

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2025
Collection Period: 03/01/25 to 03/31/25

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								February 28, 2025	Change	March 31, 2025		
1 Principal Balance								\$225,642,998.83	(\$2,652,177.36)	\$222,990,821.47		
2 Accrued Interest								\$4,106,236.63	\$8,117.33	\$4,114,353.96		
3 Accrued ISP								\$9,333.52	\$5,139.69	\$14,473.21		
4 Accrued SAP								\$1,499,917.84	\$738,182.93	\$2,238,100.77		
5 Total Principal And Accrued Interest Balance								\$231,258,486.82	(\$1,900,737.41)	\$229,357,749.41		
6 Fund Accounts Balance								\$12,613,131.94	(\$1,324,213.71)	\$11,288,918.23		
7 Total Student Loans And Fund Balance								\$243,871,618.76	(\$3,224,951.12)	\$240,646,667.64		
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]								129	(1)	129		
3 Number of Loans								16,932	(136)	16,796		
4 Number of Borrowers								8,893	(68)	8,825		
C. Notes and Certificates												
				Spread		3/31/2025	Balance		Balance	% of		
CUSIP				Index	Adjustment	Margin	Int. Rate	February 28, 2025	Change	March 31, 2025	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	4.31000%	\$53,400,000.00	\$0.00	\$53,400,000.00	19.69%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	Auction	N/A	N/A	4.56000%	\$39,050,000.00	\$0.00	\$39,050,000.00	14.40%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	Auction	N/A	N/A	4.56000%	\$23,750,000.00	\$0.00	\$23,750,000.00	8.76%
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	4.56000%	\$15,450,000.00	(\$1,950,000.00)	\$13,500,000.00	4.98%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	Auction	N/A	N/A	4.56000%	\$40,850,000.00	\$0.00	\$40,850,000.00	15.06%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	Auction	N/A	N/A	4.31000%	\$40,800,000.00	\$0.00	\$40,800,000.00	15.04%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	Auction	N/A	N/A	4.56000%	\$19,700,000.00	\$0.00	\$19,700,000.00	7.26%
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%	4.83415%	\$18,789,000.00	(\$1,149,000.00)	\$17,640,000.00	6.50%
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	4.31000%	\$22,500,000.00	\$0.00	\$22,500,000.00	8.30%
20 Total Notes and Certificates							4.47025%	\$274,289,000.00	(\$3,099,000.00)	\$271,190,000.00	100.00%	
D. Fund Balances												
								February 28, 2025	Change	March 31, 2025		
1 Acquisition Fund								\$0.00	\$0.00	\$0.00		
2 Administration Fund								\$48,247.09	\$2,748.80	\$50,995.89		
3 Capitalized Interest Fund								\$2,862,081.00	\$0.00	\$2,862,081.00		
4 Collection Fund								\$5,919,346.88	(\$1,580,606.54)	\$4,338,740.34		
5 Debt Service Fund - Interest Account								\$674,637.83	\$212,591.14	\$887,228.97		
6 Debt Service Fund - Principal Account								\$3,108,819.14	\$41,052.89	\$3,149,872.03		
7 Total Fund Accounts Balance								\$12,613,131.94	(\$1,324,213.71)	\$11,288,918.23		

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Monthly Servicing Report

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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
		3/31/2025	3/31/2025	3/31/2025
1	Borrower Payments - Total	(\$2,488,780.62)	(\$2,461,148.95)	(\$27,631.67)
2	Claim Payments	(\$226,011.66)	(\$226,011.66)	\$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	(\$2,714,792.28)	(\$2,687,160.61)	(\$27,631.67)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$65,390.17	\$54,365.75	\$11,024.42
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	(\$2,775.25)	(\$2,795.00)	\$19.75
4	Total Adjustments	(\$2,775.25)	(\$2,795.00)	\$19.75
5	Total Non-Cash Principal Activity	\$62,614.92	\$51,570.75	\$11,044.17
C.	Total Student Loan Principal Activity	(\$2,652,177.36)	(\$2,635,589.86)	(\$16,587.50)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$459,695.48)	(\$440,224.27)	(\$19,471.21)
2	Claim Payments	(\$11,312.61)	(\$11,312.61)	\$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	(\$22.63)	(\$22.63)	\$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	(\$471,030.72)	(\$451,559.51)	(\$19,471.21)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$539,247.05	\$503,963.01	\$35,284.03
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$5,139.69	\$4,089.86	\$1,049.83
3	Special Allowance Payments - Accrued	\$738,182.93	\$738,069.43	\$113.50
4	Capitalized Interest	(\$65,390.17)	(\$54,365.75)	(\$11,024.42)
5a	Small Balance and Other Adjustments	(\$1,469.90)	(\$1,692.29)	\$222.39
5b	Adjustments - Write-offs	\$0.11	\$0.03	\$0.08
5c	Other Adjustments - Subsidized Gov't Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$1,469.79)	(\$1,692.26)	\$222.47
6	Fee Accruals	\$6,760.96	\$6,171.58	\$589.38
7	Total Non-Cash Interest Activity	\$1,222,470.67	\$1,196,235.87	\$26,234.79
F.	Total Student Loan Interest Activity	\$751,439.95	\$744,676.36	\$6,763.58

