

Table of Contents

	<u>Page</u>
I. Principal Parties to the Transaction	1
II. Explanations, Definitions, Abbreviations	1
III. Deal Parameters	2
A. Student Loan Portfolio Characteristics	
B. Notes	
C. Reserve Fund	
D. Other Fund Balances	
IV. Transactions for the Time Period	3
V. Cash Receipts for the Time Period	4
VI. Cash Payment Detail and Available Funds for the Time Period	4
VII. Waterfall for Distribution	5
VIII. Distributions	6
A. Distribution Amounts	
B. Principal Distribution Amount Reconciliation	
C. Additional Principal Paid	
D. Reserve Fund Reconciliation	
E. Note Balances	
IX. Portfolio Characteristics	7
X. Portfolio Characteristics by School and Program	7
XI. Collateral Tables	8 and 9
Distribution of the Student Loans by Geographic Location	
Distribution of the Student Loans by Guarantee Agency	
Distribution of the Student Loans by Range of Months Remaining Until Scheduled Maturity	
Distribution of the Student Loans by Borrower Payment Status	
Distribution of the Student Loans by Range of Principal Balance	
Distribution of the Student Loans by Rehab Status	
Accrued Interest Breakout	
Distribution of the Student Loans by Number of Days Delinquent	
Distribution of the Student Loans by Interest Rate	
Distribution of the Student Loans by SAP Interest Rate Index	
Distribution of the Student Loans by Date of Disbursement(Dates Correspond to Changes in Special Allowance Payment)	
Distribution of the Student Loans by Date of Disbursement(Dates Correspond to Changes in Guaranty Percentage)	
XII. Interest Rates for Next Distribution Date	10
XIII. CPR Rate	10
XIV. Income Based Repayment PFH Statistics	10
XV. National Disaster Forbearances Statistics	11
XVI. Cumulative Realized Losses - Claim Write-offs	11
XVII. Principal Acceleration Trigger	11
XVIII. Items to Note	11

I. Principal Parties to the Transaction

Issuing Entity	Higher Education Loan Authority of the State of Missouri
Servicers	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank National Association

II. Explanations / Definitions / Abbreviations

Cash Flows
Record Date
Claim Write-Offs
Principal Shortfall
Parity Ratio
Total Note Factor/ Note Pool Factor

III. Deal Parameters

A. Student Loan Portfolio Characteristics		1/31/2024		Activity		2/29/2024	
i.	Portfolio Principal Balance	\$	113,823,275.30	\$	(4,892,573.26)	\$	108,930,702.04
ii.	Interest Expected to be Capitalized		1,674,432.26				1,935,766.10
iii.	Pool Balance (i + ii)	\$	115,497,707.56			\$	110,866,468.14
iv.	Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$	120,648,442.66			\$	115,987,100.18
v.	Other Accrued Interest	\$	7,761,631.42			\$	7,183,366.10
	Accrued Interest for IBR PFH (informational only)	\$	5,134,387.91			\$	4,955,834.10
vi.	Weighted Average Coupon (WAC)		6.517%				6.510%
vii.	Weighted Average Remaining Months to Maturity (WARM)		208				211
viii.	Number of Loans		16,527				15,935
ix.	Number of Borrowers		8,630				8,323
x.	Average Borrower Indebtedness	\$	13,189.26			\$	13,087.91
xi.	Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)		103.83%				105.51%
	Adjusted Pool Balance	\$	120,648,442.66			\$	115,987,100.18
	Bonds Outstanding after Distribution	\$	116,196,041.77			\$	109,931,802.37
	Total Parity Ratio (Total Assets/Total Liabilities)		111.76%				112.21%
xii.	Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)		108.01%				110.01%
	Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)		116.12%				116.74%
Informational purposes only:							
	Cash in Transit at month end	\$	617,840.05			\$	606,658.40
	Outstanding Debt Adjusted for Cash in Transit	\$	115,578,201.72			\$	109,325,143.97
	Pool Balance to Original Pool Balance		57.19%				54.90%
	Adjusted Parity Ratio (includes cash in transit used to pay down debt)		104.39%				106.09%

B. Notes		CUSIP	Spread	Coupon Rate	2/26/2024	%	Interest Due	3/25/2024	%
i.	Class A-1A Notes	606072LJ3	n/a	1.58000%	\$	8,681,039.51	7.47%	\$	11,430.04
ii.	Class A-1B Notes	606072LK0	0.57%	6.00541%	\$	103,015,002.26	88.66%	\$	481,170.14
iii.	Class B Notes	606072LL8	1.15%	6.58541%	\$	4,500,000.00	3.87%	\$	23,048.94
iv.	Total Notes				\$	116,196,041.77	100.00%	\$	515,649.12
								\$	109,931,802.37
									100.00%

SOFR Rate Notes:		Collection Period:		Record Date	3/22/2024
SOFR Rate for Accrual Period	5.435410%	First Date in Collection Period	2/1/2024	Distribution Date	3/25/2024
First Date in Accrual Period	2/26/2024	Last Date in Collection Period	2/29/2024		
Last Date in Accrual Period	3/24/2024				
Days in Accrual Period	28				

