NJCLASS Loan Program Information 2019-1 Indenture 3/31/2024

	Or	iginal Status	Cur	rent Status		
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type		Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
Option 1 Active Repayment of Principal & Interest	11,330	236,455,492	31,535		\$ 439,775,276	73.68%
Option 2 Deferred Repayment of Principal	17,356	234,996,976	5,969		\$ 120,406,930	20.17%
Option 3 Deferred Repayment of Principal and Interest	10,359	125,454,636	1,541		\$ 36,724,898	6.15%

	Delinquency Summary		
		Outstanding	Percent of Outstanding
	# of Loans	Balance	Balance
	# OT LOANS	pararice	Dalatice
Not Delinquent	34,356	\$ 528,900,345.04	N/A
1-30 Days	3,105	45,634,421.63	7.65%
31-60 Days	800	11,429,409.46	1.91%
61-90 Days	266	4,158,311.01	0.70%
91-120 Days	167	2,096,134.67	0.35%
121-180 Days	246	3,416,760.80	0.57%
Over 181 Days	105_	1,271,721.81	0.21%
	39,045	\$ 596,907,104	11.39%

Cha	rge Off Information	·	·
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,084,139,363	
Balance due on accounts currently in default: Disability & Bankrupicy Discharged Default-1 tl Death Cumulative principal repayments on defaulted bans	130 825 97	\$ 1,710,756 12,520,737 1,275,444 899,228	0.1578% 1.1549% 0.1176% 0.0829%
Total defaults		16,406,165	1.5133% Gross
Less: Total Collected Principal of Default Amount (a) Collection of Interest Acruing Post Default 780,392 (b) Rocevor vol Additional Chieses 34,480 Total Gross Collections from Defaults 1,784,100 (c) Collection Cost 554,230 Total Net Collection from Defaults 1,199,870		899,228	0.0829% Collected
Total principal defaults outstanding		\$ 15,506,938	1.4303% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		596,907,104	
Less: Adjustments from Loan System to Financial Statements **		103,015	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 597,010,119	
* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loa	in Receivable balance. Other differences in	nay be the timing of postings (such as loan col	lections) to the General Ledger but not yet to th

** The total admension development for the found a statement and the NULSOL Loss System and Giffer the General Ledger.

Bands Outstanding Information

Bonds Substanding Information

Bonds Sisted

\$ 800,835,000

Bonds Sisted

\$ 152,000,000

\$ 54,400,000

Bonds Called by \$ 54,400,000

Bonds Called by \$ 592,435,000

Bonds Called by \$ 592,435,000

Bonds Custanding \$ 592,435,000

Debt Service Reserve Account	
Beginning Balance	\$ 15,608,600
Withdraws	(7,023,737)
Deposits	4,157,836
Ending Balance	\$ 12,742,699

oans Outstanding by So	thool Type	
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	603	3,416,214
4 Year	34,629	448,054,845
Proprietary	3,720	96,974,978
Consolidations	1,145	63,968,005
Totals	40,097	612,414,041.99

			RAP		Interest Paid on
Lo	pans that participated in RAP			# of Loans Loan Amount 130 \$ 2,427,843	Behalf of Borrower \$ 242,783
			HIARP		HIARP Eligibility
				# of Loans	Remaining Balance
L	oans that participated in HIARP			-	\$ -
	Principal Interest	\$ \$	Loan Forgiveness 6,180,843.35 365.15		

NJCLASS Loan Program Information 2019-1 Bond Issue - Combined 3/31/2024

	0	riginal Status		Current Status		
	# of Loans	Outstanding	Current		Outstanding	
	By Option	Balance	# of Loans		Balance	Percent of
Option Information	Type at Orignation	Per NJCLASS Loan System	By Option Type		Per NJCLASS Loan System	Outstanding Balance
Option 1 Active Repayment of Principal & Interest	2,644	36,680,361	10,544		\$ 122,252,231	86%
Option 2 Deferred Repayment of Principal	5,109	60,632,648	805		\$ 13,327,123	9%
Option 3 Deferred Repayment of Principal and Interest	3,915	45,139,899	319		\$ 6,873,553	5%

