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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		2/29/2024	Activity	3/31/2024
i. Portfolio Principal Balance		\$ 239,401,133.05	\$ (5,967,229.06)	\$ 233,433,903.99
ii. Interest Expected to be Capitalized		5,030,277.64		4,894,754.39
iii. Pool Balance (i + ii)		\$ 244,431,410.69		\$ 238,328,658.38
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)		\$ 245,119,890.69		\$ 239,017,138.38
v. Other Accrued Interest		\$ 17,316,313.88		\$ 17,100,489.21
Accrued Interest for IBR PFH (informational only)		\$ 11,610,422.68		\$ 11,400,032.74
vi. Weighted Average Coupon (WAC)		6.215%		6.217%
vii. Weighted Average Remaining Months to Maturity (WARM)		206		209
viii. Number of Loans		35,623		34,496
ix. Number of Borrowers		14,930		14,460
x. Average Borrower Indebtedness		\$ 16,034.91		\$ 16,143.42
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)		105.39%		104.82%
Adjusted Pool Balance		\$ 245,119,890.69		\$ 239,017,138.38
Bonds Outstanding after Distribution		\$ 232,585,018.19		\$ 228,035,815.14
Total Parity Ratio (Total Assets/Total Liabilities)		112.55%		113.46%
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)		110.12%		109.62%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)		117.34%		118.59%
Informational purposes only:				
Cash in Transit at month end		\$ 839,612.72		\$ 974,692.32
Outstanding Debt Adjusted for Cash in Transit		\$ 231,745,405.47		\$ 227,061,122.82
Pool Balance to Original Pool Balance		53.25%		51.92%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		105.77%		105.27%

B. Notes		CUSIP	Spread	Coupon Rate	3/25/2024	%	Interest Due	4/25/2024	%
i. Class A-1A Notes		606072LC8	n/a	1.53000%	\$ 68,919,673.06	29.63%	\$ 87,872.58	\$ 67,511,089.55	29.61%
ii. Class A-1B Notes		606072LD6	0.75%	6.19389%	\$ 153,665,345.13	66.07%	\$ 819,593.71	\$ 150,524,725.59	66.01%
iii. Class B Notes		606072LE4	1.52%	6.96389%	\$ 10,000,000.00	4.30%	\$ 59,966.83	\$ 10,000,000.00	4.39%
iv. Total Notes					\$ 232,585,018.19	100.00%	\$ 967,433.12	\$ 228,035,815.14	100.00%

SOFRA Rate Notes:		Collection Period:		Record Date	4/24/2024
SOFRA Rate for Accrual Period	5.44389%	First Date in Collection Period	3/1/2024	Distribution Date	4/25/2024
First Date in Accrual Period	3/25/2024	Last Date in Collection Period	3/31/2024		
Last Date in Accrual Period	4/24/2024				
Days in Accrual Period	31				

C. Reserve Fund		2/29/2024	3/31/2024
i. Required Reserve Fund Balance		0.25%	0.25%
ii. Specified Reserve Fund Balance		\$ 688,480.00	\$ 688,480.00
iii. Reserve Fund Floor Balance		\$ 688,480.00	\$ 688,480.00
iv. Reserve Fund Balance after Distribution Date		\$ 688,480.00	\$ 688,480.00

D. Other Fund Balances		2/29/2024	3/31/2024
i. Collection Fund*		\$ 12,614,052.38	\$ 5,808,784.68
ii. Capitalized Interest Fund After Distribution Date		\$ -	\$ -
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		\$ 13,302,532.38	\$ 6,497,264.68
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	984,353.45
ii.	Principal Collections from Guarantor		1,145,555.15
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		2,992,003.97
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	5,121,912.57
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	1,199.05
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		1,275.82
iv.	Capitalized Interest		(521,091.88)
v.	Total Non-Cash Principal Activity	\$	(518,617.01)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	1,363,933.50
ii.	Total Principal Additions	\$	1,363,933.50
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	5,967,229.06
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	373,512.83
ii.	Interest Claims Received from Guarantors		117,932.44
iii.	Late Fees & Other		(20.22)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		264,118.27
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	755,543.32
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	23,513.11
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,698,073.86)
iv.	Capitalized Interest		521,091.88
v.	Total Non-Cash Interest Adjustments	\$	(1,153,468.87)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	288,015.27
ii.	Total Interest Additions	\$	288,015.27
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(109,910.28)
I.	Defaults Paid this Month (Aii + Eii)	\$	1,263,487.59
J.	Cumulative Defaults Paid to Date	\$	64,800,489.80
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	2/29/2024	\$ 5,030,277.64
	Interest Capitalized into Principal During Collection Period (B-iv)		(521,091.88)
	Change in Interest Expected to be Capitalized		385,568.63
	Interest Expected to be Capitalized - Ending (III - A-ii)	3/31/2024	\$ 4,894,754.39