C. Reserve Fund		1/31/2024		2/29/2024	
i.	Required Reserve Fund Balance		0.65%		0.65%
ii.	Specified Reserve Fund Balance	\$	750,735.10	\$	720,632.04
iii.	Reserve Fund Floor Balance	\$	201,159.00	\$	201,159.00
iv.	Reserve Fund Balance after Distribution Date	\$	750,735.10	\$	720,632.04

D. Other Fund Balances		1/31/2024		2/29/2024	
i.	Collection Fund*	\$	5,123,486.79	\$	6,381,609.68
ii.	Capitalized Interest Fund After Distribution Date	\$	4,400,000.00	\$	4,400,000.00
iii.	Department Rebate Fund	\$	-	\$	-
iv.	Cost of Issuance Fund	\$	-	\$	-

(* For further information regarding Fund detail, see Section VI - K, "Collection Fund Reconciliation".)

Total Fund Balances	\$	10,274,221.89	\$	11,502,241.72
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	509,584.55
ii.	Principal Collections from Guarantor		1,168,672.47
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		3,383,902.62
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	5,062,159.64
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	2,386.18
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		1,460.63
iv.	Capitalized Interest		(173,433.19)
v.	Total Non-Cash Principal Activity	\$	(169,586.38)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	-
ii.	Total Principal Additions	\$	-
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	4,892,573.26
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	220,830.78
ii.	Interest Claims Received from Guarantors		122,516.51
iii.	Late Fees & Other		(3,723.25)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		320,078.25
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		542,258.93
ix.	Interest Benefit Payments		54,029.29
x.	Total Interest Collections	\$	1,255,990.51
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	26,429.70
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(713,697.03)
iv.	Capitalized Interest		173,433.19
v.	Total Non-Cash Interest Adjustments	\$	(513,834.14)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	3,723.25
ii.	Total Interest Additions	\$	3,723.25
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	745,879.62
I.	Defaults Paid this Month (Aii + Eii)	\$	1,291,188.98
J.	Cumulative Defaults Paid to Date	\$	24,680,599.38
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	1/31/2024	\$ 1,674,432.26
	Interest Capitalized into Principal During Collection Period (B-iv)		(173,433.19)
	Change in Interest Expected to be Capitalized		434,767.03
	Interest Expected to be Capitalized - Ending (III - A-ii)	2/29/2024	\$ 1,935,766.10

V. Cash Receipts for the Time Period		02/01/2024-02/29/2024	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	1,678,257.02
ii.	Principal Received from Loans Consolidated		3,383,902.62
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	5,062,159.64
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	343,347.29
ii.	Interest Received from Loans Consolidated		320,078.25
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		596,288.22
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(3,723.25)
vii.	Total Interest Collections	\$	1,255,990.51
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	48,479.28
E.	Total Cash Receipts during Collection Period	\$	6,366,629.43

VI. Cash Payment Detail and Available Funds for the Time Period		02/01/2024-02/29/2024	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	-
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(76,998.47)
D.	Administration Fees	\$	(4,812.40)
E.	Interest Payments on Class A Notes	\$	(584,858.99)
F.	Interest Payments on Class B Notes	\$	(26,401.36)
G.	Transfer to Department Rebate Fund	\$	596,288.22
H.	Monthly Rebate Fees	\$	(55,612.19)
I.	Transfer to Reserve Fund	\$	-
J.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class I	\$	(4,397,347.84)
K.	Unpaid Trustee fees	\$	-
L.	Carryover Servicing Fees	\$	-
M.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
N.	Remaining amounts to Authority	\$	-
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	1/31/2024	\$ 5,123,486.79
ii.	Principal Paid During Collection Period (J)		(4,397,347.84)
iii.	Interest Paid During Collection Period (E & F)		(611,260.35)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		6,318,150.15
v.	Deposits in Transit		(583,317.86)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		458,865.16
vii.	Total Investment Income Received for Month (V-D)		48,479.28
viii.	Funds transferred from the Cost of Issuance Fund		-
ix.	Funds transferred from the Capitalized Interest Fund		-
x.	Funds transferred from the Department Rebate Fund		-
xi.	Funds transferred from the Reserve Fund		24,554.35
xii.	Funds Available for Distribution	\$	6,381,609.68

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 6,381,609.68	\$ 6,381,609.68
B.	Joint Sharing Agreement Payments	\$ (502,935.75)	\$ 6,884,545.43
C.	Trustee Fees	\$ 2,904.90	\$ 6,881,640.53
D.	Servicing Fees	\$ 73,910.98	\$ 6,807,729.55
E.	Administration Fees	\$ 4,619.44	\$ 6,803,110.11
F.	Interest Payments on Class A Notes	\$ 492,600.18	\$ 6,310,509.93
G.	Interest Payments on Class B Notes	\$ 23,048.94	\$ 6,287,460.99
H.	Transfer to Department Rebate Fund	\$ -	\$ 6,287,460.99
I.	Monthly Rebate Fees	\$ 53,324.65	\$ 6,234,136.34
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (30,103.06)	\$ 6,264,239.40
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 6,264,239.40	\$ -
L.	Unpaid Trustee Fees	\$ -	\$ -
M.	Carryover Servicing Fees	\$ -	\$ -
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
O.	Remaining amounts to Authority	\$ -	\$ -

