

ACCESS GROUP, INC.

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

Report Date: March 25, 2025
Collection Period: 02/01/25 to 02/28/25

I. Series 2003-A Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
											January 31, 2025	Change	February 28, 2025
1	Principal Balance										\$4,031,638.26	(\$315,897.59)	\$3,715,740.67
2	Accrued Interest										\$60,022.87	(\$3,672.09)	\$56,350.78
3	Total Principal And Accrued Interest Balance										\$4,091,661.13	(\$319,569.68)	\$3,772,091.45
4	Fund Accounts Balance										\$989,111.62	(\$164,661.24)	\$824,450.38
5	Total Student Loans And Fund Balance										\$5,080,772.75	(\$484,230.92)	\$4,596,541.83
B. Student Loan Portfolio and Fund Balance													
											January 31, 2025	Change	February 28, 2025
1	Weighted Average Coupon (WAC)										7.86%	0.01%	7.87%
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]							30	1	31
3	Number of Loans										2,256	(329)	1,927
4	Number of Borrowers										2,138	(310)	1,828
C. Notes and Certificates													
			CUSIP	Index	Spread	Margin	2/28/2025 Interest Rate	Balance	Balance	Balance			% of
					Adjustment			January 31, 2025	Change	February 28, 2025			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	\$0.00	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	\$0.00	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	\$0.00	0.0%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class		B ARC 00432CAW1	Auction	N/A	N/A	5.93700%	\$3,500,000.00	(\$450,000.00)	\$3,050,000.00	\$3,050,000.00	\$3,050,000.00	100.0%
5	Total Notes and Certificates						5.93700%	\$3,500,000.00	(\$450,000.00)	\$3,050,000.00	\$3,050,000.00	\$3,050,000.00	100.0%
D. Fund Accounts Balance													
								January 31, 2025	Change	February 28, 2025			
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							\$62.72	(\$59.22)	\$3.50			
4	Collection Account							\$563,336.02	(\$166,545.62)	396,790.40			
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			
12	Class B Principal Account							\$25,712.88	\$1,943.60	\$27,656.48			
13	Total Fund Accounts Balance							\$989,111.62	(\$164,661.24)	\$824,450.38			

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Monthly Servicing Report

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II. Series 2003-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	February 28, 2025	
1 Borrower Payments - Total		(\$312,413.68)
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		(\$312,413.68)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,157.20
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$16.60)	
4b Adjustments - Write-offs	(\$4,624.51)	
4 Total Adjustments		(\$4,641.11)
5 Total Non-Cash Principal Activity		(\$3,483.91)
C. Total Student Loan Principal Activity		(\$315,897.59)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$26,925.82)
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		(\$26,925.82)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$24,090.77
2 Capitalized Interest		(\$1,157.20)
3a Small Balance and Other Adjustments	\$1.54	
3b Adjustments - Write-offs	(\$271.90)	
3 Total Adjustments		(\$270.36)
4 Fee Accruals		\$590.52
5 Total Non-Cash Interest Activity		\$23,253.73
F. Total Student Loan Interest Activity		(\$3,672.09)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: March 25, 2025

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III. Series 2003-A Collection Fund Activity				
A. Collection Fund		February 28, 2025		
	Beginning Balance	\$551,639.86		
	Transfers to Other Funds	(\$551,639.86)		
	1a Amount received in the collection account related to the collection period	\$237,799.34		
	1b Earnings	\$4,016.76		
	1c Recoveries	\$41,737.98		
	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	\$283,554.08			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$3,873.33	\$3,873.33	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$160.62	\$160.62	\$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	\$37,284.29	\$37,284.29	\$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)	\$196,953.89	\$196,953.89	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$45,281.95	\$45,281.95	\$0.00	
Total Payments	\$283,554.08	\$283,554.08	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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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)	\$283,554.08	\$0.00
B.	First	Administrative Allowance	\$4,033.95	\$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	\$279,520.13
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$279,520.13
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$279,520.13
	(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	\$279,520.13
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$279,520.13
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$279,520.13
	(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	\$37,284.29	\$242,235.84
F.	Fifth	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$242,235.84
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$242,235.84
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$242,235.84
I.	Eighth	Reserved	\$0.00	\$242,235.84
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$242,235.84
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	\$242,235.84
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$242,235.84
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$242,235.84
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$196,953.89	\$45,281.95
	(e)	Total Principal Distribution on Notes or Obligations:	\$196,953.89	
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$45,281.95	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

Report Date: March 25, 2025

Collection Period: 02/01/25 to 02/28/25

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	\$3,050,000.00		
4 Amount of Accrued Interest	\$24,560.53		
5 Plus investment earnings and late fees	\$4,164.11		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$1,393.40		
8 Minus Notes fees expected during current Interest Period	\$160.62		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	10.70%		
Net Loan Rate	10.70%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$3,772,091.45	\$3,772,091.45	
2 Fund Balances	\$828,023.97	\$778,865.19	
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	\$3,772,091.45	\$3,772,091.45	
2 Fund Balances	\$828,023.97	\$778,865.19	
3 All Notes Interest and Fees Accrued	\$956.64	\$956.64	
4 All Notes Outstanding	\$3,050,000.00	\$3,050,000.00	
Subordinate Asset Percentage	150.79%	149.18%	

ACCESS GROUP, INC.

