NJCLASS Loan Program Information 2010-1 Indenture 12/31/2023

		12/31	/2023		
	Ori	ginal Status	Curren	nt Status	
	# of Loans	Outstanding	Current	Outstanding	
	By Option	Balance	# of Loans	Balance	Percent of
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
tion Information	Orignation	Loan System	Туре	Loan System	Balance
ition 1 tive Repayment of Principal & Interest	2,137	\$ 29,393,790	7,204	\$ 89,015,456	89.80%
otion 2					
eferred Repayment of Principal	3,664	\$ 46,902,076	424	\$ 6,857,186	6.92%
otion 3 eferred Repayment of Principal and Interest	1,961	\$ 22,827,371	134	\$ 3,250,596	3.28%
		Delinquent	cy Summary		
					Percent of
			# of Loans	Outstanding Balance	Outstanding Balance
bt Delinquent			6,609	\$ 82,752,424	N/A
30 Days			825	11,292,978	11.39%
-60 Days			160	2,212,101	2.23%
90 Days			48	818,040	0.83%
120 Days			46	855,104	0.86%
1-180 Days			56	958,457	0.97%
er 181 Days			18	234,135	0.24%
			7,762	\$ 99,123,238	16.52%
		Charge Off	Information		
				Original	Percentage
				Amount of Loans	of Original
				Disbursed	Disbursements
tal Loans Disbursed from Issue (including loans now in default)				\$ 790,927,213	
lance due on accounts currently in default:					
Disability & Bankruptcy Discharged			73	\$ 843,919	0.1067%
Default - Lit			372	6,030,320	0.7624%
Death			28	378,177	0.0478%
nulative principal repayments on defaulted loans				22,161,995	2.8020%
tal defaults				29,414,411	3.7190% Gross
ss: Total Collected Principal of Default Amount				22,161,995	2.8020% Collected
addition (a) Collection of Interest Accruing Post Default	6,079,140				
(b) Recovery of Additional Charges	3,149,420				
Total Gross Collections from Defaults	31,390,554				
(c) Collection Cost	9,417,166				
Total Net Collection from Defaults	21,973,388				
tal principal defaults outstanding				\$ 7,252,416	0.9170% Outstanding
tal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan	System			99,123,238	
ss: Adjustments from Loan System to Financial Statements **				25,194	
tal NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Fina	ncial Statements			\$ 99,148,432	
The total difference between the Financial Statements and the NJCLASS	Loan System is largely due	to the Defaulted Loan Receiva	able balance. Other differences n	nay be the timing of postings (such as loan coll	ections) to the General Ledger but not yet to r

** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger. _ ____

Accretion Ending Balance \$	Bonds Outstanding Infor	mation		Debt Service Reserve Account	
Principal Maturity (368,280,000) Deposits Accretion		\$			\$
Accretion – Ending Balance \$	Bonds Called		(514,195,000)	Withdraws	
	Principal Maturity		(368,280,000)	Deposits	
Bonds Outstanding \$ 80,525,000	Accretion		-	Ending Balance	\$
	Bonds Outstanding	\$	80,525,000		

School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	143	\$ 787,77
4 Year	7,437	85,739,869.3
Proprietary	360	3,341,092.1
Consolidations	295	16,506,914.5
Tota	ls 8,235	\$ 106,375,65

Loans that participated in RAP	RAP # of Loans Loan Amount 47 \$ 1,722,935	Interest Paid on Behalf of Borrower \$ 241,927
Loans that participated in HIARP	HIARP # of Loans -	HIARP Eligibility Remaining Balance \$ -
Principal Interest	Loan Forgiveness	\$ 525,481.89 \$ 31.78