VIII. Distributions				
A.				
Distribution Amounts	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 515,649.12	\$ 11,430.04	\$ 481,170.14	\$ 23,048.94
ii. Monthly Interest Paid	\$ 515,649.12	\$ 11,430.04	\$ 481,170.14	\$ 23,048.94
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 6,264,239.40	\$ 486,857.98	\$ 5,777,381.42	\$ -
v. Total Distribution Amount	\$ 6,779,888.52	\$ 498,288.02	\$ 6,258,551.56	\$ 23,048.94
B.				
Principal Distribution Amount Reconciliation				
i. Notes Outstanding as of 1/31/2024		\$ 116,196,041.77		
ii. Adjusted Pool Balance as of 2/29/2024		\$ 115,987,100.18		
iii. Less Specified Overcollateralization Amount		\$ 6,379,290.51		
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$ 109,607,809.67		
v. Excess		\$ 6,588,232.10		
vi. Principal Shortfall for preceding Distribution Date		\$ -		
vii. Amounts Due on a Note Final Maturity Date		\$ -		
viii. Total Principal Distribution Amount as defined by Indenture		\$ 6,588,232.10		
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 6,264,239.40		
x. Principal Distribution Amount Shortfall		\$ 323,992.70		
xi. Noteholders' Principal Distribution Amount		\$ 6,264,239.40		
Total Principal Distribution Amount Paid		\$ 6,264,239.40		
C.				
Additional Principal Paid				
Additional Principal Balance Paid Class A-1A		\$ -		
Additional Principal Balance Paid Class A-1B		\$ -		
Additional Principal Balance Paid Class B		\$ -		
D.				
Reserve Fund Reconciliation				
i. Beginning Balance 1/31/2024		\$ 750,735.10		
ii. Amounts, if any, necessary to reinstate the balance		\$ -		
iii. Total Reserve Fund Balance Available		\$ 750,735.10		
iv. Required Reserve Fund Balance		\$ 720,632.04		
v. Excess Reserve - Apply to Collection Fund		\$ 30,103.06		
vi. Ending Reserve Fund Balance		\$ 720,632.04		
E.				
Note Balances	2/26/2024	Paydown Factors	3/25/2024	
Note Balance	\$ 116,196,041.77		\$ 109,931,802.37	
Note Pool Factor	25.8213426156	1.3920532000	24.4292894156	

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	1/31/2024	2/29/2024	1/31/2024	2/29/2024	1/31/2024	2/29/2024	1/31/2024	2/29/2024	1/31/2024	2/29/2024	
Interim:											
In School											
Subsidized Loans	7.113%	7.067%	7	9	155	148	\$ 26,625.00	\$ 30,831.00	0.02%	0.03%	
Unsubsidized Loans	7.160%	7.124%	6	5	145	152	32,223.00	16,647.00	0.03%	0.02%	
Grace											
Subsidized Loans	6.903%	6.940%	5	3	124	123	18,081.00	13,875.00	0.02%	0.01%	
Unsubsidized Loans	7.051%	7.098%	7	8	123	122	33,001.00	48,577.00	0.03%	0.04%	
Total Interim	7.074%	7.074%	25	25	137	134	\$ 109,930.00	\$ 109,930.00	0.10%	0.10%	
Repayment											
Active											
0-30 Days Delinquent	6.408%	6.378%	11,907	11,177	201	203	\$ 79,515,494.03	\$ 73,871,209.36	69.86%	67.81%	
31-60 Days Delinquent	6.790%	6.758%	365	395	194	204	2,831,335.49	2,923,720.06	2.49%	2.68%	
61-90 Days Delinquent	6.887%	6.704%	298	271	219	190	1,699,376.32	1,726,986.98	1.49%	1.59%	
91-120 Days Delinquent	7.004%	6.588%	187	195	212	210	1,604,810.34	1,303,260.98	1.41%	1.20%	
121-150 Days Delinquent	6.793%	7.353%	183	137	199	210	1,473,584.91	1,058,494.17	1.29%	0.97%	
151-180 Days Delinquent	6.593%	6.229%	142	127	193	197	1,803,847.74	1,283,112.22	1.58%	1.18%	
181-210 Days Delinquent	6.746%	6.988%	178	115	187	192	1,150,300.52	1,429,193.05	1.01%	1.31%	
211-240 Days Delinquent	7.115%	6.619%	163	138	203	200	1,280,878.71	1,023,155.70	1.13%	0.94%	
241-270 Days Delinquent	6.958%	7.351%	99	114	198	199	763,645.15	806,221.12	0.67%	0.74%	
271-300 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
>300 Days Delinquent	6.949%	6.960%	106	110	187	181	598,946.42	584,483.66	0.53%	0.54%	
Deferment											
Subsidized Loans	6.724%	6.716%	467	470	191	200	2,311,771.13	2,244,655.09	2.03%	2.06%	
Unsubsidized Loans	6.716%	6.712%	372	395	242	257	2,856,422.71	2,941,481.11	2.51%	2.70%	
Forbearance											
Subsidized Loans	6.702%	6.779%	809	943	237	236	4,787,751.00	5,589,709.17	4.21%	5.13%	
Unsubsidized Loans	6.752%	6.791%	736	914	261	260	7,438,484.71	9,381,746.79	6.54%	8.61%	
Total Repayment	6.511%	6.500%	16,012	15,501	207	211	\$ 110,116,649.18	\$ 106,167,429.46	96.74%	97.46%	
Claims In Process	6.686%	6.888%	490	409	216	206	\$ 3,596,696.12	\$ 2,653,342.58	3.16%	2.44%	
Aged Claims Rejected											
Grand Total	6.517%	6.510%	16,527	15,935	208	211	\$ 113,823,275.30	\$ 108,930,702.04	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

