1.00%
	2 UnSubsidized Stafford	479	\$3,460,257.33	1.52%
	3 Consolidation	16,114	\$222,541,975.04	97.49%
	4 Total By Loan Type Distribution	17,071	\$228,279,771.61	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	115	\$2,008,289.53	0.88%
	4 Forbearance	171	\$3,666,994.88	1.61%
	5 Repayment	16,758	\$222,091,525.42	97.29%
	6 Claims	25	\$495,787.73	0.22%
7 Total By Borrower Status Distribution	17,071	\$228,279,771.61	100.00%	
C.	School Type Distribution:			
	1 Graduate	17,002	\$228,078,184.92	99.91%
	2 Undergraduate	69	\$201,586.69	0.09%
	3 Total By School Type Distribution	17,071	\$228,279,771.61	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			# of Loans	Amount (\$)	Percentage (%)
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)			
A. INTERIM:									
A. In-School									
Current	1	\$6,901.00	0.29%	1	\$17,115.93	0.47%	44	\$715,478.37	0.32%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.29%	1	\$17,115.93	0.47%	44	\$715,478.37	0.32%
D. REPAYMENT:									
D. Active									
Current	377	\$1,800,881.31	75.24%	380	\$2,808,104.59	76.58%	15,115	\$204,688,480.22	90.42%
1-29 Days Delinquent	34	\$205,830.22	8.60%	34	\$276,341.92	7.54%	471	\$8,590,036.76	3.79%
30-59 Days Delinquent	9	\$45,609.20	1.91%	11	\$65,033.14	1.77%	106	\$2,358,149.19	1.04%
60-89 Days Delinquent	7	\$51,099.06	2.13%	8	\$97,274.31	2.65%	55	\$1,256,605.21	0.56%
90-119 Days Delinquent	3	\$12,835.59	0.54%	3	\$18,799.91	0.51%	32	\$927,787.02	0.41%
≥ 120 Days Delinquent	14	\$94,820.67	3.96%	13	\$113,719.80	3.10%	86	\$2,468,131.09	1.09%
E. Deferment:									
Current	16	\$92,070.19	3.85%	13	\$147,387.01	4.02%	42	\$1,152,906.26	0.51%
F. Forbearance:									
Current	16	\$81,788.57	3.42%	16	\$123,268.33	3.36%	139	\$3,700,528.25	1.63%
G. Claims	1	\$1,576.88	0.07%	0	\$0.00	0.00%	24	\$512,914.95	0.23%
H. TOTAL REPAYMENT	477	\$2,386,511.69	99.71%	478	\$3,649,929.01	99.53%	16,070	\$225,655,538.95	99.68%
I. TOTAL PORTFOLIO	478	\$2,393,412.69	100.00%	479	\$3,667,044.94	100.00%	16,114	\$226,371,017.32	100.00%
J. GRAND TOTAL					\$232,431,474.95				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: February 25, 2025

Collection Period: 01/01/25 to 01/31/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/25 to 01/31/25 02/25/25
A.	1 ABS Notes Outstanding	\$276,739,000
B.	1 Total Principal Balance	\$228,279,772
	2 Total Fund Accounts Balance	\$10,467,008
	3 Total Principal and Accrued Interest Balance	\$235,781,182
	4 Number of Loans	17,071
	5 Number of Borrowers	8,960
C.	1 Borrower Payments- Principal	\$2,815,779
	2 Borrower Payments- Interest	\$504,057
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$86,693
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	130
F.	1 Senior Notes Outstanding	\$210,789,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$850,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.56%
	6 Senior Asset Percentage	116.68%
	7 Subordinate Asset Percentage	88.84%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes

Trend Analysis Report

January 31, 2025

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	March-24	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25
	Reporting Date	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	2/25/2025
A.	1 Asset Backed Securities	\$318,018,000	\$311,268,000	\$305,118,000	\$302,102,000	\$294,752,000	\$289,352,000	\$283,526,000	\$283,526,000	\$283,526,000	\$277,589,000	\$276,739,000
B.	1 Total Principal Balance	\$263,617,621	\$259,258,746	\$252,399,961	\$248,438,173	\$244,555,005	\$241,758,211	\$239,510,352	\$237,081,539	\$234,158,147	\$231,180,909	\$228,279,772
	2 Total Fund Accounts Balance	\$16,855,034	\$13,466,760	\$16,533,914	\$16,394,901	\$12,070,023	\$11,672,992	\$6,981,431	\$11,673,599	\$13,567,732	\$9,501,058	\$10,467,008
	3 Total Principal and Accrued Interest Balance	\$271,600,690	\$268,261,926	\$259,032,218	\$255,985,311	\$253,064,833	\$248,050,861	\$246,790,664	\$242,215,312	\$240,087,945	\$237,959,322	\$235,781,182
	4 Number of Loans	18,808	18,604	18,302	18,110	17,918	17,811	17,698	17,551	17,396	17,225	17,071
	5 Number of Borrowers	9,786	9,692	9,546	9,454	9,362	9,312	9,262	9,191	9,118	9,035	8,960
C.	1 Borrower Payments- Principal	\$3,821,008	\$4,045,817	\$6,545,943	\$4,024,086	\$3,537,026	\$2,733,489	\$2,222,669	\$2,272,319	\$2,606,252	\$2,630,301	\$2,815,779
	2 Borrower Payments- Interest	\$566,685	\$607,024	\$678,467	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453	\$502,922	\$497,950	\$504,057
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$100,365	\$98,857	\$97,222	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816	\$88,906	\$87,809	\$86,693
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.87%	2.86%	2.86%	2.85%	2.85%	2.85%	2.85%	2.85%	2.86%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	137	136	135	134	134	133	132	132	131	131	130
F.	1 Senior Notes Outstanding	\$252,068,000	\$245,318,000	\$239,168,000	\$236,152,000	\$228,802,000	\$223,402,000	\$217,576,000	\$217,576,000	\$217,576,000	\$211,639,000	\$210,789,000
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$8,507,000	\$6,750,000	\$6,150,000	\$3,016,000	\$7,350,000	\$5,400,000	\$5,826,000	\$0	\$0	\$5,937,000	\$850,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.60%	5.39%	5.52%	5.50%	5.34%	5.55%	5.45%	5.04%	4.85%	4.78%	4.56%
	6 Senior Asset Percentage	114.22%	114.62%	114.98%	115.18%	115.62%	115.97%	116.42%	116.37%	116.28%	116.68%	116.68%
	7 Subordinate Asset Percentage	90.49%	90.29%	90.07%	89.98%	89.71%	89.49%	89.28%	89.23%	89.19%	88.90%	88.84%