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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	\$ 280,660,859.05	\$ (6,940,715.69)	\$ 273,720,143.36
ii. Interest Expected to be Capitalized	6,807,509.52		6,858,041.90
iii. Pool Balance (i + ii)	\$ 287,468,368.57		\$ 280,578,185.26
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 300,336,912.97		\$ 293,401,943.46
v. Other Accrued Interest	\$ 21,213,733.64		\$ 20,725,369.70
vi. Accrued Interest for IBR PFH (informational only)	\$ 14,975,328.58		\$ 14,637,253.20
vii. Weighted Average Coupon (WAC)	6.462%		6.459%
viii. Weighted Average Remaining Months to Maturity (WARM)	217		220
ix. Number of Loans	45,235		43,560
x. Number of Borrowers	18,363		17,716
xi. Average Borrower Indebtedness	\$ 15,284.04		\$ 15,450.45
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	103.16%		103.03%
Adjusted Pool Balance	\$ 300,336,912.97		\$ 293,401,943.46
Bonds Outstanding after Distribution	\$ 291,149,316.78		\$ 284,774,269.41
Total Parity Ratio (Total Assets/Total Liabilities)	110.81%		111.32%
Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	107.65%		107.52%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	115.09%		116.08%
Informational purposes only:			
Cash in Transit at month end	\$ 882,801.52		\$ 923,508.53
Outstanding Debt Adjusted for Cash in Transit	\$ 290,266,515.26		\$ 283,850,760.88
Pool Balance to Original Pool Balance	54.43%		53.12%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	103.47%		103.36%

B. Notes

Notes	CUSIP	Spread	Coupon Rate	3/25/2024	%	Interest Due	4/25/2024	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 68,176,102.75	23.42%	\$ 111,922.44	\$ 66,619,694.70	23.39%
ii. Class A-1B Notes	606072LG9	0.70%	6.14389%	\$ 211,073,214.03	72.50%	\$ 1,116,698.02	\$ 206,254,574.71	72.43%
iii. Class B Notes	606072LH7	1.50%	6.94389%	\$ 11,900,000.00	4.09%	\$ 71,155.58	\$ 11,900,000.00	4.18%
iv. Total Notes				\$ 291,149,316.78	100.00%	\$ 1,299,776.04	\$ 284,774,269.41	100.00%

SOFRA Rate Notes:

SOFRA Rate for Accrual Period	5.443890%	Collection Period:		Record Date	4/24/2024
First Date in Accrual Period	3/25/2024	First Date in Collection Period	3/1/2024	Distribution Date	4/25/2024
Last Date in Accrual Period	4/24/2024	Last Date in Collection Period	3/31/2024		
Days in Accrual Period	31				

C. Reserve Fund

	2/29/2024	3/31/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 1,868,544.40	\$ 1,823,758.20
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 1,868,544.40	\$ 1,823,758.20

D. Other Fund Balances

	2/29/2024	3/31/2024
i. Collection Fund*	\$ 15,799,448.19	\$ 8,077,761.62
ii. Capitalized Interest Fund After Distribution Date	\$ 11,000,000.00	\$ 11,000,000.00
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	\$ 28,667,992.59	\$ 20,901,519.82
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	1,152,842.12
ii.	Principal Collections from Guarantor		1,518,845.74
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		4,217,757.44
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	6,889,445.30
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	3,632.76
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		3,545.22
iv.	Capitalized Interest		(674,240.78)
v.	Total Non-Cash Principal Activity	\$	(667,062.80)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	718,333.19
ii.	Total Principal Additions	\$	718,333.19
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	6,940,715.69
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	463,290.33
ii.	Interest Claims Received from Guarantors		161,536.17
iii.	Late Fees & Other		(40.91)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		470,720.98
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	1,095,506.57
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	30,494.42
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,990,112.21)
iv.	Capitalized Interest		674,240.78
v.	Total Non-Cash Interest Adjustments	\$	(1,285,377.01)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	138,805.16
ii.	Total Interest Additions	\$	138,805.16
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(51,065.28)
I.	Defaults Paid this Month (Aii + Eii)	\$	1,680,381.91
J.	Cumulative Defaults Paid to Date	\$	62,539,094.86
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	2/29/2024	\$ 6,807,509.52
	Interest Capitalized into Principal During Collection Period (B-iv)		(674,240.78)
	Change in Interest Expected to be Capitalized		724,773.16
	Interest Expected to be Capitalized - Ending (III - A-ii)	3/31/2024	\$ 6,858,041.90