2/29/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.593%	188	1,801	\$ 18,717,131.07	17.18%
Consolidation - Unsubsidized	5.829%	195	2,602	37,879,277.24	34.77%
Stafford Subsidized	7.283%	211	6,248	22,583,483.83	20.73%
Stafford Unsubsidized	7.254%	253	5,066	26,864,115.28	24.66%
PLUS Loans	8.411%	173	218	2,886,694.62	2.65%
Total	6.510%	211	15,935	\$ 108,930,702.04	100.00%
School Type					
4 Year College	6.429%	203	10,765	\$ 76,272,250.89	70.02%
Graduate	7.090%	216	4	50,153.39	0.05%
Proprietary, Tech, Vocational and Other	6.677%	225	2,632	19,305,550.55	17.72%
2 Year College	6.727%	234	2,534	13,302,747.21	12.21%
Total	6.510%	211	15,935	\$ 108,930,702.04	100.00%

Distribution of the Student Loans by Geographic Location *				
Location	Number of Loans	Principal Balance	Percent by Principal	
Unknown	33	\$ 327,349.07	0.30%	
Armed Forces Americas	0	-	0.00%	
Armed Forces Africa	4	8,674.06	0.01%	
Alaska	17	70,814.50	0.07%	
Alabama	142	854,864.92	0.78%	
Armed Forces Pacific	8	19,109.74	0.02%	
Arkansas	903	6,426,124.67	5.90%	
American Somoa	0	-	0.00%	
Arizona	129	1,565,003.61	1.44%	
California	768	5,380,659.98	4.94%	
Colorado	160	766,857.44	0.70%	
Connecticut	30	258,082.32	0.24%	
District of Columbia	10	112,633.77	0.10%	
Delaware	7	107,599.74	0.10%	
Florida	357	2,645,615.49	2.43%	
Georgia	313	2,402,641.49	2.21%	
Guam	0	-	0.00%	
Hawaii	8	49,898.35	0.05%	
Iowa	72	464,042.89	0.43%	
Idaho	20	175,961.81	0.16%	
Illinois	592	3,815,787.68	3.50%	
Indiana	66	564,208.03	0.52%	
Kansas	337	2,201,572.63	2.02%	
Kentucky	66	800,030.90	0.73%	
Louisiana	62	394,483.39	0.36%	
Massachusetts	55	739,459.04	0.68%	
Maryland	85	618,242.29	0.57%	
Maine	5	52,836.93	0.05%	
Michigan	68	862,479.30	0.79%	
Minnesota	83	737,436.26	0.68%	
Missouri	7,478	48,684,086.77	44.69%	
Mariana Islands	0	-	0.00%	
Mississippi	1,866	11,226,889.20	10.31%	
Montana	23	65,730.71	0.06%	
North Carolina	204	1,410,244.82	1.29%	
North Dakota	18	198,159.44	0.18%	
Nebraska	47	290,898.19	0.27%	
New Hampshire	20	203,703.54	0.19%	
New Jersey	51	881,263.88	0.81%	
New Mexico	6	44,944.89	0.04%	
Nevada	38	478,672.24	0.44%	
New York	183	1,960,511.98	1.80%	
Ohio	91	628,532.49	0.58%	
Oklahoma	117	813,411.17	0.75%	
Oregon	94	527,929.25	0.48%	
Pennsylvania	66	612,797.65	0.56%	
Puerto Rico	0	-	0.00%	
Rhode Island	14	56,848.90	0.05%	
South Carolina	59	388,212.48	0.36%	
South Dakota	2	5,084.52	0.00%	
Tennessee	211	1,349,929.20	1.24%	
Texas	631	4,246,377.32	3.90%	
Utah	22	123,253.12	0.11%	
Virginia	127	864,978.70	0.79%	
Virgin Islands	1	275.09	0.00%	
Vermont	3	8,007.12	0.01%	
Washington	110	890,895.91	0.82%	
Wisconsin	50	414,667.25	0.38%	
West Virginia	6	49,827.68	0.05%	
Wyoming	7	77,098.53	0.07%	
	15,935	\$ 108,930,702.04	100.00%	

*Based on billing addresses of borrowers shown on servicer's records.