V. Cash Receipts for the Time Period		3/01/2024-3/31/2024	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	2,129,908.60
ii.	Principal Received from Loans Consolidated		2,992,003.97
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	5,121,912.57
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	491,445.27
ii.	Interest Received from Loans Consolidated		264,118.27
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		-
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(20.22)
vii.	Total Interest Collections	\$	755,543.32
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	64,361.55
E.	Total Cash Receipts during Collection Period	\$	5,941,817.44

VI. Cash Payment Detail and Available Funds for the Time Period		3/01/2024-3/31/2024	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	1,647,951.08
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(152,769.63)
D.	Administration Fees	\$	(20,369.28)
E.	Interest Payments on Class A Notes	\$	(875,579.11)
F.	Interest Payments on Class B Notes	\$	(54,097.63)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(121,300.22)
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	\$	(13,035,840.75)
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:	2/29/2024	\$ 12,614,052.38
ii.	Principal Paid During Collection Period (J)		(13,035,840.75)
iii.	Interest Paid During Collection Period (E & F)		(929,676.74)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		5,877,455.89
v.	Deposits in Transit		(135,079.60)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		1,353,511.95
vii.	Total Investment Income Received for Month (V-D)		64,361.55
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		-
xii.	Funds Available for Distribution	\$	5,808,784.68

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 5,808,784.68	\$ 5,808,784.68
B.	Joint Sharing Agreement Payments	\$ -	\$ 5,808,784.68
C.	Trustee Fees	\$ 3,876.42	\$ 5,804,908.26
D.	Servicing Fees	\$ 148,955.41	\$ 5,655,952.85
E.	Administration Fees	\$ 19,860.72	\$ 5,636,092.13
F.	Interest Payments on Class A Notes	\$ 907,466.29	\$ 4,728,625.84
G.	Interest Payments on Class B Notes	\$ 59,966.83	\$ 4,668,659.01
H.	Transfer to Department Rebate Fund	\$ -	\$ 4,668,659.01
I.	Monthly Rebate Fees	\$ 119,455.96	\$ 4,549,203.05
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ -	\$ 4,549,203.05
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 4,549,203.05	\$ -
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	\$ 967,433.12	\$ 87,872.58	\$ 819,593.71	\$ 59,966.83
ii. Monthly Interest Paid	\$ 967,433.12	\$ 87,872.58	\$ 819,593.71	\$ 59,966.83
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 4,549,203.05	\$ 1,408,583.51	\$ 3,140,619.54	\$ -
v. Total Distribution Amount	\$ 5,516,636.17	\$ 1,496,456.09	\$ 3,960,213.25	\$ 59,966.83

B. Principal Distribution Amount Reconciliation		
i. Notes Outstanding as of	2/29/2024	\$ 232,585,018.19
ii. Adjusted Pool Balance as of	3/31/2024	\$ 239,017,138.38
iii. Less Specified Overcollateralization Amount		\$ 13,145,942.61
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$ 225,871,195.77
v. Excess		\$ 6,713,822.42
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		\$ 6,713,822.42
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 4,549,203.05
x. Principal Distribution Amount Shortfall		\$ 2,164,619.37
xi. Noteholders' Principal Distribution Amount		\$ 4,549,203.05
Total Principal Distribution Amount Paid		\$ 4,549,203.05

E. Note Balances			
	3/25/2024	Paydown Factors	4/25/2024
Note Balance	\$ 232,585,018.19		\$ 228,035,815.14
Note Pool Factor	23.2585018190	0.4549203050	22.8035815140

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	2/29/2024	\$ 688,480.00
ii. Amounts, if any, necessary to reinstate the balance		\$ -
iii. Total Reserve Fund Balance Available		\$ 688,480.00
iv. Required Reserve Fund Balance		\$ 688,480.00
v. Excess Reserve - Apply to Collection Fund		\$ -
vi. Ending Reserve Fund Balance		\$ 688,480.00