V. Cash Receipts for the Time Period		03/01/24-03/31/24	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	2,671,687.86
ii.	Principal Received from Loans Consolidated		4,217,757.44
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	6,889,445.30
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	624,826.50
ii.	Interest Received from Loans Consolidated		470,720.98
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		(40.91)
vii.	Total Interest Collections	\$	1,095,506.57
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	133,516.76
E.	Total Cash Receipts during Collection Period	\$	8,118,468.63

VI. Cash Payment Detail and Available Funds for the Time Period		03/01/24-03/31/24	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	857,097.44
B.	Trustee Fees	\$	(7,657.39)
C.	Servicing Fees	\$	(191,645.58)
D.	Administration Fees	\$	(11,977.85)
E.	Interest Payments on Class A Notes	\$	(1,179,863.03)
F.	Interest Payments on Class B Notes	\$	(64,191.07)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(120,814.07)
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 B Notes	\$	(15,146,230.47)
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	\$ 15,799,448.19
ii.	Principal Paid During Collection Period (J)		(15,146,230.47)
iii.	Interest Paid During Collection Period (E & F)		(1,244,054.10)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		7,984,951.87
v.	Deposits in Transit		(40,707.01)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		525,002.55
vii.	Total Investment Income Received for Month (V-D)		133,516.76
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		65,833.83
xii.	Funds Available for Distribution	\$	8,077,761.62

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 8,077,761.62	\$ 8,077,761.62
B.	Joint Sharing Agreement Payments	\$ 28,359.00	\$ 8,049,402.62
C.	Trustee Fees	\$ 2,426.25	\$ 8,046,976.37
D.	Servicing Fees	\$ 187,052.12	\$ 7,859,924.25
E.	Administration Fees	\$ 111,690.76	\$ 7,748,233.49
F.	Interest Payments on Class A Notes	\$ 1,228,620.46	\$ 6,519,613.03
G.	Interest Payments on Class B Notes	\$ 71,155.58	\$ 6,448,457.45
H.	Transfer to Department Rebate Fund	\$ -	\$ 6,448,457.45
I.	Monthly Rebate Fees	\$ 118,196.28	\$ 6,330,261.17
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (44,786.20)	\$ 6,375,047.37
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 6,375,047.37	\$ -
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	\$ 1,299,776.04	\$ 111,922.44	\$ 1,116,698.02	\$ 71,155.58
ii. Monthly Interest Paid	\$ 1,299,776.04	\$ 111,922.44	\$ 1,116,698.02	\$ 71,155.58
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 6,375,047.37	\$ 1,556,408.05	\$ 4,818,639.32	\$ -
v. Total Distribution Amount	\$ 7,674,823.41	\$ 1,668,330.49	\$ 5,935,337.34	\$ 71,155.58

B. Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	2/29/2024	\$	291,149,316.78
ii. Adjusted Pool Balance as of	3/31/2024	\$	293,401,943.46
iii. Less Specified Overcollateralization Amount		\$	15,550,303.00
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	277,851,640.46
v. Excess		\$	13,297,676.32
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		\$	13,297,676.32
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	6,375,047.37
x. Principal Distribution Amount Shortfall		\$	6,922,628.95
xi. Noteholders' Principal Distribution Amount		\$	6,375,047.37
Total Principal Distribution Amount Paid		\$	6,375,047.37

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	\$	1,868,544.40
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,868,544.40
iv. Required Reserve Fund Balance		\$	1,823,758.20
v. Excess Reserve - Apply to Collection Fund		\$	44,786.20
vi. Ending Reserve Fund Balance		\$	1,823,758.20

E. Note Balances			
	3/25/2024	Paydown Factors	4/25/2024
Note Balance	\$ 291,149,316.78		\$ 284,774,269.41
Note Pool Factor	24.4663291412	0.5357182664	23.9306108748