Distribution of the Student Loans by Guarantee Agency			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
705 - SLGFA	0	\$ -	0.00%
706 - CSAC	424	2,357,514.83	2.16%
708 - CSLP	0	-	0.00%
712 - FGLP	1	3,737.97	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	75	421,914.86	0.39%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	73	216,474.45	0.20%
726 - MHEAA	0	-	0.00%
729 - MDHE	0	-	0.00%
730 - MGSLP	0	-	0.00%
731 - NSLP	1,091	6,084,554.33	5.59%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	1,230	20,282,098.63	18.62%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	274	1,198,803.56	1.10%
751 - ECMC	1	13,234.29	0.01%
753 - NELA	0	-	0.00%
755 - GLHEC	2,300	11,879,224.25	10.91%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	507	2,724,767.25	2.50%
951 - ECMC	9,959	63,748,377.62	58.52%
	15,935	\$ 108,930,702.04	100.00%

Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 TO 23	1,109	\$ 941,661.99	0.86%
24 TO 35	688	1,496,131.29	1.37%
36 TO 47	654	1,975,960.12	1.81%
48 TO 59	615	2,142,430.85	1.97%
60 TO 71	551	2,297,315.26	2.11%
72 TO 83	623	2,902,860.35	2.66%
84 TO 95	619	3,558,900.28	3.27%
96 TO 107	579	3,823,095.90	3.51%
108 TO 119	677	4,991,947.02	4.58%
120 TO 131	667	4,102,399.29	3.77%
132 TO 143	753	5,907,301.50	5.42%
144 TO 155	693	5,823,993.95	5.35%
156 TO 167	772	7,499,720.74	6.88%
168 TO 179	725	6,037,155.65	5.54%
180 TO 191	685	6,292,063.16	5.78%
192 TO 203	478	4,493,897.05	4.13%
204 TO 215	345	3,695,571.18	3.39%
216 TO 227	369	2,930,339.75	2.69%
228 TO 239	295	2,458,956.38	2.26%
240 TO 251	332	3,031,893.78	2.78%
252 TO 263	281	2,536,767.22	2.33%
264 TO 275	226	2,184,210.35	2.01%
276 TO 287	247	2,136,276.91	1.96%
288 TO 299	211	2,168,000.64	1.99%
300 TO 311	346	3,353,331.53	3.08%
312 TO 323	199	1,388,669.08	1.27%
324 TO 335	190	1,614,514.73	1.48%
336 TO 347	190	1,283,692.08	1.18%
348 TO 360	178	1,470,084.54	1.35%
361 AND GREATER	1,638	14,391,559.47	13.21%
	15,935	\$ 108,930,702.04	100.00%

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	35	\$ 158,471.03	0.15%	
REPAY YEAR 2	9	66,373.89	0.06%	
REPAY YEAR 3	2	13,134.65	0.01%	
REPAY YEAR 4	15,889	108,692,722.47	99.78%	
Total	15,935	\$ 108,930,702.04	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	35	\$ (2,338.61)	0.00%	
\$499.99 OR LESS	1,139	237,135.75	0.22%	
\$500.00 TO \$999.99	992	749,336.48	0.69%	
\$1000.00 TO \$1999.99	2,004	3,010,688.72	2.76%	
\$2000.00 TO \$2999.99	1,889	4,727,581.30	4.34%	
\$3000.00 TO \$3999.99	1,793	6,220,351.13	5.71%	
\$4000.00 TO \$5999.99	2,544	12,574,294.78	11.54%	
\$6000.00 TO \$7999.99	1,932	13,433,547.66	12.33%	
\$8000.00 TO \$9999.99	1,087	9,646,109.07	8.86%	
\$10000.00 TO \$14999.99	1,161	14,056,857.82	12.90%	
\$15000.00 TO \$19999.99	436	7,518,145.23	6.90%	
\$20000.00 TO \$24999.99	274	6,130,003.94	5.63%	
\$25000.00 TO \$29999.99	162	4,445,648.35	4.08%	
\$30000.00 TO \$34999.99	122	3,941,535.97	3.62%	
\$35000.00 TO \$39999.99	80	2,993,326.79	2.75%	
\$40000.00 TO \$44999.99	65	2,748,038.88	2.52%	
\$45000.00 TO \$49999.99	47	2,225,597.05	2.04%	
\$50000.00 TO \$54999.99	26	1,366,453.80	1.25%	
\$55000.00 TO \$59999.99	21	1,196,420.11	1.10%	
\$60000.00 TO \$64999.99	20	1,241,301.96	1.14%	
\$65000.00 TO \$69999.99	20	1,347,585.70	1.24%	
\$70000.00 TO \$74999.99	18	1,297,914.08	1.19%	
\$75000.00 TO \$79999.99	11	851,472.21	0.78%	
\$80000.00 TO \$84999.99	5	412,286.50	0.38%	
\$85000.00 TO \$89999.99	5	436,914.60	0.40%	
\$90000.00 AND GREATER	47	6,124,492.77	5.62%	
Total	15,935	\$ 108,930,702.04	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	14,805	\$ 102,854,591.43	94.42%	
Rehab loans	1,130	6,076,110.61	5.58%	
Total	15,935	\$ 108,930,702.04	100.00%	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$	1,935,766.10	
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	4,955,834.10	
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	918,633.26	
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	1,280,770.90	