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	2/29/2024	3/31/2024	2/29/2024	3/31/2024	2/29/2024	3/31/2024	2/29/2024	3/31/2024	2/29/2024	3/31/2024	
Interim:											
In School											
Subsidized Loans	6.933%	6.997%	14	15	150	144	\$ 34,638.00	\$ 40,456.00	0.01%	0.02%	
Unsubsidized Loans	6.948%	6.973%	15	20	142	136	54,683.00	77,433.00	0.02%	0.03%	
Grace											
Subsidized Loans	7.160%	6.879%	3	2	122	124	10,294.00	4,476.00	0.00%	0.00%	
Unsubsidized Loans	7.015%	6.800%	6	1	121	124	24,750.00	2,000.00	0.01%	0.00%	
Total Interim	6.975%	6.975%	38	38	138	138	\$ 124,365.00	\$ 124,365.00	0.05%	0.05%	
Repayment											
Active											
0-30 Days Delinquent	6.022%	6.028%	23,818	23,151	200	203	\$ 157,890,004.73	\$ 154,524,670.58	65.95%	66.20%	
31-60 Days Delinquent	6.667%	6.429%	1,004	1,103	193	209	6,487,000.71	7,731,509.12	2.71%	3.31%	
61-90 Days Delinquent	6.593%	6.920%	543	600	196	196	3,669,675.07	3,828,280.19	1.53%	1.64%	
91-120 Days Delinquent	6.543%	6.697%	513	401	187	192	3,415,611.67	2,484,965.72	1.43%	1.06%	
121-150 Days Delinquent	6.907%	6.562%	325	403	208	205	2,408,745.81	2,914,593.02	1.01%	1.25%	
151-180 Days Delinquent	6.754%	7.091%	367	280	197	208	2,811,035.47	1,612,783.23	1.17%	0.69%	
181-210 Days Delinquent	6.835%	6.813%	297	311	196	206	1,681,715.74	2,378,490.67	0.70%	1.02%	
211-240 Days Delinquent	6.595%	6.893%	381	262	203	195	2,976,298.41	1,630,774.36	1.24%	0.70%	
241-270 Days Delinquent	6.885%	6.681%	337	307	199	182	2,519,152.16	2,217,816.13	1.05%	0.95%	
271-300 Days Delinquent	6.873%	4.711%	36	6	133	391	176,314.67	303,746.61	0.07%	0.13%	
>300 Days Delinquent	6.241%	7.069%	282	154	185	212	1,979,849.02	932,962.90	0.83%	0.40%	
Deferment											
Subsidized Loans	6.315%	6.330%	1,096	1,084	191	193	4,699,242.50	4,711,788.69	1.96%	2.02%	
Unsubsidized Loans	6.216%	6.219%	831	817	243	248	5,792,724.43	5,783,679.47	2.42%	2.48%	
Forbearance											
Subsidized Loans	6.566%	6.572%	2,594	2,450	232	232	13,743,391.75	13,346,100.48	5.74%	5.72%	
Unsubsidized Loans	6.639%	6.610%	2,081	1,975	249	244	22,366,034.65	21,371,854.35	9.34%	9.16%	
Total Repayment	6.202%	6.200%	34,505	33,304	207	210	\$ 232,616,796.79	\$ 225,774,015.52	97.17%	96.72%	
Claims In Process	6.645%	6.713%	1,080	1,154	176	188	\$ 6,659,971.26	\$ 7,535,523.47	2.78%	3.23%	
Aged Claims Rejected											
Grand Total	6.215%	6.217%	35,623	34,496	206	209	\$ 239,401,133.05	\$ 233,433,903.99	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 3/31/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.196%	185	3,867	\$ 54,068,098.81	23.16%
Consolidation - Unsubsidized	5.506%	201	3,995	71,932,135.31	30.81%
Stafford Subsidized	7.179%	211	15,391	47,741,428.28	20.45%
Stafford Unsubsidized	7.102%	250	10,851	53,852,382.51	23.07%
PLUS Loans	8.414%	143	392	5,839,859.08	2.50%
Total	6.217%	209	34,496	\$ 233,433,903.99	100.00%
School Type					
4 Year College	6.119%	202	21,140	\$ 154,295,615.99	66.10%
Graduate	0.000%	0	0	-	0.00%
Proprietary, Tech, Vocational and Other	6.268%	221	6,947	49,403,539.38	21.16%
2 Year College	6.644%	225	6,409	29,734,748.62	12.74%
Total	6.217%	209	34,496	\$ 233,433,903.99	100.00%