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	6.850%	6.937%	12	15	145	138	\$ 55,981.01	\$ 85,663.01	0.02%	0.03%	
Unsubsidized Loans	6.893%	6.893%	15	15	149	148	59,620.09	59,620.09	0.02%	0.02%	
Grace											
Subsidized Loans	7.002%	6.908%	14	11	123	124	60,611.00	30,929.00	0.02%	0.01%	
Unsubsidized Loans	6.942%	6.942%	6	6	124	123	15,567.00	15,567.00	0.01%	0.01%	
Total Interim	6.919%	6.919%	47	47	138	138	\$ 191,779.10	\$ 191,779.10	0.07%	0.07%	
Repayment											
Active											
0-30 Days Delinquent	6.366%	6.366%	31,121	30,368	210	213	\$ 187,376,266.17	\$ 184,256,504.19	66.76%	67.32%	
31-60 Days Delinquent	6.487%	6.643%	1,224	1,359	217	218	7,989,320.59	8,641,143.93	2.85%	3.16%	
61-90 Days Delinquent	6.420%	6.306%	696	700	200	224	4,532,185.22	4,856,207.72	1.61%	1.77%	
91-120 Days Delinquent	6.374%	6.456%	471	448	205	205	3,160,114.40	2,763,560.16	1.13%	1.01%	
121-150 Days Delinquent	6.608%	6.916%	393	339	230	204	2,548,793.81	2,083,991.44	0.91%	0.76%	
151-180 Days Delinquent	6.334%	6.214%	386	279	213	212	2,906,823.28	2,003,127.99	1.04%	0.73%	
181-210 Days Delinquent	7.028%	6.367%	289	316	201	219	1,604,628.66	2,464,356.15	0.57%	0.90%	
211-240 Days Delinquent	7.033%	6.676%	464	233	206	197	2,600,507.06	1,429,673.95	0.93%	0.52%	
241-270 Days Delinquent	6.777%	7.170%	398	386	203	211	2,410,615.01	2,219,058.72	0.86%	0.81%	
271-300 Days Delinquent	6.878%	7.298%	12	11	121	341	96,025.28	51,850.62	0.03%	0.02%	
>300 Days Delinquent	6.889%	6.664%	270	167	211	204	1,341,777.11	852,702.27	0.48%	0.31%	
Deferment											
Subsidized Loans	6.619%	6.582%	1,414	1,357	198	201	5,695,635.44	5,477,243.05	2.03%	2.00%	
Unsubsidized Loans	6.697%	6.733%	1,028	977	263	265	7,367,229.90	7,181,530.40	2.62%	2.62%	
Forbearance											
Subsidized Loans	6.676%	6.643%	3,311	2,898	234	236	16,979,647.98	15,672,205.88	6.05%	5.73%	
Unsubsidized Loans	6.712%	6.718%	2,559	2,376	258	260	25,659,506.94	24,837,007.53	9.14%	9.07%	
Total Repayment	6.455%	6.451%	44,036	42,214	217	220	\$ 272,269,076.85	\$ 264,790,164.00	97.01%	96.74%	
Claims In Process	6.675%	6.672%	1,152	1,299	207	216	8,200,003.10	8,738,200.26	2.92%	3.19%	
Aged Claims Rejected											
Grand Total	6.462%	6.459%	45,235	43,560	217	220	\$ 280,660,859.05	\$ 273,720,143.36	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		%
	2/29/2024	3/31/2024		2/29/2024	3/31/2024	2/29/2024	3/31/2024	
Consolidation - Subsidized	5.418%		183	4,058	\$ 53,511,130.11		19.55%	
Consolidation - Unsubsidized	5.695%		204	4,040	69,836,467.88		25.51%	
Stafford Subsidized	7.147%		221	20,323	66,084,471.02		24.14%	
Stafford Unsubsidized	7.085%		267	14,627	75,612,428.30		27.70%	
PLUS Loans	8.353%		171	512	8,475,646.05		3.10%	
Total	6.459%		220	43,560	\$ 273,720,143.36		100.00%	
School Type								
4 Year College	6.337%		212	26,324	\$ 185,387,078.09		67.73%	
Graduate	6.917%		263	13	186,508.95		0.07%	
Proprietary, Tech, Vocational and Other	6.672%		231	7,773	53,059,050.91		19.38%	
2 Year College	6.780%		248	7,450	35,087,595.41		12.82%	
Total	6.459%		220	43,560	\$ 273,720,143.36		100.00%	