Distribution of the Student Loans by Number of Days Delinquent				
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal	
0 to 30	13,924	\$ 94,138,731.52	86.42%	
31 to 60	395	2,923,720.06	2.68%	
61 to 90	271	1,726,986.98	1.59%	
91 to 120	195	1,303,260.98	1.20%	
121 and Greater	1,150	8,838,002.50	8.11%	
Total	15,935	\$ 108,930,702.04	100.00%	

Distribution of the Student Loans by Interest Rate				
Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1.99% OR LESS	10	\$ 50,937.49	0.05%	
2.00% TO 2.49%	0	-	0.00%	
2.50% TO 2.99%	494	3,760,472.31	3.45%	
3.00% TO 3.49%	166	1,547,161.70	1.42%	
3.50% TO 3.99%	199	2,067,145.02	1.90%	
4.00% TO 4.49%	153	1,880,613.63	1.73%	
4.50% TO 4.99%	1,172	9,249,144.27	8.49%	
5.00% TO 5.49%	700	7,619,113.70	6.99%	
5.50% TO 5.99%	264	4,045,033.09	3.71%	
6.00% TO 6.49%	367	4,423,100.22	4.06%	
6.50% TO 6.99%	4,557	27,653,625.65	25.39%	
7.00% TO 7.49%	1,060	12,583,441.70	11.55%	
7.50% TO 7.99%	6,242	27,581,163.31	25.32%	
8.00% TO 8.49%	337	3,839,776.07	3.52%	
8.50% TO 8.99%	211	2,511,181.80	2.31%	
9.00% OR GREATER	3	118,792.08	0.11%	
Total	15,935	\$ 108,930,702.04	100.00%	

Distribution of the Student Loans by SAP Interest Rate Index				
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1 MONTH SOFR	15,479	\$ 106,857,793.45	98.10%	
91 DAY T-BILL INDEX	456	2,072,908.59	1.90%	
Total	15,935	\$ 108,930,702.04	100.00%	

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
POST-OCTOBER 1, 2007	1,359	\$ 11,238,561.73	10.32%	
PRE-APRIL 1, 2006	8,216	41,447,771.72	38.05%	
PRE-OCTOBER 1, 1993	37	135,408.65	0.12%	
PRE-OCTOBER 1, 2007	6,323	56,108,959.94	51.51%	
Total	15,935	\$ 108,930,702.04	100.00%	

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
PRIOR TO OCTOBER 1, 1993	37	\$ 135,408.65	0.12%	
OCTOBER 1, 1993 - JUNE 30, 2006	9,119	49,051,466.01	45.03%	
JULY 1, 2006 - PRESENT	6,779	59,743,827.38	54.85%	
Total	15,935	\$ 108,930,702.04	100.00%	

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	6.0054%
Notes	606072LL8	1.15%	6.58541%

SOFI Rate for Accrual Period	5.43541%
First Date in Accrual Period	2/26/24
Last Date in Accrual Period	3/24/24
Days in Accrual Period	28