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Monthly Servicing Report

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VI. Series 2003-A Portfolio Characteristics			
	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	1,927	\$3,715,740.67	100.00%
2 Total By Loan Type Distribution	1,927	\$3,715,740.67	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$24,039.01	0.65%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	10	\$80,076.09	2.16%
5 Repayment	1,913	\$3,606,137.00	97.05%
6 Interim Charge-Offs	1	\$5,488.57	0.15%
7 Total By Borrower Status Distribution	1,927	\$3,715,740.67	100.00%
C. School Type Distribution:			
1 Graduate	1,915	\$3,677,602.29	98.97%
2 Undergraduate	12	\$38,138.38	1.03%
3 Total By Loan Type Distribution	1,927	\$3,715,740.67	100.00%

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Monthly Servicing Report

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March 25, 2025

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02/01/25 to 02/28/25

VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	3	\$50,769.14	1.35%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	3	\$50,769.14	1.35%
D.	REPAYMENT:			
	Active			
	Current	1,778	\$3,189,012.20	84.54%
	1-29 Days Delinquent	38	\$80,957.07	2.15%
	30-59 Days Delinquent	51	\$139,617.42	3.70%
	60-89 Days Delinquent	13	\$42,604.38	1.13%
	90-119 Days Delinquent	10	\$81,821.61	2.17%
	120-149 Days Delinquent	7	\$41,314.04	1.10%
	150-179 Days Delinquent	16	\$58,464.01	1.55%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	10	\$82,041.75	2.17%
G.	Interim Charge-Offs	1	\$5,489.83	0.15%
H.	TOTAL REPAYMENT	1,924	\$3,721,322.31	98.65%
I.	TOTAL PORTFOLIO	1,927	\$3,772,091.45	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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VIII. Series 2003-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$3,050,000
B.	1 Total Private Principal Outstanding Balance	\$3,715,741
	2 Total Fund Accounts Balance	\$824,450
	3 Total Principal and Accrued Interest Balance	\$3,772,091
	4 Number of Loans	1,927
	5 Number of Borrowers	1,828
C.	1 Borrower Payments- Principal	\$312,414
	2 Borrower Payments- Interest	\$26,926
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$3,873
	3 Cash Release to Access Group Inc	\$45,282
E.	1 Weighted Average Coupon (WAC)	7.87%
	2 Weighted Average Remaining Maturity (WARM)	31
F.	1 Senior Notes Outstanding	\$0
	2 Subordinate Note Outstanding	\$3,050,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$450,000
	5 Net Loan Rate	10.70%
	6 Senior Asset Percentage	N/A
	7 Total Asset Percentage	150.79%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2003-A Notes
Portfolio Trend Analysis Report
February 28, 2025

IX. Asset-Backed Securities Notes Series 2003-A												
	Collection Periods	April-24	May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25	February-25
	Reporting Date	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	3/25/2025
A.	1 Asset Backed Securities	\$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	\$3,500,000	\$3,050,000
B.	1 Total Private Principal Balance	\$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	\$4,031,638	\$3,715,741
	2 Total Fund Accounts Balance	\$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	\$989,112	\$824,450
	3 Total Principal and Accrued Interest Balance	\$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	\$4,091,661	\$3,772,091
	4 Number of Loans	2,985	2,845	2,761	2,700	2,630	2,577	2,480	2,424	2,361	2,256	1,927
	5 Number of Borrowers	2,801	2,675	2,603	2,550	2,485	2,435	2,342	2,291	2,234	2,138	1,828
C.	1 Borrower Payments- Principal	\$454,022	\$417,403	\$364,733	\$376,203	\$352,661	\$339,596	\$358,592	\$314,409	\$340,556	\$350,491	\$312,414
	2 Borrower Payments- Interest	\$59,210	\$55,622	\$49,276	\$48,813	\$45,409	\$43,708	\$37,345	\$35,583	\$32,233	\$31,261	\$26,926
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$3,904	\$3,904	\$3,914	\$3,896	\$5,135	\$4,834	\$4,541	\$4,213	\$3,940	\$3,877	\$3,873
	3 Cash Release to Access Group	\$52,033	\$0	\$40,517	\$36,795	\$37,997	\$29,371	\$0	\$24,519	\$21,945	\$79,822	\$45,282
E.	1 Weighted Average Coupon (WAC)	8.68%	8.69%	8.69%	8.69%	8.70%	8.70%	8.38%	8.39%	8.40%	7.86%	7.87%
	2 Weighted Average Remaining Maturity (WARM)	32	32	30	31	32	30	29	30	29	30	31
F.	1 Senior Notes Outstanding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Subordinate Note Outstanding	\$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	\$3,500,000	\$3,050,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$850,000	\$0	\$500,000	\$600,000	\$250,000	\$500,000	\$350,000	\$250,000	\$550,000	\$550,000	\$450,000
	5 Net Loan Rate	9.74%	9.28%	9.63%	10.00%	9.79%	10.04%	9.67%	9.51%	9.99%	10.18%	10.70%
	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	122.65%	122.38%	124.23%	126.40%	127.59%	130.03%	131.48%	133.72%	138.15%	145.25%	150.79%