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	81	\$ 1,272,035.48	0.46%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	7	21,371.97	0.01%
Alaska	46	190,874.23	0.07%
Alabama	541	3,131,961.55	1.14%
Armed Forces Pacific	3	5,696.11	0.00%
Arkansas	4,629	23,948,204.79	8.75%
American Samoa	0	-	0.00%
Arizona	419	2,648,208.54	0.97%
California	1,713	13,326,171.98	4.87%
Colorado	346	2,389,902.84	0.87%
Connecticut	99	665,503.25	0.24%
District of Columbia	32	364,908.66	0.13%
Delaware	29	386,148.64	0.14%
Florida	922	6,660,941.36	2.43%
Georgia	826	5,446,866.97	1.99%
Guam	0	-	0.00%
Hawaii	26	240,753.40	0.09%
Iowa	188	1,187,429.33	0.43%
Idaho	56	458,844.12	0.17%
Illinois	1,972	10,714,127.59	3.91%
Indiana	226	1,486,437.88	0.54%
Kansas	744	6,018,833.66	2.20%
Kentucky	188	1,312,448.16	0.48%
Louisiana	293	1,578,642.62	0.58%
Massachusetts	142	1,059,191.15	0.39%
Maryland	174	1,926,999.94	0.70%
Maine	68	652,565.38	0.24%
Michigan	191	1,212,032.02	0.44%
Minnesota	336	2,511,480.87	0.92%
Missouri	17,720	113,405,364.16	41.43%
Mariana Islands	0	-	0.00%
Mississippi	4,778	22,685,824.31	8.29%
Montana	35	309,288.92	0.11%
North Carolina	641	4,079,418.41	1.49%
North Dakota	28	90,534.58	0.03%
Nebraska	132	1,816,609.92	0.66%
New Hampshire	12	288,249.33	0.11%
New Jersey	81	892,274.92	0.33%
New Mexico	65	759,498.14	0.28%
Nevada	149	1,312,270.21	0.48%
New York	398	2,651,333.58	0.97%
Ohio	227	2,562,487.16	0.94%
Oklahoma	368	2,958,695.42	1.08%
Oregon	201	1,130,060.52	0.41%
Pennsylvania	198	1,369,895.25	0.50%
Puerto Rico	10	207,739.05	0.08%
Rhode Island	19	53,503.99	0.02%
South Carolina	191	1,389,278.53	0.51%
South Dakota	16	143,046.73	0.05%
Tennessee	698	4,293,972.89	1.57%
Texas	2,406	14,037,277.63	5.13%
Utah	59	363,790.81	0.13%
Virginia	306	2,206,000.08	0.81%
Virgin Islands	9	174,657.90	0.06%
Vermont	7	126,769.10	0.05%
Washington	315	2,002,931.03	0.73%
Wisconsin	162	1,159,696.36	0.42%
West Virginia	12	140,333.26	0.05%
Wyoming	20	289,758.68	0.11%
	43,560	\$ 273,720,143.36	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 - OSAC	1,085	4,851,544.85	1.77%
708 - CSLP	8	36,106.28	0.01%
712 - FGLP	11	50,199.98	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	551	2,506,417.27	0.92%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	471	3,186,859.88	1.16%
726 - MHEAA	2	21,818.39	0.01%
729 - MDHE	0	-	0.00%
730 - MGSLP	0	-	0.00%
731 - NSLP	2,458	13,307,747.37	4.86%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	24	120,825.43	0.04%
741 - OSAC	3	19,744.15	0.01%
742 - PHEAA	1,656	28,222,381.30	10.31%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	1,751	11,433,951.39	4.18%
751 - ECMC	14	169,578.81	0.06%
753 - NELA	0	-	0.00%
755 - GLHEC	8,926	42,986,634.45	15.70%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,216	5,691,407.03	2.08%
951 - ECMC	25,384	161,114,926.78	58.86%
	43,560	\$ 273,720,143.36	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	2,796	\$ 2,222,328.52	0.81%
24 TO 35	1,468	2,745,638.21	1.00%
36 TO 47	1,577	4,058,978.09	1.48%
48 TO 59	1,412	4,229,848.21	1.55%
60 TO 71	1,554	5,912,613.77	2.16%
72 TO 83	1,442	6,390,142.33	2.33%
84 TO 95	1,501	7,541,358.94	2.76%
96 TO 107	1,514	8,498,327.71	3.10%
108 TO 119	1,699	9,756,737.16	3.56%
120 TO 131	1,878	12,396,089.03	4.53%
132 TO 143	1,907	14,738,974.80	5.38%
144 TO 155	1,862	14,956,870.26	5.46%
156 TO 167	1,804	15,044,280.64	5.50%
168 TO 179	1,984	15,038,924.02	5.49%
180 TO 191	1,794	14,611,277.60	5.34%
192 TO 203	1,432	12,015,399.29	4.39%
204 TO 215	1,253	12,388,297.40	4.53%
216 TO 227	1,045	8,826,201.52	3.22%
228 TO 239	995	7,903,884.86	2.89%
240 TO 251	888	6,312,407.02	2.31%
252 TO 263	875	5,811,015.47	2.12%
264 TO 275	751	5,867,039.33	2.14%
276 TO 287	800	5,554,964.21	2.03%
288 TO 299	765	5,838,472.48	2.13%
300 TO 311	943	7,602,313.36	2.78%
312 TO 323	697	5,525,329.85	2.02%
324 TO 335	630	3,722,369.99	1.36%
336 TO 347	543	4,399,154.89	1.61%
348 TO 360	556	3,798,075.40	1.39%
361 AND GREATER	5,195	40,012,799.00	14.62%
	43,560	\$ 273,720,143.36	100.00%