De	linquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	10,189	\$ 124,826,346	N/A
1-30 Days	965	11,342,180	7.96%
31-60 Days	254	3,174,295	2.23%
61-90 Days	84	952,523	0.67%
91-120 Days	64	869,428	0.61%
121-180 Days	83	928,682	0.65%
Over 181 Days	29	359,455	0.25%
	11,668	\$ 142,452,908	12.37%

	Charge Off In	nformation		
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 348,354,154	
Balance due on accounts currently in default: Deshivit, a Bankruptey Discharged Default - Lit Deshivit - Lit Cumulative principal repayments on defaulted loans		59 404 33	\$ 945,753 6,330,832 377,423 463,238	0.2715% 1.8174% 0.1083% 0.1330%
Total defaults			8,117,245	2.3302% Gross
Less: Total Collected Principal of Default Amount in addition (a) Collection of interest Accruing Post Default (b) Recovery of Additional Charges Total Grass Collections from Defaults (c) Collection Cost Total Net Collection From Defaults	420,356.98 7,102.26 890,697.39 267,209.22 623,488.17		463,238	0.1330% Collected
Total principal defaults outstanding			\$ 7,654,007	2.1972% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 142,452,908	
Less: Adjustments from Loan System to Financial Statements **			7,286	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			\$ 142,460,194	
** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Di adjustments to either the Loan System and/or the General Ledger.	efaulted Loan Receivable balance. Other	differences may be the timing of postings (such as loan collections) to	the General Ledger but not yet to th	e Loan System and other miscellaneous

Bonds Outstanding Information		
Bonds Issued	\$	285,550,000
Bonds Called		(110,300,000)
Principal Maturity		(31,000,000)
Accretion		
Ronde Outstanding	-	144 250 000

Debt Service Reserve Account	
Beginning Balance	\$ 5,711,000
Withdraws	(2,445,998)
Deposits	-
Ending Balance	\$ 3,265,002

The current weighted average interest rate (WAC) for loans in the 2019-1 Bond Issue is The current weighted average FICO score for loans in the 2019-1 Bond Issue is The current weighted average remaining life for loans in the 2019-1 Bond Issue is

Loans that participated in RAP	RAP	# of Loans Loan Amount 57 \$ 1,209,226	Interest Paid on Behalf of Borrower \$ 125,852
	HIARP	# of Loans	HIARP Eligibility Remaining Balance

		Loan Forgivene	rss	
	Principal	\$	6,180,843.35 365.15	
l	Interest	\$	365.15	

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY
STUDENT LOAN REVENUE BONDS, SERIES 2019

ta as of 3/3	1/2024		
Vaterfall for	Distribution		
	2019-1 Funds Available for Distribution Beginning Balance Cash received from 2009-A Bond Issue		Remaining Funds Balance 140,377,175 19,741,441
	Total Funds Available for Distribution		160,118,616
(I)	Total Principal and Interest Collections (Including Transferred Loans)	233,936,323	394,054,939
(II)	Investment Income (43400)	3,905,928	397,960,866
(III)	Disbursement Loans Disbursed (Cash)	(180,651,882)	
	Total Disbursements	(180,651,882)	217,308,984
(IV)	Debt Service Payments	(179,896,695)	37,412,289
(V)	Administration and Program Expenses Trustee Fee (83500) Trustee Expenses Application Fee Expenses Servicing and Administrative Fee Expense (10070) Ruting Agency Goverlieron Fee (82500) Additional Process Additional Process	(86.181) (1.644.899) (8.790.339) (113.040) - (513.861) (64.265)	
	Total	(11,212,585)	26,199,704
	Net Activity	(114,177,471)	