Distribution of the Student Loans by Geographic Location *				
Location	Number of Loans	Principal Balance	Percent by Principal	
Unknown	47	\$ 436,584.36	0.19%	
Armed Forces Americas	0	-	0.00%	
Armed Forces Africa	3	425.04	0.00%	
Alaska	23	122,803.40	0.05%	
Alabama	511	3,297,513.88	1.41%	
Armed Forces Pacific	1	11,312.75	0.00%	
Arkansas	3,029	15,811,360.59	6.77%	
American Samoa	2	6,733.09	0.00%	
Arizona	339	3,572,843.44	1.53%	
California	1,650	12,861,456.10	5.51%	
Colorado	298	2,386,234.81	1.02%	
Connecticut	86	1,269,646.46	0.54%	
District of Columbia	23	200,221.90	0.09%	
Delaware	13	173,517.36	0.07%	
Florida	887	7,501,499.73	3.21%	
Georgia	687	4,766,432.26	2.04%	
Guam	1	6,147.45	0.00%	
Hawaii	33	226,342.08	0.10%	
Iowa	109	936,311.06	0.40%	
Idaho	60	805,579.81	0.35%	
Illinois	1,295	8,363,568.61	3.58%	
Indiana	201	1,450,350.98	0.62%	
Kansas	576	5,506,575.05	2.36%	
Kentucky	105	733,339.07	0.31%	
Louisiana	174	1,117,570.60	0.48%	
Massachusetts	121	2,130,759.18	0.91%	
Maryland	107	890,466.31	0.38%	
Maine	31	207,395.49	0.09%	
Michigan	169	1,348,399.53	0.58%	
Minnesota	233	1,531,972.06	0.66%	
Missouri	12,338	85,885,573.62	36.79%	
Mariana Islands	0	-	0.00%	
Mississippi	4,078	17,114,485.87	7.33%	
Montana	36	271,225.96	0.12%	
North Carolina	675	3,751,377.81	1.61%	
North Dakota	18	97,286.17	0.04%	
Nebraska	101	1,022,972.08	0.44%	
New Hampshire	18	318,890.26	0.14%	
New Jersey	133	1,536,072.86	0.66%	
New Mexico	77	445,037.68	0.19%	
Nevada	138	1,335,114.94	0.57%	
New York	424	3,684,475.75	1.58%	
Ohio	194	1,968,885.07	0.84%	
Oklahoma	246	3,033,493.14	1.30%	
Oregon	212	1,162,022.01	0.50%	
Pennsylvania	180	1,824,260.34	0.78%	
Puerto Rico	5	51,113.71	0.02%	
Rhode Island	13	101,237.53	0.04%	
South Carolina	150	1,121,374.66	0.48%	
South Dakota	18	164,707.02	0.07%	
Tennessee	624	4,233,887.83	1.81%	
Texas	3,271	21,011,332.16	9.00%	
Utah	39	439,966.87	0.19%	
Virginia	258	1,794,091.45	0.77%	
Virgin Islands	7	133,078.26	0.06%	
Vermont	3	126,014.57	0.05%	
Washington	269	1,577,578.14	0.68%	
Wisconsin	102	1,167,583.92	0.50%	
West Virginia	39	308,270.27	0.13%	
Wyoming	16	79,131.59	0.03%	
	34,496	\$ 233,433,903.99	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	1,198	5,483,918.18	2.35%	
708 - CSLP	25	129,283.56	0.06%	
712 - FGLP	14	36,997.33	0.02%	
717 - ISAC	0	-	0.00%	
719	0	-	0.00%	
721 - KHEAA	584	2,778,130.07	1.19%	
722 - LASFAC	-	-	0.00%	
723FAME	0	-	0.00%	
725 - ASA	581	4,172,064.47	1.79%	
726 - MHEAA	0	-	0.00%	
729 - MDHE	0	-	0.00%	
730 - MGSLP	0	-	0.00%	
731 - NSLP	1,319	5,816,325.40	2.49%	
734 - NJ HIGHER ED	0	-	0.00%	
736 - NYSHESC	0	-	0.00%	
740 - OGSLP	8	35,955.49	0.02%	
741 - OSAC	1	2,607.51	0.00%	
742 - PHEAA	1,954	37,769,261.29	16.18%	
744 - RIHEAA	0	-	0.00%	
746 - EAC	0	-	0.00%	
747 - TSAC	0	-	0.00%	
748 - TGSLC	3,201	22,920,929.63	9.82%	
751 - ECMC	13	239,682.85	0.10%	
753 - NELA	0	-	0.00%	
755 - GLHEC	6,931	33,420,778.30	14.32%	
800 - USAF	0	-	0.00%	
836 - USAF	0	-	0.00%	
927 - ECMC	1,341	5,944,730.41	2.55%	
951 - ECMC	17,326	114,683,239.50	49.13%	
	34,496	\$ 233,433,903.99	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	2,304	\$ 1,916,097.22	0.82%	
24 TO 35	1,248	2,423,686.61	1.04%	
36 TO 47	1,080	2,584,498.67	1.12%	
48 TO 59	1,445	4,169,591.60	1.79%	
60 TO 71	1,317	4,924,584.50	2.11%	
72 TO 83	1,353	6,057,043.66	2.59%	
84 TO 95	1,368	7,301,853.96	3.13%	
96 TO 107	1,508	9,315,078.39	3.99%	
108 TO 119	1,367	8,267,577.62	3.54%	
120 TO 131	1,735	13,381,669.66	5.73%	
132 TO 143	1,692	14,617,977.57	6.26%	
144 TO 155	1,466	13,370,218.77	5.73%	
156 TO 167	1,395	13,385,202.48	5.73%	
168 TO 179	1,539	13,463,527.98	5.77%	
180 TO 191	1,416	12,957,104.66	5.55%	
192 TO 203	1,076	10,242,015.72	4.39%	
204 TO 215	959	8,304,269.41	3.56%	
216 TO 227	780	7,592,199.26	3.25%	
228 TO 239	663	6,013,478.02	2.58%	
240 TO 251	622	5,284,396.58	2.26%	
252 TO 263	659	5,163,848.91	2.21%	
264 TO 275	486	4,502,983.49	1.93%	
276 TO 287	554	5,145,201.32	2.20%	
288 TO 299	524	4,507,220.77	1.93%	
300 TO 311	644	7,206,617.65	3.09%	
312 TO 323	486	4,314,771.56	1.85%	
324 TO 335	426	3,089,238.98	1.32%	
336 TO 347	363	2,749,904.45	1.18%	
348 TO 360	401	3,393,597.67	1.45%	
361 AND GREATER	3,620	27,488,446.85	11.78%	
	34,496	\$ 233,433,903.99	100.00%	