Distribution of the Student Loans by Borrower Payment Status			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	47	\$ 191,779.10	0.07%
REPAY YEAR 2	9	41,890.79	0.02%
REPAY YEAR 3	7	76,862.13	0.03%
REPAY YEAR 4	43,497	273,409,611.34	99.89%
Total	43,560	\$ 273,720,143.36	100.00%

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
CREDIT BALANCE	69	\$ (4,507.56)	0.00%
\$499.99 OR LESS	3,276	757,897.66	0.28%
\$500.00 TO \$999.99	3,071	2,309,997.53	0.84%
\$1000.00 TO \$1999.99	6,559	9,867,164.30	3.60%
\$2000.00 TO \$2999.99	5,838	14,538,821.24	5.31%
\$3000.00 TO \$3999.99	5,315	18,518,378.64	6.77%
\$4000.00 TO \$5999.99	6,922	34,010,523.94	12.43%
\$6000.00 TO \$7999.99	4,212	29,080,606.92	10.62%
\$8000.00 TO \$9999.99	2,421	21,593,971.12	7.89%
\$10000.00 TO \$14999.99	2,738	32,599,588.20	11.91%
\$15000.00 TO \$19999.99	999	17,206,674.77	6.29%
\$20000.00 TO \$24999.99	574	12,877,618.56	4.70%
\$25000.00 TO \$29999.99	374	10,256,750.33	3.75%
\$30000.00 TO \$34999.99	254	8,205,071.23	3.00%
\$35000.00 TO \$39999.99	188	7,040,910.45	2.57%
\$40000.00 TO \$44999.99	132	5,617,249.49	2.05%
\$45000.00 TO \$49999.99	115	5,464,962.85	2.00%
\$50000.00 TO \$54999.99	94	4,904,733.41	1.79%
\$55000.00 TO \$59999.99	59	3,395,741.73	1.24%
\$60000.00 TO \$64999.99	46	2,877,559.88	1.05%
\$65000.00 TO \$69999.99	31	2,096,081.96	0.77%
\$70000.00 TO \$74999.99	34	2,463,562.13	0.90%
\$75000.00 TO \$79999.99	29	2,225,041.57	0.81%
\$80000.00 TO \$84999.99	25	2,062,234.64	0.75%
\$85000.00 TO \$89999.99	29	2,538,364.29	0.93%
\$90000.00 AND GREATER	156	21,216,944.08	7.75%
	43,560	\$ 273,720,143.36	100.00%

Distribution of the Student Loans by Rehab Status			
	Number of loans	Principal Balance	Percent by Principal
Non-Rehab loans	41,362	\$ 255,851,418.69	93.47%
Rehab loans	2,198	17,868,724.67	6.53%
Total	43,560	\$ 273,720,143.36	100.00%

Accrued Interest Breakout		
Borrower Accrued Interest - To be Capitalized	\$	6,858,041.90
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	14,637,253.20
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	2,657,349.90
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	3,329,059.40

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	38,023	\$ 237,616,270.15	86.81%
31 to 60	1,359	6,641,143.93	3.16%
61 to 90	700	4,856,207.72	1.77%
91 to 120	448	2,763,560.16	1.01%
121 and Greater	3,030	19,842,961.40	7.25%
Total	43,560	\$ 273,720,143.36	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	29	\$ 261,536.79	0.10%
2.00% TO 2.49%	0		0.00%
2.50% TO 2.99%	995	10,574,698.57	3.86%
3.00% TO 3.49%	867	9,653,016.37	3.53%
3.50% TO 3.99%	1,057	11,783,836.36	4.31%
4.00% TO 4.49%	549	8,979,291.34	3.28%
4.50% TO 4.99%	1,165	11,963,251.64	4.37%
5.00% TO 5.49%	563	8,401,521.52	3.07%
5.50% TO 5.99%	439	5,030,663.75	1.84%
6.00% TO 6.49%	628	7,779,911.34	2.84%
6.50% TO 6.99%	17,906	99,391,710.10	36.31%
7.00% TO 7.49%	2,055	19,292,458.22	7.05%
7.50% TO 7.99%	15,838	58,427,862.22	20.62%
8.00% TO 8.49%	945	13,349,053.43	4.88%
8.50% TO 8.99%	463	7,305,020.27	2.67%
9.00% OR GREATER	61	3,526,311.44	1.29%
Total	43,560	\$ 273,720,143.36	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	42,276	\$ 262,825,295.13	96.02%
91 DAY T-BILL INDEX	1,284	10,894,848.23	3.98%
Total	43,560	\$ 273,720,143.36	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	5,251	\$ 34,986,223.57	12.78%
PRE-APRIL 1, 2006	21,023	118,389,805.80	43.25%
PRE-OCTOBER 1, 1993	105	525,123.20	0.19%
PRE-OCTOBER 1, 2007	17,181	119,818,990.79	43.77%
Total	43,560	\$ 273,720,143.36	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	105	\$ 525,123.20	0.19%
OCTOBER 1, 1993 - JUNE 30, 2006	21,808	121,845,212.70	44.51%
JULY 1, 2006 - PRESENT	21,647	151,349,807.46	55.29%
Total	43,560	\$ 273,720,143.36	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	6.1439%
Notes	606072LH7	1.50%	6.9438900%