NJCLASS Loan Program Information 2019-1 Bond Issue 3/31/2024

		Original Status	Current Statu		
	# of Loans	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	Туре	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	2,197	\$ 34,009,976	5,483	\$ 84,959,045	0.00%
Option 2 Deferred Repayment of Principal	3,268	\$ 48,556,299	710	\$ 12,397,768	0.00%
Option 3 Deferred Repayment of Principal and Interest	940	\$ 19,745,625	212	\$ 4,955,086	0.00%

	Delinquency Summary # of Loans	Outstandi Balance		Percent of Outstanding Balance
	# OI LOGIIS	balance		balance
Not Delinquent	5,813	\$ 92,	72,260	N/A
1-30 Days	403	6,1	22,004	0.00%
31-60 Days	106	1,1	49,875	0.00%
61-90 Days	35		93,008	0.00%
91-120 Days	14		50,970	0.00%
121-180 Days	24		75,578	0.00%
Over 181 Days	10		48,204	0.00%
	6,405	\$ 102,	11,899	0.00%

	Charge Off Information		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Loans Disbursed from Issue (including loans now in default)		\$ 185,460,813	
nce due on accounts currently in default: Disability & Bainkruptcy Discharged Default - Lit Death Use Death Use Group of State Control of State Control Use Office	6 80 8	\$ 219,423 1,857,945 92,983 126,355	0.00% 0.00% 0.00% 0.00%
defaults		2,296,706	0.0000% Gross
Total Collected Principal of Default Amount		126,355	0.00% Collected
I principal defaults outstanding		\$ 2,170,351	0.0000% Outstanding

** 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.

Bonds Outstanding Inf	ormation	
Bonds Issued	\$	285,550,000
Bonds Called		(110,300,000)
Principal Maturity		(31,000,000)
Accretion		
Bonds Outstanding	S	144,250,000

Debt Service Reserve Account		
Beginning Balance	\$	5,711,000
Withdraws		(2,445,998)
Deposits		-
Ending Balance	ş	3,265,002

School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	85	\$ 554,363
4 Year	5,797	83,708,943
Proprietary	492	10,561,621
Consolidations	125	9,657,323
Totals	6,499	\$ 104,482,250

NJCLASS Loan Program Information 2019-1 Bond Issue-Transferred Loans 3/31/2024

		Original Status		Current Status				
	# of Loans By Option	Г	Outstanding Balance	Current # of Loans			Outstanding Balance	Percent of
	Type at	l	Per NJCLASS	By Option			Per NJCLASS	Outstanding
Option Information	Orignation	_	Loan System	Туре			Loan System	Balance
Option 1 Active Repayment of Principal & Interest	447	\$	2,670,386	5,061		\$	37,293,186	92.91%
Option 2 Deferred Repayment of Principal	1,841	\$	12,076,349	95		\$	929,355	2.32%
Option 3 Deferred Repayment of Principal and Interest	2,975	\$	25,394,274	107		\$	1,918,467	4.78%

	Delinquency Summary			Percent of
		(Outstanding	Outstanding
	# of Loans		Balance	Balance
Not Delinquent	4,376	\$	32,554,086	N/A
1-30 Days	562		4,520,175	11.26%
31-60 Days	148		1,324,420	3.30%
61-90 Days	49		459,515	1.14%
91-120 Days	50		618,457	1.54%
121-180 Days	59		453,103	1.13%
Over 181 Days	19		211,251	0.53%
	5,263	\$	40,141,008	18.90%

	Charge Off Information			
		А	Original mount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$	162,893,341	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative crinical resuments on defaulted loans	53 324 25	\$	726,330 4,472,887 284,440 336.883	0.4459% 2.7459% 0.1746% 0.2068%
Cumulative principal repayments on defaulted loans Total defaults			5,820,539	0.2088% 3.5732% Gross
Less: Total Collected Principal of Default Amount 1a 36.0 Rection of Interest Accruing Post Default 358.856 (b) Collection of Interest Accruing Post Default 3.56.7 (c) Collection Collections from Defaults 700.895 (c) Collection Cost 210.269 Total Net Collection from Defaults 489.627		_	336,883	0.2068% Collected
Total principal defaults outstanding		\$	5,483,657	3.3664% Outstanding
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Dr yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Lec		may be the t	iming of postings (such as	loan collections) to the General Ledger but not