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	41	\$ 171,981.25	0.07%	
REPAY YEAR 2	2	5,695.13	0.00%	
REPAY YEAR 3	6	46,872.66	0.02%	
REPAY YEAR 4	34,447	233,209,354.95	99.90%	
Total	34,496	\$ 233,433,903.99	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	67	\$ (100,015.56)	-0.04%	
\$499.99 OR LESS	2,626	608,555.84	0.26%	
\$500.00 TO \$999.99	2,623	1,969,432.37	0.84%	
\$1000.00 TO \$1999.99	5,364	8,116,636.40	3.48%	
\$2000.00 TO \$2999.99	4,701	11,669,130.64	5.00%	
\$3000.00 TO \$3999.99	4,426	15,463,144.06	6.62%	
\$4000.00 TO \$5999.99	5,084	24,848,103.68	10.64%	
\$6000.00 TO \$7999.99	2,749	18,968,945.10	8.13%	
\$8000.00 TO \$9999.99	1,652	14,787,929.57	6.33%	
\$10000.00 TO \$14999.99	2,240	27,059,255.25	11.59%	
\$15000.00 TO \$19999.99	851	14,695,741.27	6.30%	
\$20000.00 TO \$24999.99	507	11,323,579.72	4.85%	
\$25000.00 TO \$29999.99	387	10,550,773.97	4.52%	
\$30000.00 TO \$34999.99	245	7,949,426.33	3.41%	
\$35000.00 TO \$39999.99	197	7,368,836.95	3.16%	
\$40000.00 TO \$44999.99	133	5,634,323.94	2.41%	
\$45000.00 TO \$49999.99	89	4,218,569.67	1.81%	
\$50000.00 TO \$54999.99	95	4,980,227.60	2.13%	
\$55000.00 TO \$59999.99	66	3,791,392.91	1.62%	
\$60000.00 TO \$64999.99	66	4,103,598.72	1.76%	
\$65000.00 TO \$69999.99	43	2,914,465.99	1.25%	
\$70000.00 TO \$74999.99	32	2,335,168.31	1.00%	
\$75000.00 TO \$79999.99	37	2,868,019.86	1.23%	
\$80000.00 TO \$84999.99	19	1,564,011.54	0.67%	
\$85000.00 TO \$89999.99	19	1,652,483.67	0.71%	
\$90000.00 AND GREATER	178	24,092,166.19	10.32%	
Total	34,496	\$ 233,433,903.99	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	29,137	\$ 191,465,140.46	82.02%	
Rehab loans	5,359	41,968,763.53	17.98%	
Total	34,496	\$ 233,433,903.99	100.00%	

Accrued Interest Breakout		
Borrower Accrued Interest - To be Capitalized	\$	4,894,754.39
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	11,400,032.74
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	2,447,418.72
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	3,176,535.60

Distribution of the Student Loans by Number of Days Delinquent				
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal	
0 to 30	29,515	\$ 199,862,458.57	85.62%	
31 to 60	1,103	7,731,509.12	3.31%	
61 to 90	600	3,828,280.19	1.64%	
91 to 120	401	2,484,965.72	1.06%	
121 and Greater	2,877	19,526,690.39	8.36%	
Total	34,496	\$ 233,433,903.99	100.00%	

Distribution of the Student Loans by Interest Rate				
Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1.99% OR LESS	13	\$ 252,400.85	0.11%	
2.00% TO 2.49%	2	22,495.63	0.01%	
2.50% TO 2.99%	1,300	14,344,029.18	6.14%	
3.00% TO 3.49%	1,169	12,082,287.05	5.18%	
3.50% TO 3.99%	1,146	11,212,002.40	4.80%	
4.00% TO 4.49%	722	10,326,882.93	4.42%	
4.50% TO 4.99%	1,099	12,031,634.06	5.15%	
5.00% TO 5.49%	522	8,440,620.67	3.62%	
5.50% TO 5.99%	424	5,333,921.61	2.28%	
6.00% TO 6.49%	520	8,840,378.88	3.79%	
6.50% TO 6.99%	11,776	68,811,413.56	29.48%	
7.00% TO 7.49%	1,488	14,389,011.58	6.16%	
7.50% TO 7.99%	12,914	45,373,924.82	19.44%	
8.00% TO 8.49%	929	14,350,013.75	6.15%	
8.50% TO 8.99%	418	5,351,515.20	2.29%	
9.00% OR GREATER	54	2,271,371.82	0.97%	
Total	34,496	\$ 233,433,903.99	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	33,094	\$ 220,276,302.61	94.36%	
91 DAY T-BILL INDEX	1,402	13,157,601.38	5.64%	
Total	34,496	\$ 233,433,903.99	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	2,625	\$ 19,879,207.55	8.52%	
PRE-APRIL 1, 2006	19,168	122,436,947.03	52.45%	
PRE-OCTOBER 1, 1993	128	901,410.25	0.39%	
PRE-OCTOBER 1, 2007	12,575	90,216,339.16	38.65%	
Total	34,496	\$ 233,433,903.99	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	128	\$ 901,410.25	0.39%	
OCTOBER 1, 1993 - JUNE 30, 2006	20,038	127,145,674.01	54.47%	
JULY 1, 2006 - PRESENT	14,330	105,386,819.73	45.15%	
Total	34,496	\$ 233,433,903.99	100.00%	