NJCLASS Loan Program Information 2010-1 A&B Bond Issues

12/31/2023

	Orig	inal St	atus		Current Status			
	# of Loans	1	Outstanding	Current			Outstanding	
	By Option		Balance	# of Loans			Balance	Percent of
	Type at		Per NJCLASS	By Option			Per NJCLASS	Outstanding
Option Information	Orignation		Loan System	Type			Loan System	Balance
Order 4								
Option 1 Active Repayment of Principal & Interest	186	s	3,127,836	926		\$	7,076,801	95.97%
neres e repayment of rincipal a merest	100	Ŷ	3,127,030	520		7	7,070,001	53.5776
Option 2								
Deferred Repayment of Principal	268	\$	1,242,984	13		\$	134,613	1.83%
0-1								
Option 3 Deferred Repayment of Principal and Interest	494	ć	3,003,168	9		\$	162,573	2.20%
belefted repayment of Principal and interest	454	ç	5,005,105	5		ç	102,575	2.20%
			Delinquency Sum	imary				December of
							Outstanding	Percent of Outstanding
				# of Loans			Balance	Balance
							Salarice	balance
Not Delinguent				723		\$	5,532,513	N/A
1-30 Days				147			1,141,879	15.49%
31-60 Days				35			268,597	3.64%
61-90 Days				12			110,358	1.50%
91-120 Days				13			129,216	1.75%
121-180 Days				11			114,731	1.56%
Over 181 Days				7			76,692	1.04%
				948		\$	7,373,987	24.97%
			Charge Off Inforn	nation				
							Original	Percentage
							Amount of Loans	of Original
							Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)						\$	504,362,323	
Balance due on accounts currently in default:								
Disability & Bankruptcy Discharged				15		\$	126,830	0.0251%
Default - Lit				107			1,620,545	0.3213%
Death				2			25,855	0.0051%
Cumulative principal repayments on defaulted loans							21,538,307	4.2704%
Total defaults							23,311,537	4.6220% Gross
Less: Total Collected Principal of Default Amount							21,538,307	4.2704% Collected
In addition (a) Collection of Interest Accruing Post Default	5,677,756						21,556,507	4.270476 Conected
(b) Recovery of Additional Charges	3,116,221							
Total Gross Collections from Defaults	30,332,284							
(c) Collection Cost	9,099,685							
Total Net Collection from Defaults	21,232,599	-						
Total principal defaults outstanding						\$	1,773,229	0.3516% Outstanding
						<u> </u>	, .,	
Table MICLACC (Mars Defendented Defendent) Chadrach Lang D						ć		
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan Syst	em					\$	7,373,987	
Less: Adjustments from Loan System to Financial Statements **							1,961	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial	Statements					ć	7,375,948	
Total Inscenss (Non-Delauteu) student Loans Receivable Balance per Financial	JURICITIENTS					\$	1,515,948	
** The total difference between the Financial Statements and the NJCLASS Loa Loan System and other miscellaneous adjustments to either the Loan System a			faulted Loan Receivable b	alance. Other differen	nces may be the timing	g of p	oostings (such as loa	n collections) to the General Ledger but not yet to the

the constructed on the end of the mathematical addresses adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information

Pebt Service Reserve Account

Bonds Outstanding	\$ -
Accretion	 -
Principal Maturity	(319,380,000)
Bonds Called	(393,620,000)
Bonds Issued	\$ 713,000,000
Bonus Outstanding Informati	

Debt Service Reserve Account	
Beginning Balance	\$ 12,516,000
Withdraws	(12,516,000)
Deposits	
Ending Balance	

The current weighted average interest rate (WAC) for fixed rate loans in the 2010-1 Bond Issue is The current weighted average FICO score for fixed rate loans in the 2010-1 Bond Issue is The current weighted average remaining life for fixed rate loans in the 2010-1 Bond Issue is				7.38% 716 83 Months
	Loans Outstanding by School Ty	/pe		
	School	Current	Outstanding Prin	
	Type	# of Loans	Balance	
	2 year	22	\$ 86,340	
	4 Year	918	5,898,363	
	Proprietary	46	256,723	
	Consolidations	86	2,905,790	
	Totals	1,072	\$ 9,147,217	
	RAP			
		# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP		3	\$ 110,190	\$ 10,921