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	***	
5/25/2021	\$ 522,332,403.88	5/31/2021	0.60%	7.20%	\$ 3,134,613.76		
6/25/2021	\$ 519,342,233.27	6/30/2021	0.73%	8.01%	\$ 3,800,145.29		
7/25/2021	\$ 516,000,402.71	7/31/2021	0.50%	7.36%	\$ 2,557,378.84		
8/25/2021	\$ 513,175,048.69	8/31/2021	0.36%	6.62%	\$ 1,824,936.72		
9/25/2021	\$ 511,265,300.14	9/30/2021	0.47%	6.44%	\$ 2,400,418.55		
10/25/2021	\$ 509,259,044.03	10/31/2021	0.27%	5.92%	\$ 1,358,346.60		
11/26/2021	\$ 499,863,063.47	11/30/2021	0.70%	6.37%	\$ 3,491,308.56		
12/27/2021	\$ 496,681,954.86	12/31/2021	0.69%	6.65%	\$ 3,451,686.21		
1/25/2022	\$ 492,162,663.35	1/31/2022	0.62%	6.79%	\$ 3,058,587.37		
2/25/2022	\$ 488,761,608.67	2/28/2022	0.74%	7.05%	\$ 3,624,084.80		
3/25/2022	\$ 486,110,163.26	3/31/2022	1.72%	8.32%	\$ 8,352,293.71		
4/25/2022	\$ 476,623,851.16	4/30/2022	1.13%	8.90%	\$ 5,377,696.60		
5/25/2022	\$ 469,484,394.91	5/31/2022	0.86%	9.23%	\$ 4,027,412.94		
6/27/2022	\$ 464,189,923.79	6/30/2022	0.97%	9.49%	\$ 4,511,465.86		
7/25/2022	\$ 458,518,043.61	7/31/2022	1.15%	10.19%	\$ 5,255,427.61		
8/25/2022	\$ 451,976,978.03	8/31/2022	2.33%	12.26%	\$ 10,515,418.21		
9/26/2022	\$ 441,474,244.52	9/30/2022	1.98%	13.99%	\$ 8,719,556.50		
10/25/2022	\$ 432,175,100.18	10/31/2022	3.29%	17.26%	\$ 14,210,896.93		
11/25/2022	\$ 417,991,979.45	11/30/2022	5.07%	22.08%	\$ 21,196,206.12		
12/27/2022	\$ 396,721,753.06	12/31/2022	3.27%	25.66%	\$ 12,955,380.51		
1/25/2023	\$ 382,908,507.02	1/31/2023	0.63%	26.41%	\$ 2,398,751.07		
2/27/2023	\$ 380,412,115.52	2/28/2023	1.56%	27.20%	\$ 5,947,146.29		
3/27/2023	\$ 370,432,226.74	3/31/2023	1.34%	27.01%	\$ 4,947,690.03		
4/25/2023	\$ 364,815,345.19	4/30/2023	0.97%	26.92%	\$ 3,540,243.60		
5/25/2023	\$ 360,372,237.94	5/31/2023	0.79%	26.93%	\$ 2,840,144.69		
6/26/2023	\$ 357,040,008.41	6/30/2023	1.15%	27.07%	\$ 4,112,774.78		
7/25/2023	\$ 352,601,655.42	7/31/2023	0.91%	26.83%	\$ 3,225,727.44		
8/25/2023	\$ 348,905,614.22	8/31/2023	1.23%	25.33%	\$ 4,276,910.09		
9/25/2023	\$ 343,832,524.50	9/30/2023	1.20%	24.36%	\$ 4,135,568.63		
10/25/2023	\$ 339,514,173.65	10/31/2023	1.91%	22.41%	\$ 6,495,023.94		
11/27/2023	\$ 332,927,492.97	11/30/2023	1.23%	17.71%	\$ 4,098,137.00		
12/26/2023	\$ 328,569,554.50	12/31/2023	2.77%	16.78%	\$ 9,112,207.04		
1/25/2024	\$ 319,746,690.57	1/31/2024	3.08%	19.57%	\$ 9,836,240.83		
2/26/2024	\$ 310,531,028.70	2/29/2024	3.86%	22.09%	\$ 11,983,514.26		
3/31/2024	\$ 300,336,912.97	3/31/2024	2.14%	23.33%	\$ 6,418,801.19		