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LC8	n/a	1.5300%
Notes	606072LD6	0.75%	6.1939%
Notes	606072LE4	1.52%	6.9638900%

SOFRA Rate for Accrual Period	5.44389%
First Date in Accrual Period	3/25/24
Last Date in Accrual Period	4/24/24
Days in Accrual Period	31

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance #	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
2/28/2021	\$ 444,782,926.85	3/31/2021	1.03%	12.37%	\$ 4,583,493.26	
4/26/2021	\$ 439,968,779.07	4/30/2021	0.86%	11.42%	\$ 3,791,832.07	
5/25/2021	\$ 438,245,898.82	5/31/2021	0.81%	10.89%	\$ 3,551,539.69	
6/25/2021	\$ 434,731,483.21	6/30/2021	0.60%	10.04%	\$ 2,621,540.61	
7/26/2021	\$ 432,690,378.62	7/31/2021	0.30%	8.79%	\$ 1,302,034.85	
8/25/2021	\$ 431,438,244.82	8/31/2021	0.45%	8.26%	\$ 1,960,795.75	
9/27/2021	\$ 429,626,469.94	9/30/2021	0.43%	7.84%	\$ 1,828,947.54	
10/25/2021	\$ 427,862,537.56	10/31/2021	0.22%	7.21%	\$ 934,699.05	
11/26/2021	\$ 418,441,245.34	11/30/2021	0.47%	7.18%	\$ 1,965,201.95	
12/27/2021	\$ 416,440,296.73	12/31/2021	0.74%	7.38%	\$ 3,071,367.85	
1/25/2022	\$ 412,008,727.96	1/31/2022	0.67%	7.51%	\$ 2,756,866.97	
2/25/2022	\$ 409,436,525.72	2/28/2022	0.70%	7.63%	\$ 2,882,768.07	
3/25/2022	\$ 406,653,839.32	3/31/2022	1.41%	7.97%	\$ 5,727,301.74	
4/25/2022	\$ 399,040,691.41	4/30/2022	1.02%	8.19%	\$ 4,086,422.17	
5/25/2022	\$ 393,124,610.75	5/31/2022	0.88%	8.29%	\$ 3,469,946.37	
6/27/2022	\$ 388,122,270.41	6/30/2022	1.12%	8.85%	\$ 4,356,792.43	
7/25/2022	\$ 382,577,347.76	7/31/2022	1.06%	9.70%	\$ 4,063,387.21	
8/25/2022	\$ 376,860,792.42	8/31/2022	2.34%	11.66%	\$ 8,805,165.95	
9/26/2022	\$ 368,184,243.38	9/30/2022	1.85%	13.29%	\$ 6,827,052.70	
10/25/2022	\$ 360,669,382.10	10/31/2022	3.38%	16.69%	\$ 12,188,896.27	
11/25/2022	\$ 348,585,455.55	11/30/2022	5.65%	22.35%	\$ 19,681,164.72	
12/27/2022	\$ 328,579,181.70	12/31/2022	3.73%	26.51%	\$ 12,268,047.02	
1/25/2023	\$ 313,823,746.10	1/31/2023	0.61%	27.49%	\$ 1,922,849.66	
2/27/2023	\$ 311,173,586.92	2/28/2023	1.44%	28.24%	\$ 4,474,233.65	
3/27/2023	\$ 306,473,735.21	3/31/2023	1.62%	28.42%	\$ 4,959,557.46	
4/25/2023	\$ 301,312,595.22	4/30/2023	1.05%	28.61%	\$ 3,178,033.94	
5/25/2023	\$ 297,029,744.83	5/31/2023	1.02%	28.88%	\$ 3,043,474.08	
6/26/2023	\$ 293,330,627.18	6/30/2023	1.13%	28.88%	\$ 3,308,394.94	
7/25/2023	\$ 290,076,863.15	7/31/2023	0.85%	28.65%	\$ 2,463,633.68	
8/25/2023	\$ 286,580,804.46	8/31/2023	1.23%	27.16%	\$ 3,525,567.38	
9/25/2023	\$ 282,422,924.93	9/30/2023	1.51%	26.66%	\$ 4,268,560.06	
10/25/2023	\$ 277,522,884.88	10/31/2023	1.38%	24.11%	\$ 3,826,097.51	
11/27/2023	\$ 273,504,781.79	11/30/2023	1.32%	18.59%	\$ 3,598,343.51	
12/26/2023	\$ 269,503,926.25	12/31/2023	2.66%	16.97%	\$ 7,155,691.44	
1/25/2024	\$ 260,222,303.49	1/31/2024	2.95%	19.79%	\$ 7,685,281.81	
2/26/2024	\$ 253,037,670.02	2/29/2024	3.47%	22.05%	\$ 8,781,390.77	
3/25/2024	\$ 245,119,890.69	3/31/2024	1.81%	22.55%	\$ 4,448,358.02	