NJCLASS Loan Program Information

2017-1 Bond Issue - Combined 12/31/2023

			12/31/20	123			
	Or	iginal Statu	is.		Current Status		
	# of Loans By Option Type at	O P	utstanding Balance er NJCLASS	Current # of Loans By Option	carrent status	Outstanding Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Lo	an System	Туре		Loan System	Balance
Option 1 Active Repayment of Principal & Interest	1,951	\$	26,265,955	6,278		\$ 81,938,655	89%
Option 2 Deferred Repayment of Principal	3,396	\$	45,659,093	411		\$ 6,722,572	7%
Option 3 Deferred Repayment of Principal and Interest	1,467	\$	19,824,204	125		\$ 3,088,023	3%
			Delinquency Su	immary			Percent of
				# of Loans		Outstanding Balance	Outstanding Balance
Not Delinquent 1-30 Days 31-60 Days 61-90 Days 91-120 Days 121-180 Days Over 181 Days				5,886 678 125 36 33 45 11 6,814	-	\$ 77,219,911 10,151,098 1,943,504 707,681 725,887 843,726 157,443	N/A 11.06% 2.12% 0.77% 0.92% 0.92% 0.17%
			Characa Off Infe				
			Charge Off Info	rmation			
						Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)						\$ 286,564,890	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans				58 265 26	_	\$ 717,090 4,409,775 352,322 623,688	0.2502% 1.5388% 0.1229% 0.2176%
Total defaults						6,102,875	2.1297% Gross
Less: Total Collected Principal of Default Amount in addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost Total Net Collection from Defaults	401,384 33,198 1,058,270 317,481 740,789	-			-	623,688	0.2176% Collected
Total principal defaults outstanding					=	\$ 5,479,187	1.9120% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan Syste	m					\$ 91,749,251	
Less: Adjustments from Loan System to Financial Statements **					-	23,233	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial S	tatements				=	\$ 91,772,484	

** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Informat	ion	
Bonds Issued	\$	250,000,000
Bonds Called		(120,575,000)
Principal Maturity		(48,900,000)
Accretion		
Bonds Outstanding	\$	80,525,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,000,000
Withdraws	(3,125,370)
Deposits	15,871
Ending Balance	\$ 1,890,501

The current weighted average interest rate (WAC) for loans in the 2017-1 Bond Issue is The current weighted average FICO score for loans in the 2017-1 Bond Issue is The current weighted average remaining life for loans in the 2017-1 Bond Issue is			6.24 69 13	15	
	Loans Outstanding by School T	ype		7	
	School	Current	Outstanding Prin		
	Type	# of Loans	Balance		
	2 year	121	\$ 701,43	8	
	4 Year	6,519	79,841,50	7	
	Proprietary	314	3,084,36	9	
	Consolidations	209	13,601,12	4	
	Totals	7,163	\$ 97,228,43	8	
Loans that participated in RAP	RAP	# of Loans 44	Loan Amount \$ 1,612,74	5	Interest Paid on Behalf of Borrower \$ 231,006
	HIARP				
					HIARP Eligibility
		# of Loans			Remaining Balance
Loans that participated in HIARP					\$ -
	Loan Forgiveness				
Principal			\$ 525,481.8		
Interest			\$ 31.7	8	

NJCLASS Loan Program Information 2017-1 Bond Issue 12/31/2023

		12/	31/2023			
	0	riginal Status		Current Status		
	# of Loans	Outstanding	Current	Outstand	ding	
	By Option	Balance	# of Loans	Balanc		
	Type at	Per NJCLASS	By Option	Per NJCL		
Option Information	Orignation	Loan System	Туре	Loan Syst	stem Balance	
Option 1						
Active Repayment of Principal & Interest	1,873	\$ 24,621,462	5,485	\$ 76,	i,407,835 89.11%	
Option 2						
Deferred Repayment of Principal	3,281	\$ 45,128,898	405	\$ 6,	i,673,915 8%	
Option 3	844	\$ 15,995,280	108	\$ 2,	2,663,890 3.11%	
Deferred Repayment of Principal and Interest	844	\$ 15,995,280	108	\$ 2,	2,663,890 3.11%	
		Delinque	ency Summary			
		beinque	incy summary		Percent of	
				Outstand	ding Outstanding	
			# of Loans	Balanc	ce Balance	
Not Delinquent			5,234	\$ 72,	,710,928 N/A	
1-30 Days			572		,243,157 10.78%	
31-60 Days			95		,725,923 2.01%	
61-90 Days			25		647,952 0.76%	
51-90 Days 91-120 Days			25		632,611 0.74%	
121-180 Days			33		627,625 0.73%	
Over 181 Days			11_		157,443 0.18%	
			5,998	\$ 85,	,745,640 15.20%	
		Charge C	off Information			
				Origina	al Percentage	
				Amount of		
				Disbursi		
Total Loans Disbursed from Issue (including loans now in default)					,321,481	
Total Loans Disbursed from issue (including loans now in default)				\$ 221,	,321,481	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged			18	\$	333,696 0.1508%	
Default - Lit			167	3,	,140,415 1.4189%	
Death			9		136,993 0.0619%	
Cumulative principal repayments on defaulted loans					373,257	
Total defaults				3	,984,362 1.8003% Gross	
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default	210,999				373,257 0.1686% Collected	
(b) Recovery of Additional Charges	15,348					
Total Gross Collections from Defaults	599,605					
(c) Collection Cost	179,881					
Total Net Collection from Defaults	419,723					
Fotal principal defaults outstanding				\$ 3,	611,105 1.6316% Outstanding	
** The total difference between the Financial Statements and the NJCLA			eivable balance. Other di	fferences may be the timing of posting	gs (such as loan collections) to the General Ledger but not ye	et to th
oan System and other miscellaneous adjustments to either the Loan System	stem and/or the General	Ledger.				
	_					