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
10/31/2021	\$ 202,229,171.38	10/31/2021	0.52%	6.18%	\$	1,042,205.56
11/26/2021	\$ 198,070,092.12	11/30/2021	0.87%	8.40%	\$	1,730,385.81
12/27/2021	\$ 196,191,175.86	12/31/2021	0.57%	7.92%	\$	1,110,291.77
1/25/2022	\$ 194,355,872.40	1/31/2022	0.72%	8.16%	\$	1,405,391.94
2/25/2022	\$ 192,782,063.95	2/28/2022	0.90%	8.74%	\$	1,728,896.76
3/25/2022	\$ 191,055,555.51	3/31/2022	1.41%	10.18%	\$	2,703,096.76
4/25/2022	\$ 187,963,307.40	4/30/2022	1.07%	10.71%	\$	2,019,044.53
5/25/2022	\$ 185,005,108.89	5/31/2022	0.82%	10.75%	\$	1,524,460.56
6/27/2022	\$ 182,622,107.68	6/30/2022	1.34%	11.47%	\$	2,447,289.60
7/25/2022	\$ 179,879,488.67	7/31/2022	1.24%	11.97%	\$	2,225,318.63
8/25/2022	\$ 176,784,293.17	8/31/2022	2.20%	13.47%	\$	3,884,888.72
9/26/2022	\$ 172,831,370.78	9/30/2022	2.03%	14.65%	\$	3,504,828.37
10/25/2022	\$ 168,908,326.39	10/31/2022	2.98%	17.36%	\$	5,031,573.48
11/25/2022	\$ 163,854,306.99	11/30/2022	4.75%	21.59%	\$	7,785,351.34
12/27/2022	\$ 155,576,473.14	12/31/2022	3.61%	25.63%	\$	5,610,699.61
1/25/2023	\$ 149,730,397.90	1/31/2023	0.63%	26.32%	\$	939,598.12
2/27/2023	\$ 148,538,955.93	2/28/2023	1.93%	27.29%	\$	2,862,630.00
3/27/2023	\$ 145,592,102.01	3/31/2023	1.31%	27.29%	\$	1,900,826.10
4/25/2023	\$ 143,505,025.56	4/30/2023	1.16%	27.45%	\$	1,667,879.07
5/25/2023	\$ 141,331,105.19	5/31/2023	1.02%	27.81%	\$	1,446,351.90
6/26/2023	\$ 139,689,057.37	6/30/2023	0.63%	27.02%	\$	886,555.46
7/25/2023	\$ 138,534,965.57	7/31/2023	0.55%	26.19%	\$	759,794.53
8/25/2023	\$ 137,382,713.73	8/31/2023	1.23%	24.81%	\$	1,690,956.93
9/25/2023	\$ 133,736,390.47	9/30/2023	1.01%	23.87%	\$	1,346,963.66
10/25/2023	\$ 132,128,134.22	10/31/2023	1.86%	22.22%	\$	2,462,389.38
11/27/2023	\$ 129,626,553.30	11/30/2023	0.89%	17.53%	\$	1,148,947.71
12/26/2023	\$ 128,247,895.27	12/31/2023	2.88%	16.22%	\$	3,691,507.72
1/25/2024	\$ 124,450,589.72	1/31/2024	3.06%	19.02%	\$	3,802,402.94
2/26/2024	\$ 120,648,442.66	2/29/2024	4.14%	21.39%	\$	4,997,892.59

*** Revised Annual Cumulative CPR to only include last 12 periods or annualize if less than 12 periods

XIV. Income Based Repayment PFH Statistics							
EOM	Outstanding Pool Balance	% of Original Pool Balance	# of Borrowers on PFH*	PFH Principal Balance	% of Pool on PFH	% of PFH Pool w/ \$0 Pmt	# of Months in IBR
9/30/2021	\$ 201,957,221.52	100.00%	4,244	\$ 64,647,830.02	32%	18%	83
10/31/2021	\$ 190,762,558.12	94.46%	4,220	\$ 65,089,629.63	34%	19%	84
11/30/2021	\$ 188,962,916.90	93.57%	4,103	\$ 63,452,101.44	34%	18%	84
12/31/2021	\$ 187,139,465.87	92.66%	4,019	\$ 62,600,494.80	33%	18%	85
1/31/2022	\$ 185,575,821.11	91.89%	3,968	\$ 62,414,638.88	34%	18%	85
2/28/2022	\$ 183,860,482.50	91.04%	3,887	\$ 61,593,515.38	34%	17%	86
3/31/2022	\$ 180,788,184.20	89.52%	3,848	\$ 61,237,849.33	34%	18%	87
4/30/2022	\$ 177,849,089.81	88.06%	3,746	\$ 60,180,744.56	34%	19%	88
5/31/2022	\$ 175,481,478.07	86.89%	3,719	\$ 60,244,352.01	34%	19%	89
6/30/2022	\$ 172,756,570.96	85.54%	3,660	\$ 58,467,432.53	34%	19%	90
7/31/2022	\$ 169,681,364.30	84.02%	3,635	\$ 57,290,176.19	34%	19%	91
8/31/2022	\$ 165,753,969.98	82.07%	3,551	\$ 55,780,198.92	34%	20%	92
9/30/2022	\$ 161,856,260.70	80.14%	3,470	\$ 54,372,207.66	34%	20%	93
10/31/2022	\$ 156,834,880.27	77.66%	3,351	\$ 52,828,789.08	34%	20%	94
11/30/2022	\$ 148,610,504.86	73.59%	3,251	\$ 50,902,582.19	34%	20%	95
12/31/2022	\$ 142,802,183.71	70.71%	3,205	\$ 49,540,106.77	35%	20%	96
1/31/2023	\$ 141,618,436.10	70.12%	3,138	\$ 49,723,194.82	35%	20%	98
2/28/2023	\$ 138,680,613.03	68.67%	3,141	\$ 49,733,074.78	36%	21%	98
3/31/2023	\$ 136,617,014.96	67.65%	3,031	\$ 48,190,651.48	35%	20%	100
4/30/2023	\$ 134,457,133.82	66.58%	2,902	\$ 46,604,053.60	35%	20%	101
5/31/2023	\$ 132,825,690.38	65.77%	2,842	\$ 46,371,560.81	35%	20%	102
6/30/2023	\$ 131,679,051.73	65.20%	2,798	\$ 45,902,026.42	35%	21%	103
7/31/2023	\$ 130,534,241.16	64.63%	2,806	\$ 46,540,138.12	36%	21%	104
8/31/2023	\$ 128,501,133.10	63.63%	2,776	\$ 45,909,494.02	36%	21%	104
9/30/2023	\$ 126,903,263.01	62.84%	2,830	\$ 46,411,956.46	37%	22%	105
10/31/2023	\$ 124,417,837.36	61.61%	2,803	\$ 45,982,730.63	37%	22%	105
11/30/2023	\$ 123,048,082.73	60.93%	2,845	\$ 46,244,200.26	38%	22%	105
12/31/2023	\$ 119,275,300.27	59.06%	2,833	\$ 46,062,986.77	39%	23%	106
1/31/2024	\$ 115,497,707.56	57.19%	2,799	\$ 44,106,584.10	38%	24%	106
2/29/2024	\$ 110,866,468.14	54.90%	2,694	\$ 41,260,590.68	37%	23%	107