For the Adjusted Pool Balance as of 2/28/21, revised to include \$5,500,000 for the capitalized interest fund
*** 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
2/19/2021	\$ 458,997,532.24	100.00%					
3/31/2021	\$ 433,321,312.07	94.41%	7,689	\$ 144,635,175.72	33%	21%	72
4/30/2021	\$ 431,598,431.82	94.03%	7,873	\$ 147,560,119.54	34%	19%	73
5/31/2021	\$ 428,084,016.21	93.26%	7,705	\$ 145,086,540.48	34%	19%	74
6/30/2021	\$ 426,042,911.62	92.82%	7,704	\$ 144,696,071.08	34%	19%	75
7/31/2021	\$ 424,790,777.82	92.55%	7,730	\$ 145,123,016.00	34%	19%	76
8/31/2021	\$ 423,064,493.00	92.17%	7,665	\$ 145,392,549.08	34%	19%	77
9/30/2021	\$ 421,304,976.33	91.79%	7,543	\$ 143,721,866.59	34%	19%	78
10/31/2021	\$ 411,887,982.90	89.74%	7,504	\$ 143,282,778.37	35%	19%	80
11/30/2021	\$ 409,915,507.96	89.31%	7,241	\$ 139,511,099.47	34%	19%	80
12/31/2021	\$ 405,494,990.48	88.34%	6,947	\$ 135,745,698.64	33%	18%	81
1/31/2022	\$ 402,929,202.71	87.78%	6,861	\$ 134,906,309.15	33%	18%	82
2/28/2022	\$ 400,153,455.68	87.18%	6,736	\$ 133,985,293.48	33%	18%	83
3/31/2022	\$ 393,556,799.41	85.74%	6,623	\$ 131,269,260.41	33%	18%	84
4/30/2022	\$ 387,655,472.07	84.46%	6,371	\$ 127,276,861.58	33%	18%	85
5/31/2022	\$ 382,665,606.39	83.37%	6,331	\$ 127,268,658.31	33%	18%	87
6/30/2022	\$ 377,134,511.48	82.16%	6,255	\$ 126,225,445.68	33%	19%	87
7/31/2022	\$ 371,432,211.89	80.92%	6,194	\$ 125,506,930.45	34%	19%	88
8/31/2022	\$ 362,777,300.13	79.04%	6,039	\$ 121,421,907.19	33%	19%	89
9/30/2022	\$ 355,281,179.15	77.40%	5,883	\$ 117,997,658.01	33%	20%	90
10/31/2022	\$ 343,227,387.08	74.78%	5,756	\$ 115,033,396.80	34%	20%	91
11/30/2022	\$ 323,271,004.19	70.43%	5,565	\$ 111,021,725.84	34%	21%	92
12/31/2022	\$ 310,547,377.66	67.66%	5,440	\$ 108,753,175.77	35%	21%	93
1/31/2023	\$ 307,903,827.35	67.08%	5,379	\$ 109,476,817.23	36%	20%	94
2/28/2023	\$ 303,215,695.97	66.06%	5,307	\$ 107,862,365.24	36%	20%	95
3/31/2023	\$ 298,067,825.66	64.94%	5,099	\$ 105,108,645.02	35%	20%	96
4/30/2023	\$ 293,795,256.69	64.01%	4,920	\$ 101,836,496.71	35%	20%	97
5/31/2023	\$ 290,105,363.77	63.20%	4,804	\$ 99,433,997.31	34%	20%	98
6/30/2023	\$ 286,859,713.87	62.50%	4,698	\$ 98,563,533.99	34%	20%	99
7/31/2023	\$ 283,372,373.53	61.74%	4,656	\$ 98,671,764.52	35%	20%	100
8/31/2023	\$ 279,224,862.77	60.83%	4,657	\$ 98,378,439.92	35%	21%	101
9/30/2023	\$ 274,334,404.88	59.77%	4,764	\$ 99,344,138.16	36%	21%	102
10/31/2023	\$ 270,316,301.79	58.89%	4,806	\$ 98,680,522.86	37%	22%	102
11/30/2023	\$ 266,315,446.25	58.02%	4,870	\$ 100,045,670.30	38%	23%	102
12/31/2023	\$ 259,533,823.49	56.54%	4,842	\$ 98,205,969.94	38%	23%	103
1/31/2024	\$ 252,349,190.02	54.98%	4,854	\$ 96,695,086.00	38%	24%	103
2/29/2024	\$ 244,431,410.69	53.25%	4,742	\$ 94,349,371.36	39%	24%	104
3/31/2024	\$ 238,328,658.38	51.92%	4,609	\$ 91,920,752.66	39%	24%	105