(48,900,000)
(120,575,000)
250,000,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,000,000
Withdraws	(3,125,370)
Deposits	15,871
Ending Balance	\$ 1,890,501

Loans Outstanding by School Type		
School	Current	Outstanding Prin
Туре	# of Loans	Balance
2 year	96	\$ 594,005
4 Year	5,656	74,083,937
Proprietary	279	2,852,389
Consolidations	161	11,826,413
Totals	6,192	\$ 89,356,744

NJCLASS Loan Program Information 2017-1 Bond Issue-Transferred Loans 12/31/2023

	_				
		iginal Status		Current Status	
	# of Loans	Outstanding	Current	Outstanding	
	By Option	Balance	# of Loans	Balance	Percent of
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
tion Information	Orignation	Loan System	Type	Loan System	Balance
otion 1 tive Repayment of Principal & Interest	78	\$ 1,644,49	3 793	\$ 5,530,820	92.12%
ption 2					
eferred Repayment of Principal	115	\$ 530,19	95 6	\$ 48,658	0.81%
ption 3 eferred Repayment of Principal and Interest	623	\$ 3,828,93	3 17	\$ 424,133	7.06%
		Deli	nquency Summary		
					Percent of
				Outstanding	Outstanding
			# of Loans	Balance	Balance
ot Delinguent			652	\$ 4,508,982	N/A
30 Days			106	907,941	15.12%
-60 Days			30	217,581	3.62%
-90 Days			11	59,729	0.99%
-120 Days			5	93,277	1.55%
1-180 Days			12	216,101	3.60%
er 181 Days					0.00%
			816	\$ 6,003,611	24.90%
				, ,,,,	
		Cha	ge Off Information		
				Original	Percentage
				Amount of Loans	of Original
				Disbursed	Disbursements
tal Loans Disbursed from Issue (including loans now in default)				\$ 65,243,409	
alance due on accounts currently in default:					
Disability & Bankruptcy Discharged			40	\$ 383,393	0.5876%
Default - Lit			98	1,269,361	1.9456%
Death			17		
			17	215,328	0.3300%
mulative principal repayments on defaulted loans				250,431	0.3838%
tal defaults				2,118,513	3.2471% Gross
ess: Total Collected Principal of Default Amount				250,431	0.3838% Collected
addition (a) Collection of Interest Accruing Post Default	190,384				·
(b) Recovery of Additional Charges	17,850				
Total Gross Collections from Defaults	458,665				
(c) Collection Cost	137,600				
Total Net Collection from Defaults	321,066				
tal principal defaults outstanding				\$ 1,868,082	2.8633% Outstanding
The total difference between the Financial Statements and the NJCL			an Receivable balance.	Other differences may be the timing of posting	gs (such as loan collections) to the General Ledger but not y
e Loan System and other miscellaneous adjustments to either the Loa					

Loans Outstanding by School Type					
School	Current		Outstanding Prin		
Туре	# of Loans		Balance		
2 year	25	\$	107,433		
4 Year	863		5,757,569		
Proprietary	35		231,980		
Consolidations	48		1,774,712		
Totals	971	\$	7,871,693		