Loans Outstanding by School	Type	
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	118	\$ 483,551
4 Year	5,134	41,844,978
Proprietary	413	3,296,136
Consolidations		
Totals	5,665	\$ 45,624,665

NJCLASS Loan Program Information 2020-1 Bond Issue - Combined 3/31/2024

	0	riginal Status		Current Status			
	# of Loans	Outstanding	Current			Outstanding	
	By Option Type at	Balance Per NJCLASS	# of Loans By Option		ı	Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Туре			Loan System	Balance
Option 1 Active Repayment of Principal & Interest	3,860	\$ 77,337,302.91	11,513		\$	148,749,343	77%
Option 2 Deferred Repayment of Principal	5,639	\$ 75,864,833.14	1,757		\$	34,639,390	18%
Option 3 Deferred Repayment of Principal and Interest	4,201	\$ 39,429,308.56	430		\$	9,242,712	5%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent -30 Days -14 Olays -14 Olays -14 Days -12 Days -12 Hall Days -12 Hall Days	12,064 1,089 268 95 57 99 33	\$ 169,804,854 15,294,011 3,744,223 1,443,121 559,047 1,449,203 336,985	N/A 7.94% 1.94% 0.75% 0.29% 0.75% 0.17%
	13,700	\$ 192,631,445	11.85%

Charge Off Information			
Total Leavs Disbursed from Issue (including loans now in default)		Original Amount of Loans Disbursed S 401,121,774	Percentage of Original Disbursements
Balance due on accounts currently in default: Dissibility & Bankruptry Discharged Default - Lit Death Cumulative principal responsets on defaulted loans Cumulative principal responsets on defaulted loans	49 305 55	\$ 521,359 4,502,811 802,601 298,235	0.1300% 1.1226% 0.2001% 0.0744%
Total defaults		6,125,005	1.5270% Gross
Less Total Collected Principal of Default Amount 282,581 In addition (a) Collection of Interest Activaire Pear Lorfault 282,581 (b) Recovery of Additional Charges 18,288 Total Gress Observation from Defaults 599,104 (c) Collection Goal 179,721 Total Net Collection from Defaults 419,777		298,235	0.0744% Collected
Total principal defaults outstanding		\$ 5,826,771	1.4526% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 192,631,445	
Less: Adjustments from Loan System to Financial Statements **		52,075	
Total NICLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 192,683,520	
** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other different miscellaneous adjustments to either the Loan System and/or the General Ledger.	es may be the timing of postings (such as loan collec	tions) to the General Ledger but not yet t	to the Loan System and other

Bonds Outstanding Information	
Bonds Issued	\$ 247,440,000
Bonds Called	(41,700,000)
Principal Maturity	(25,400,000)
Accretion	-
Bonds Outstanding	\$ 180,340,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdraws	(946,005)
Deposits	8
Ending Balance	\$ 4,002,803

The current weighted average interest rate (WAC) for loans in the 2020-1 Bond Issue is The current weighted average FICO score for loans in the 2020-1 Bond Issue is The current weighted average remaining life for loans in the 2020-1 Bond Issue is 5.09% 721 138 Months

Loans Outstanding by School	Type	
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	191	\$ 837,752.02
4 Year	12,097	138,770,796
Proprietary	1,031	22,306,744
Consolidations	790	36,542,924
Totals	14,109	\$ 198,458,219

Loans that participated in RAP	nue ⁻	# of Loans 38 \$	Loan Amount 643,017	Interest Paid on Behalf of Borrower \$ 61,615
	HIARP			

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans that participated in HIARP		\$ -

Loan Forgiveness
Principal S Interest S -

(121,928,819)

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY STUDENT LOAN REVENUE BONDS, SERIES 2020 Data as of 3/31/2024