* IBR-PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR")

XV. National Disaster Forbearances Statistics*

EOM	Total Forbearances	# of Borrowers in Forb	Nat Dis Forb Principal	# of Borrowers on Nat Dis Forb
9/30/2021	\$ 61,026,646.64		4,086 \$ 51,705,561.22	3,589
10/31/2021	\$ 15,964,086.33		862 \$ 1,133,126.04	55
11/30/2021	\$ 24,241,246.12		1,389 \$ 4,789,066.27	287
12/31/2021	\$ 19,279,551.40		1,115 \$ 2,368,745.98	136
1/31/2022	\$ 23,207,397.72		1,332 \$ 4,708,864.01	255
2/28/2022	\$ 31,371,371.96		1,762 \$ 5,746,222.66	309
3/31/2022	\$ 29,072,037.15		1,635 \$ 4,499,698.39	235
4/30/2022	\$ 19,292,517.92		1,158 \$ 3,230,101.44	155
5/31/2022	\$ 17,764,789.24		1,051 \$ 2,937,197.97	146
6/30/2022	\$ 21,222,812.48		1,210 \$ 4,505,270.34	222
7/31/2022	\$ 16,443,549.65		1,000 \$ 2,766,310.82	143
8/31/2022	\$ 22,865,209.55		1,436 \$ 9,739,321.26	691
9/30/2022	\$ 19,586,876.64		1,282 \$ 8,558,572.85	587
10/31/2022	\$ 21,396,130.48		1,393 \$ 10,259,760.56	741
11/30/2022	\$ 13,954,852.36		879 \$ 2,332,235.18	189
12/31/2022	\$ 12,103,507.57		752 \$ 2,302,880.66	143
1/31/2023	\$ 13,865,471.06		806 \$ 2,279,984.98	129
2/28/2023	\$ 17,132,209.32		1,060 \$ 2,441,233.63	145
3/31/2023	\$ 17,581,673.46		1,016 \$ 2,578,289.77	152
4/30/2023	\$ 15,279,692.19		914 \$ 3,052,720.22	190
5/31/2023	\$ 14,182,552.97		843 \$ 2,174,982.91	126
6/30/2023	\$ 14,051,431.83		815 \$ 2,392,248.98	123
7/31/2023	\$ 12,980,373.90		764 \$ 417,405.85	22
8/31/2023	\$ 11,617,098.72		729 \$ 361,914.50	26
9/30/2023	\$ 11,837,102.19		714 \$ 181,678.95	13
10/31/2023	\$ 11,943,633.62		730 \$ 347,660.69	23
11/30/2023	\$ 12,085,836.75		764 \$ 276,812.09	20
12/31/2023	\$ 11,989,517.24		739 \$ 12,154.17	2
1/31/2024	\$ 12,226,231.44		771 \$ 288,969.81	21
2/29/2024	\$ 14,970,755.91		919 \$ 350,465.36	15

* Borrowers impacted by COVID Pandemic are allowed to request forbearance assistance and are placed on National Disaster Forbearances. The category could contain other National Disaster Forbearances.
 ** MOHELA added another COVID disaster forbearance to all delinquent borrowers in April 2021 that will last through 9/30/2021.

XVI. Cumulative Realized Losses - Claim Write-offs

	Prior Periods	Current Period	Total Cumulative
Principal Losses	\$ 426,265.22	\$ 25,710.85	\$ 451,976.08
Interest Losses	\$ 48,771.47	\$ 3,047.77	\$ 51,819.24
Total Claim Write-offs	\$ 475,036.69	\$ 28,758.62	\$ 503,795.32

XVII. Principal Acceleration Trigger

Distribution Date Range	Principal Balance	Compliance (Yes/No)	
10/26/2026	9/27/2027	121,000,000	
10/25/2027	9/25/2028	106,000,000	
10/25/2028	9/25/2029	92,000,000	
10/25/2029	9/25/2030	78,000,000	
10/25/2030	9/25/2031	64,000,000	

The Principal Acceleration Trigger table does not start until 10/26/2026.
 The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note

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