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Collection Period: 03/01/25 to 03/31/25

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity

A.	Collection Fund	March 31, 2025		
	1 Beginning Balance	\$4,801,716.21		
	2 Transfers to Other Funds	(\$4,801,716.21)		
	3 Amount received in the collection account related to the collection period	\$2,937,348.63		
	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	\$226,011.66		
	8 Guarantee Payments of Interest	\$11,312.61		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$35,286.48		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$3,209,959.38		
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$84,616.12	\$84,616.12	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$199,210.23	\$199,210.23	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$668,955.58	\$668,955.58	\$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	\$211,066.15	\$211,066.15	\$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	\$370,666.67	\$370,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,675,444.63	\$1,675,444.63	\$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	\$3,209,959.38	\$3,209,959.38	\$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)	\$3,209,959.38	\$3,209,959.38	\$0.00
B.	Administration Funds	\$283,826.35	\$2,926,133.03	\$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	\$2,926,133.03	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,926,133.03	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$176,551.09	\$2,749,581.94	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$129,107.11	\$2,620,474.83	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,620,474.83	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,620,474.83	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,620,474.83	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$34,384.48	\$2,586,090.35	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$120,589.20	\$2,465,501.15	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$134,892.96	\$2,330,608.19	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,330,608.19	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$73,430.74	\$2,257,177.45	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,257,177.45	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,257,177.45	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,257,177.45	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,257,177.45	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$668,955.58		
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	\$2,257,177.45	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,257,177.45	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,257,177.45	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,257,177.45	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,257,177.45	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,257,177.45	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,257,177.45	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,257,177.45	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,257,177.45	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,257,177.45	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,257,177.45	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,257,177.45	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,257,177.45	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,257,177.45	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,257,177.45	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,257,177.45	\$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	\$78,522.25	\$2,178,655.20	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$58,154.40	\$2,120,500.80	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$74,389.50	\$2,046,111.30	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$211,066.15		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,046,111.30	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$370,666.67	\$1,675,444.63	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$1,675,444.63	\$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	\$253,550,000.00	
	2 Interest net of FRN allocation	\$1,253,033.62	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$84,616.12	
	5 Minus amounts required..ED..guarantee agencies	\$193,422.36	
	6 Minus defaulted during the month	\$5,492.11	
	7 Minus auction note and trustee fees	\$6,641.10	
	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	\$229,357,749.41	
	2 Fund Balances	\$11,331,273.97	
	3 Senior Notes Interest	\$333,546.93	
	4 Senior Notes Outstanding	\$205,240,000.00	
	Senior Asset Percentage	117.11%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$229,357,749.41	
	2 Fund Balances	\$11,331,273.97	
	3 All Notes Interest	\$447,629.73	
	4 All Notes Outstanding	\$271,190,000.00	
	Subordinate Asset Percentage	88.59%	