Remaining Funds Balance 154,956,128 2020-1 Funds Available for Distribution Beginning Balance (II) Investment Income (43400) 334,284,606 Disbursement Loans Disbursed (Cash) (III) (191,560,451.40) (191,560,451) 142,724,155 (IV) Debt Service Payments Jesus Service Payments
Administration and Program Expenses
Trustee Fee (18500)
Trustee Expenses
Servicina and Administrative Fee Expense (10070)
Ratina Asens/ Everitative Fee Expenses
Destination Collection Expenses
Returnis Paid
Other (101,770,241) 40,953,914 (V) (34,642) (17,321) (1,437,714) (6,199,667) (83,681) (7,926,605) 33,027,309

NJCLASS Loan Program Information 2020-1 Bond Issue 3/31/2024

		Original Status	Current Stat	us	
	# of Loans By Option Type at	Outstanding Balance Per NJCLASS	Current # of Loans By Option	Outstanding Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	2,548	\$ 52,581,302	5,523	\$ 99,714,888	0.00%
Option 2 Deferred Repayment of Principal	3,945	\$ 68,301,810	1,674	\$ 33,672,393	0.00%
Option 3 Deferred Repayment of Principal and Interest	1,058	\$ 20,498,053	354	\$ 7,993,884	0.00%

	Delinquency Summary # of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent 1-30 Days 31-60 Days 51-20 Days 91-200 Days 91-210 Days Over 181 Days	6,886 476 101 29 14 31 14	\$ 127,663,572 9,908,390 2,061,409 535,525 272,045 766,617 173,607 \$ 141,381,164	N/A 0.00% 0.00% 0.00% 0.00% 0.00%

alance due on accounts currently in default: Deshills, \$ Bankruptcy Dichanced Deshills, \$ Bankrupt	Amount of Lams of Original Disbursed from Issue (including loans now in default) ald Loans Disbursed from Issue (including loans now in default) and de on accounts currently in default: 19		Charge Off Information		
salance due on accounts currently in default: Disability & Bankruptor Discharged 5	ance due on accounts currently in default: Default. S			Amount of Loans	of Original
Disability & Bankrupstry Discharged 5 \$ \$ \$ \$ \$ \$ \$ \$ \$	Disability & Bankrupstry Discharged 5 5 183,403 0,00% Default 4 7 875,306 0,00% Death 7 206,419 0,00% mulative principal of perfault dolars 16,492 0,00% said defaults 1,281,670 0,000% Gross stat defaults 1,281,670 0,000% Gross st. Total Collected Principal of Default Amount 17,443,18 16,000 (Bross of the search of the sear	tal Loans Disbursed from Issue (including loans now in default)		\$ 195,078,356	
ss: Total Collected Principal of Default Amount discontinuous 15,492 0,00% Collected addition (a) Collection of Interest Accruing Post Default 17,443.18 16,492 0,00% Collected addition (a) Reviewory of Additional Collections from Defaults 38,122.38 (c) Collection Cott 10,0079.64	St. Total Collected Principal of Default Amount didition (a) Collection of Interest Accruing Post Default 17,443,18 16,492 0,00% Collected (b) Recovery of Additional Collections from Defaults 18,232,85 Total Gross Collections from Defaults 34,222,85 (Collection Cost 10,027-16 Total Net Collection From Defaults 24,226,70 Total Net Collection From Defaults	Disability & Bankruptcy Discharged Default - Ut Death	47	875,306 206,419	0.00% 0.00%
addition (a) Collection of Interest Accruing Post Default 17.443.18 (b) Recompt of Additional Charges 389.15 Total Gross Collections from Defaults 34.323.85 (c) Collection Cost 10.297.16 (c) Cost 10.297.16	Al Collection of Interest Accroing Post Default 17.443.18 (b) Recovery of Additional Charges 389.15 (Collection from Default 43.223.85 (Collection from Defaults 32.20.26 (Collection from Defaults 32.20.26 (Collection from Defaults 32.00.26.70 (Collection from	tal defaults		1,281,620	0.0000% Gross
otal principal defaults outstanding \$ 1,265,129 0,0000% Outstanding	tal principal defaults outstanding <u>\$ 1,265,129</u> 0,0000%. Outstanding	addition (a) Collection of Interest Accruing Post Default 17,443.18 (b) Recovery of Additional Charges 389.15 Total Gross Collections from Defaults 34,323.85 (c) Collection Cost 10,997.16		16,492	0.00% Collected
		tal principal defaults outstanding		\$ 1,265,129	0.0000% Outstanding