*** 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
4/30/2021	\$ 528,150,877.91	100.00%	10,477	\$ 194,913,727.77	37%	20%	78
5/31/2021	\$ 500,910,476.77	94.84%	10,272	\$ 193,021,377.67	39%	21%	79
6/30/2021	\$ 497,568,646.21	94.21%	10,273	\$ 194,006,702.08	39%	21%	80
7/31/2021	\$ 494,743,292.19	93.67%	10,266	\$ 194,546,546.59	39%	22%	81
8/31/2021	\$ 493,049,468.74	93.35%	10,178	\$ 193,920,766.90	39%	22%	82
9/30/2021	\$ 491,054,222.48	92.98%	10,051	\$ 192,391,476.55	39%	21%	83
10/31/2021	\$ 481,671,211.02	91.20%	9,962	\$ 191,925,805.88	40%	22%	84
11/30/2021	\$ 478,551,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.97	89.76%	9,279	\$ 182,595,918.46	39%	21%	86
1/31/2022	\$ 470,702,045.38	89.12%	9,178	\$ 180,644,402.63	38%	20%	87
2/28/2022	\$ 468,067,723.06	88.62%	8,962	\$ 177,944,810.48	38%	20%	88
3/31/2022	\$ 458,642,673.78	86.84%	8,796	\$ 175,319,942.55	38%	20%	89
4/30/2022	\$ 451,549,324.30	85.50%	8,470	\$ 169,926,995.54	38%	20%	90
5/31/2022	\$ 446,289,045.00	84.50%	8,347	\$ 168,355,520.44	38%	20%	92
6/30/2022	\$ 440,653,793.95	83.43%	8,214	\$ 165,525,048.94	38%	20%	93
7/31/2022	\$ 434,154,970.72	82.20%	8,082	\$ 163,573,784.63	38%	21%	92
8/31/2022	\$ 423,720,064.10	80.23%	7,886	\$ 158,879,445.02	37%	21%	94
9/30/2022	\$ 414,480,973.85	78.48%	7,681	\$ 156,062,930.73	36%	21%	94
10/31/2022	\$ 400,389,448.04	75.81%	7,507	\$ 151,159,978.45	36%	22%	96
11/30/2022	\$ 379,256,585.26	71.81%	7,197	\$ 143,846,151.09	38%	22%	97
12/31/2022	\$ 365,532,545.47	69.21%	7,051	\$ 141,356,161.21	39%	22%	98
1/31/2023	\$ 363,052,275.73	68.74%	6,979	\$ 141,995,961.23	39%	22%	99
2/28/2023	\$ 357,111,005.21	67.62%	6,895	\$ 141,201,485.54	40%	22%	100
3/31/2023	\$ 351,530,397.61	66.56%	6,655	\$ 137,570,934.37	39%	22%	101
4/30/2023	\$ 347,115,984.09	65.72%	6,404	\$ 135,343,634.45	39%	22%	102
5/31/2023	\$ 343,805,274.13	65.10%	6,292	\$ 132,993,028.57	39%	22%	103
6/30/2023	\$ 339,395,584.12	64.26%	6,169	\$ 130,554,691.73	38%	22%	104
7/31/2023	\$ 335,723,412.04	63.57%	6,148	\$ 129,144,510.96	38%	22%	105
8/31/2023	\$ 330,782,438.65	62.63%	6,120	\$ 128,125,384.09	39%	23%	106
9/30/2023	\$ 326,392,621.61	61.80%	6,260	\$ 128,066,569.11	39%	23%	106
10/31/2023	\$ 319,848,477.86	60.56%	6,302	\$ 128,543,060.57	40%	24%	107
11/30/2023	\$ 315,518,683.06	59.74%	6,411	\$ 131,168,779.27	42%	24%	108
12/31/2023	\$ 306,752,797.39	58.08%	6,401	\$ 129,390,799.43	42%	26%	108
1/31/2024	\$ 297,596,650.47	56.35%	6,407	\$ 126,337,335.51	42%	26%	109
2/29/2024	\$ 287,468,368.57	54.43%	6,234	\$ 121,850,644.32	42%	25%	110
3/31/2024	\$ 280,578,185.26	53.12%	6,041	\$ 117,946,517.88	42%	26%	110