* 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
3/31/2021	\$ 82,054,031.19	4,029	\$ 13,506,221.51	567
4/30/2021 **	\$ 105,740,393.06	5,658	\$ 69,012,117.54	3,711
5/31/2021	\$ 111,691,054.65	6,031	\$ 86,161,530.22	4,689
6/30/2021	\$ 129,244,665.78	6,993	\$ 104,890,032.79	5,719
7/31/2021	\$ 137,445,038.15	7,441	\$ 116,595,829.18	6,389
8/31/2021	\$ 144,197,091.07	7,733	\$ 123,617,459.25	6,799
9/30/2021	\$ 146,565,366.30	7,977	\$ 127,848,072.60	7,032
10/31/2021	\$ 34,012,714.37	1,637	\$ 3,386,421.19	139
11/30/2021	\$ 52,659,118.92	2,546	\$ 13,623,211.35	619
12/31/2021	\$ 42,167,900.67	2,024	\$ 6,870,129.77	307
1/31/2022	\$ 54,946,540.83	2,579	\$ 12,158,753.93	505
2/28/2022	\$ 72,162,406.40	3,417	\$ 13,513,828.77	594
3/31/2022	\$ 65,331,890.12	3,081	\$ 10,433,297.18	466
4/30/2022	\$ 44,341,399.86	2,158	\$ 7,541,689.20	321
5/31/2022	\$ 41,596,134.85	2,019	\$ 8,364,247.27	319
6/30/2022	\$ 42,624,513.50	2,175	\$ 9,029,165.25	399
7/31/2022	\$ 36,631,164.14	1,801	\$ 5,930,300.16	262
8/31/2022	\$ 46,470,090.72	2,414	\$ 18,544,514.23	1,063
9/30/2022	\$ 43,163,790.08	2,171	\$ 16,790,540.82	892
10/31/2022	\$ 43,163,116.15	2,215	\$ 19,643,231.14	1,062
11/30/2022	\$ 33,649,977.60	1,647	\$ 7,821,613.39	349
12/31/2022	\$ 31,337,889.83	1,507	\$ 5,680,264.29	263
1/31/2023	\$ 30,072,969.73	1,509	\$ 5,086,565.38	230
2/28/2023	\$ 38,583,377.51	1,935	\$ 6,078,857.20	257
3/31/2023	\$ 38,529,568.00	1,886	\$ 6,092,890.55	278
4/30/2023	\$ 35,823,228.83	1,833	\$ 8,795,550.11	432
5/31/2023	\$ 31,691,080.14	1,687	\$ 6,021,869.70	307
6/30/2023	\$ 32,970,190.33	1,587	\$ 5,540,463.51	286
7/31/2023	\$ 30,093,595.47	1,487	\$ 572,011.87	30
8/31/2023	\$ 28,602,660.67	1,410	\$ 647,112.17	36
9/30/2023	\$ 26,778,864.37	1,377	\$ 526,358.05	25
10/31/2023	\$ 27,029,928.10	1,384	\$ 838,039.81	46
11/30/2023	\$ 28,248,979.46	1,473	\$ 658,465.17	44
12/31/2023	\$ 27,756,642.19	1,453	\$ 13,176.05	2
1/31/2024	\$ 30,267,942.80	1,528	\$ 354,219.14	33
2/29/2024	\$ 36,109,012.83	1,795	\$ 404,007.12	28
3/31/2024	\$ 34,717,928.90	1,671	\$ 138,297.70	11

* 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	\$	1,168,973.25	\$ 21,484.08	\$ 1,190,457.33
Interest Losses	\$	140,973.07	\$ 2,852.04	\$ 143,825.11
Total Claim Write-offs	\$	1,309,946.32	\$ 24,336.12	\$ 1,334,282.44

XVII. Principal Acceleration Trigger			
Distribution Date	Range	Principal Balance	Compliance (Yes/No)
3/25/2026	2/25/2027	268,400,000	
3/25/2027	2/25/2028	235,100,000	
3/25/2028	2/25/2029	203,900,000	
3/25/2029	2/25/2030	173,000,000	
3/25/2030	2/25/2031	144,800,000	

The Principal Acceleration Trigger table does not start until 3/25/2026.
The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note