** The total difference between the Financial Statements and the NZLASS 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 Inf	ormation	
Bonds Issued	\$	247,440,000
Bonds Called		(41,700,000)
Principal Maturity		(25,400,000)
Accretion		
Bonds Outstanding	S	180.340.000

Debt Service Reserve Account		
Beginning Balance	s	4,948,800
Withdraws		(946,005)
Deposits		8
Ending Balance	\$	4,002,803

Loans Outstanding by School T	ype		
School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	69	\$	463,804
4 Year	6,670		108,371,931
Proprietary	713		20,637,189
Consolidations	158		13,173,36
Totals.	7.640	_	4.43 646 303

NJCLASS Loan Program Information 2020-1 Bond Issue-Transferred Loans NON DEFAULT 2010-1 3/31/2024

		Original Status		Current Status				
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	# o By	Current of Loans of Option Type			Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
Option 1 Active Repayment of Principal & Interest	1,289	\$ 24,4	1,498	5,831		\$	47,528,597	95.77%
Option 2 Deferred Repayment of Principal	1,639	\$ 7,1	3,435	79		\$	902,347	1.82%
Option 3 Deferred Repayment of Principal and Interest	3,056	\$ 18,0	2,551	74		\$	1,196,540	2.41%

	Delinquency Summary			Percent of
	# of Loans	C	Outstanding Balance	Outstanding Balance
Not Delinquent	5,046	\$	40,850,707	N/A
I-30 Days	589		5,150,308	10.38%
31-60 Days	165		1,664,166	3.35%
51-90 Days	61		845,559	1.70%
91-120 Days	37		280,620	0.57%
121-180 Days	68		682,586	1.38%
Over 181 Days	18_	_	153,538	0.31%
	5,984	\$	49,627,485	17.69%

Disability & Balancius(vo) Oscharged 43 5 327,531 0.1619%	C	Charge Off Information			
Deablity & Baint-uptry Dictarged 43 \$ 277.511 \$ 0.16595			An	nount of Loans	of Original
Disability & Bankruptcy Oscharged 43 \$ 127,531 0.1659%	otal Loans Disbursed from Issue (including loans now in default)		\$	202,262,242	
Default - LI	Balance due on accounts currently in default:	42		227 524	0.16109/
Death			,		
Control Cont					
otal defaults 4,714,509 2,3309% Gross ess: Total Collected Principal of Default Amount 250,855 (a) Collection of Interest Accurage 9x1 Default 250,855 (b) Collection of Interest Accurage 9x1 Default 250,855 (c) Collection Cost 162,788 Total Net Collection from Defaults 382,195 otal principal defaults outstanding \$ 4,436,567 2,1937%. Outstanding		40			
ess Total Collected Principal of Default Amount 1a) Collection of Interest Accruine Post Default 250,865 1b) Recovery of Additional Libraries 173,585 1c) Collection of Interest Accruine Post Default 545,593 1c) Total Kest Collection from Defaults 382,195 Total Net Collection from Defaults 382,195 Total principal defaults outstanding \$\$ 4,436,967 \$\$ 2,1937%. Outstanding	umulative principal repayments on deraulted loans			277,543	0.1372%
addition	otal defaults			4,714,509	2.3309% Gross
(b) Recovery of Additional Charges 17,585 Total Gross Collection from Defaults 55,993 (c) Collection Cost 163,786 Total Net Collection from Defaults 382,195 attal principal defaults outstanding 5 4,486,967 2,1937%, Outstanding				277,543	0.1372% Collected
	(b) Recovery of Additional Charges 17,585 Total Gross Collections from Defaults 545,993 (c) Collection Cotst 163,798		_		
* 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 liming of postings (such as loan collections) to the General Ledger b	otal principal defaults outstanding		\$	4,436,967	2.1937% Outstanding
* 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 b					
	* The total difference between the Einsteil Statements and the NICLASS I can System is largely due to the Defau	Itad Loan Parairahla halanca Other riffere	nces may be the tir	ming of poetings (such as	Inan collections) to the General Ledger but
et to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.			nees may be trie tr	ming or positings (such as	ioun concessors, to the delietal reager but