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Subsidized Stafford	471	\$2,257,271.76	1.01%
	2 UnSubsidized Stafford	474	\$3,424,799.67	1.54%
	3 Consolidation	15,851	\$217,308,750.04	97.45%
	4 Total By Loan Type Distribution	16,796	\$222,990,821.47	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	137	\$2,287,441.70	1.03%
	4 Forbearance	135	\$3,310,822.76	1.48%
	5 Repayment	16,499	\$216,938,454.12	97.29%
	6 Claims	23	\$436,928.84	0.20%
	7 Total By Borrower Status Distribution	16,796	\$222,990,821.47	100.00%
C.	School Type Distribution:			
	1 Graduate	16,727	\$222,790,916.69	99.91%
	2 Undergraduate	69	\$199,904.78	0.09%
	3 Total By School Type Distribution	16,796	\$222,990,821.47	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type						
	Subsidized Stafford			Unsubsidized Stafford			Consolidations			
	Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:	Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.		
	In-School Current	1	\$6,901.00	0.29%	1	\$17,233.75	0.47%	57	\$886,543.72	0.40%
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	\$17,233.75	0.47%	57	\$886,543.72	0.40%
D.	REPAYMENT:									
	Active									
	Current	358	\$1,674,057.18	70.53%	356	\$2,627,844.83	72.37%	14,839	\$199,097,238.31	90.05%
	1-29 Days Delinquent	37	\$202,187.62	8.52%	39	\$246,431.94	6.79%	472	\$8,470,420.20	3.83%
	30-59 Days Delinquent	14	\$91,341.79	3.85%	13	\$156,813.02	4.32%	131	\$3,090,509.77	1.40%
	60-89 Days Delinquent	10	\$74,440.71	3.14%	14	\$111,150.94	3.06%	63	\$1,439,848.66	0.65%
	90-119 Days Delinquent	1	\$506.57	0.02%	1	\$663.80	0.02%	33	\$879,761.82	0.40%
	≥ 120 Days Delinquent	15	\$94,167.49	3.97%	15	\$137,292.11	3.78%	88	\$2,260,046.43	1.02%
E.	Deferment:									
	Current	19	\$113,675.86	4.79%	17	\$176,335.22	4.86%	44	\$1,228,525.84	0.56%
F.	Forbearance:									
	Current	14	\$91,621.61	3.86%	16	\$121,597.81	3.35%	105	\$3,355,833.70	1.52%
G.	Claims	2	\$24,629.99	1.04%	2	\$35,740.84	0.98%	19	\$391,812.90	0.18%
H.	TOTAL REPAYMENT	470	\$2,366,628.82	99.71%	473	\$3,613,870.51	99.53%	15,794	\$220,213,997.63	99.60%
I.	TOTAL PORTFOLIO	471	\$2,373,529.82	100.00%	474	\$3,631,104.26	100.00%	15,851	\$221,100,541.35	100.00%
J.	GRAND TOTAL				\$227,105,175.43					

ACCESS GROUP, INC.

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

Report Date: April 25, 2025

Collection Period: 03/01/25 to 03/31/25

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/25 to 03/31/25 04/25/25
A.	1 ABS Notes Outstanding	\$271,190,000
B.	1 Total Principal Balance	\$222,990,821
	2 Total Fund Accounts Balance	\$11,288,918
	3 Total Principal and Accrued Interest Balance	\$229,357,749
	4 Number of Loans	16,796
	5 Number of Borrowers	8,825
C.	1 Borrower Payments- Principal	\$2,488,781
	2 Borrower Payments- Interest	\$459,695
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$84,616
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%
	2 Weighted Average Remaining Maturity (WARM)	129
F.	1 Senior Notes Outstanding	\$205,240,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,099,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.56%
	6 Senior Asset Percentage	117.11%
	7 Subordinate Asset Percentage	88.59%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2025

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		May-24	June-24	July-24	August-24	September-24	October-24	November-24	December-24	January-25	February-25	March-25
Reporting Date		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	4/25/2025
A.	1 Asset Backed Securities	\$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	\$274,289,000	\$271,190,000
B.	1 Total Principal Balance	\$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	\$225,642,999	\$222,990,821
	2 Total Fund Accounts Balance	\$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	\$12,613,132	\$11,288,918
	3 Total Principal and Accrued Interest Balance	\$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	\$231,258,487	\$229,357,749
	4 Number of Loans	18,302	18,110	17,918	17,811	17,698	17,551	17,396	17,225	17,071	16,932	16,796
	5 Number of Borrowers	9,546	9,454	9,362	9,312	9,262	9,191	9,118	9,035	8,960	8,893	8,825
C.	1 Borrower Payments- Principal	\$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	\$2,450,086	\$2,488,781
	2 Borrower Payments- Interest	\$678,467	\$596,815	\$543,665	\$522,616	\$503,884	\$506,453	\$502,922	\$497,950	\$504,057	\$495,675	\$459,695
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$97,222	\$94,650	\$93,164	\$91,708	\$90,659	\$89,816	\$88,906	\$87,809	\$86,693	\$85,605	\$84,616
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.86%	2.85%	2.85%	2.85%	2.85%	2.85%	2.86%	2.86%	2.86%	2.86%	2.86%
	2 Weighted Average Remaining Maturity (WARM)	135	134	134	133	132	132	131	131	130	129	129
F.	1 Senior Notes Outstanding	\$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	\$208,339,000	\$205,240,000
	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	\$6,150,000	\$3,016,000	\$7,350,000	\$5,400,000	\$5,826,000	\$0	\$0	\$5,937,000	\$850,000	\$2,450,000	\$3,099,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.52%	5.50%	5.34%	5.55%	5.45%	5.04%	4.85%	4.78%	4.56%	4.31%	4.56%
	6 Senior Asset Percentage	114.98%	115.18%	115.62%	115.97%	116.42%	116.37%	116.28%	116.68%	116.68%	116.88%	117.11%
	7 Subordinate Asset Percentage	90.07%	89.98%	89.71%	89.49%	89.28%	89.23%	89.19%	88.90%	88.84%	88.75%	88.59%