* 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
4/30/2021 **	\$ 112,194,061.81	6,538	\$ 67,264,499.06	4,172
5/31/2021	\$ 117,974,434.24	7,030	\$ 87,974,644.29	5,399
6/30/2021	\$ 136,314,659.18	8,054	\$ 107,685,443.43	6,524
7/31/2021	\$ 143,587,064.91	8,571	\$ 121,192,254.66	7,344
8/31/2021	\$ 148,251,783.64	8,906	\$ 127,326,412.86	7,804
9/30/2021	\$ 156,178,652.38	9,280	\$ 132,392,337.18	8,112
10/31/2021	\$ 41,058,815.18	2,008	\$ 2,920,491.80	143
11/30/2021	\$ 60,751,304.53	2,989	\$ 12,900,423.83	647
12/31/2021	\$ 49,418,952.39	2,466	\$ 7,029,074.54	332
1/31/2022	\$ 60,272,068.13	3,122	\$ 13,435,441.21	639
2/28/2022	\$ 80,405,080.96	4,075	\$ 16,004,406.75	727
3/31/2022	\$ 72,208,814.34	3,728	\$ 11,489,732.24	560
4/30/2022	\$ 53,135,087.86	2,630	\$ 8,085,384.94	369
5/31/2022	\$ 49,129,334.57	2,453	\$ 8,510,751.57	398
6/30/2022	\$ 52,036,872.31	2,676	\$ 9,232,751.33	455
7/31/2022	\$ 44,249,116.24	2,230	\$ 7,015,164.46	321
8/31/2022	\$ 54,857,058.06	3,098	\$ 22,539,386.62	1,400
9/30/2022	\$ 49,878,504.52	2,782	\$ 20,542,288.84	1,180
10/31/2022	\$ 50,707,721.16	2,938	\$ 23,623,974.80	1,437
11/30/2022	\$ 39,549,694.52	2,071	\$ 8,740,900.88	449
12/31/2022	\$ 33,213,929.93	1,725	\$ 6,226,615.99	289
1/31/2023	\$ 36,879,599.69	1,866	\$ 6,247,143.34	269
2/28/2023	\$ 45,519,199.02	2,379	\$ 5,962,781.97	309
3/31/2023	\$ 43,696,056.21	2,336	\$ 6,172,017.69	338
4/30/2023	\$ 41,845,342.63	2,215	\$ 10,732,052.78	543
5/31/2023	\$ 39,867,864.42	2,088	\$ 8,990,469.15	418
6/30/2023	\$ 36,738,344.92	1,977	\$ 7,677,023.55	377
7/31/2023	\$ 35,450,580.66	1,795	\$ 420,298.66	34
8/31/2023	\$ 33,457,241.95	1,684	\$ 638,291.67	37
9/30/2023	\$ 30,706,909.54	1,662	\$ 337,005.83	30
10/31/2023	\$ 32,049,099.95	1,720	\$ 827,869.94	54
11/30/2023	\$ 34,747,376.59	1,831	\$ 792,761.96	60
12/31/2023	\$ 34,091,739.17	1,787	\$ 19,775.76	3
1/31/2024	\$ 34,538,753.07	1,832	\$ 575,415.48	45
2/29/2024	\$ 42,639,056.11	2,175	\$ 376,419.40	38
3/31/2024	\$ 40,508,818.18	1,961	\$ 244,626.54	7

* 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	1,070,866.96 \$	30,003.77 \$	1,100,870.73
Interest Losses	130,379.32 \$	4,097.24 \$	134,476.56
Total Claim Write-offs	\$ 1,201,246.28	\$ 34,101.01	1,235,347.29

XVII. Principal Acceleration Trigger

Distribution Date Range	Principal Balance	Compliance (Yes/No)
5/25/2026	4/25/2027	315,000,000
5/25/2027	4/25/2028	276,000,000
5/25/2028	4/25/2029	239,000,000
5/25/2029	4/25/2030	202,000,000
5/25/2030	4/25/2031	169,000,000

The Principal Acceleration Trigger table does not start until 5/25/2026.
 The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note

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