Loans Outstanding by School Tr	ype	
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	120	\$ 368,006
4 Year	5,268	28,944,108
Proprietary	308	1,569,967
Consolidations	628	23,182,370
Totals	6,324	\$ 54,064,451

NJCLASS Loan Program Information 2020-1 Bond Issue-Transferred Loans NON DEFAULT 2010-2 3/31/2024

		Original Status		Current Status				
	# of Loans By Option Type at	Pr	utstanding Balance er NJCLASS	Current # of Loans By Option			Outstanding Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Lo	an System	Туре			Loan System	Balance
Option 1 Active Repayment of Principal & Interest	23	\$	304,503	159		\$	1,505,858	92.79%
Option 2 Deferred Repayment of Principal	55	\$	439,588	4		\$	64,650	3.98%
Option 3 Deferred Repayment of Principal and Interest	87	\$	878,705	2		\$	52,287	3.22%

	Delinquency Summary			Percent of	
		0	utstanding	Outstanding	
	# of Loans		Balance	Balance	
Not Delinquent	132	\$	1,290,575	N/A	
1-30 Days	24		235,313	14.50%	
31-60 Days	2		18,649	1.15%	
61-90 Days	5		62,037	3.82%	
91-120 Days	1		6,382	0.39%	
121-180 Days	•			0.00%	
Over 181 Days	1		9,840	0.61%	
	165	\$	1,622,795	20.47%	

	Charge Off Information			
			Original count of Loans Disbursed	Percentage of Original Disbursements
otal Loans Disbursed from Issue (including loans now in default)		\$	3,781,176	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	1	\$	10,425	0.2757%
Default - Lit	7		99,831	2.6402%
Death	2		14,420	0.3814%
umulative principal repayments on defaulted loans			4,200	0.1111%
otal defaults			128,876	3.4084% Gross
ess: Total Collected Principal of Default Amount			4,200	0.1111% Collected
vaddition (a) Collection of Interest Accruing Post Default 14,279 (b) Recovery of Additional Charges 314 Total Gross Collections from Defaults 18,787 (c) Collection Cost 5,636 Total Net Collection From Defaults 13,151				
otal principal defaults outstanding		\$	124,675	3.2973% Outstanding
* The total difference between the Financial Statements and the NJCLASS Loan System is largely due t		es may be the tin	ning of postings (such as I	oan collections) to the General Ledger but
et to the Loan System and other miscellaneous adjustments to either the Loan System and/or the Ger	neral Ledger			

School Type	Current # of Loans		Outstanding Prin Balance
2 year	2	\$	5,942
4 Year	159		1,454,750
Proprietary	10		99,588
Consolidations	4		187,191
Totals	175	S	1.747.471

NJCLASS Loan Program Information 2022-1 Bond Issue - Combined 3/31/2024

	0	riginal Status	Current Status			
	# of Loans	Outstanding	Current		Outstanding	
	By Option Type at	Balance Per NJCLASS	# of Loans By Option		Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Type		Loan System	Balance
Option 1 Active Repayment of Principal & Interest	4,826	\$ 122,437,828.16	9,478		\$ 168,773,701	64%
Option 2 Deferred Repayment of Principal	6,608	\$ 98,499,495.33	3,407		\$ 72,440,417	28%
Option 3 Deferred Repayment of Principal and Interest	2,243	\$ 40,885,428.51	792		\$ 20,608,633	8%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent 1-30 Days 1-40 Days 1-40 Days 1-120 Days 121-180 Days User 181 Days	12,103 1,051 278 87 51 64 43	\$ 234,269,145 18,998,231 4,510,891 1,762,667 667,660 1,038,876 575,282	N/A 7.26% 1.72% 0.67% 0.26% 0.40% 0.22%
	13,677	\$ 261,822,752	10.52%

Charge	Off Information		
Total Loans Disbursed from Issue (including loans now in default)		Original Amount of Loans Disbursed \$ 334,663,435	Percentage of Original Disbursements
Balance due on accounts currently in default: Dabalitik & Binshrupty Discharged Default - Lit Deball - Lit Currulative principal repyments on defaulted loans	22 116 9	\$ 243,645 1,687,095 95,420 137,755	0.0728% 0.5041% 0.0285% 0.0412%
Total defaults		2,163,915	0.6466% Gross
Less: Total Collected Principal of Default Amount 77,453 in addition 10 Recovery of Additional Charges 9,650 10 Recovery of Additional Charges 224,738 (c) Collection foot 224,738 (c) Collection Cost 67,289 Total Net Collection from Defaults 157,009		137,755	0.0412% Collected
Total principal defaults outstanding		\$ 2,026,160	0.6054% Outstanding
Total NICLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 261,822,752	
Less: Adjustments from Loan System to Financial Statements **	_	43,654	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements	-	\$ 261,866,406	
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance miscellaneous adjustments to either the Loan System and/or the General Ledger.	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

Bonds Outstanding Information		
Bonds Issued	ş	267,845,000
Bonds Called		-
Principal Maturity		-
Accretion		-
Bonds Outstanding	\$	267,845,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdraws	(3,631,734)
Deposits	4,157,828
Ending Balance	\$ 5,474,895

The current weighted average interest rate (WAC) for loans in the 2022-1 Bond Issue is The current weighted average FICO score for loans in the 2022-1 Bond Issue is The current weighted average remaining life for loans in the 2022-1 Bond Issue is

School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	209		1,540,548
4 Year	11,601		183,730,128
Proprietary	1,784		60,810,478
Consolidations	230		17,767,758
Totals	13.824	Ś	263.848.912

Loans that participated in RAP	RAP	# of Loans Loan Amount 35 \$ \$75,601	Interest Paid on Behalf of Borrower \$ 55,316
	HIARP		HIARP Eligibility
Loans that participated in HIARP		# of Loans	Remaining Balance S -

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY STUDENT LOAN REVENUE BONDS, SERIES 2022-1

rtall for	Distribution		
	2022-1 Funds Available for Distribution Beginning Balance		Remaining Funds Balance 254,358,185
(I)	Total Principal and Interest Collections	66,787,479	321,145,664
(II)	Investment Income (43400)	4,842,153	325,987,817
(III)	Disbursement		
	Loans Disbursed (Cash)	(233,044,625)	
	Transfer to Reimburse 2009-A	(22,336,366)	
	Total Disbursements	(255,380,991)	70,606,827
IV)	Debt Service Payments	(19,283,306)	51,323,521
(V)	Administration and Program Expenses		
	Trustee Fee (83500)	(37,498)	
	Trustee Expenses	-	
	Application Fee Expense	(1,839,052)	
	Servicing and Administrative Fee Expense (10070)	(3,422,615)	
	Rating Agency Surveillance Fee (83200) Additional Program Expenses	(22,500)	
	Defaulted Loan Collection Expenses	-	
	Refunds Paid	(65.560)	
	Other	(55,146)	
	Total	(5,442,371)	45,881,150
	Net Activity	(208.477.035)	

NJCLASS Loan Program Information 2022-1 Bond Issue 3/31/2024

	_	Original Status	Current Sta	tus	
	# of Loans	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	Туре	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	4,052	\$ 106,511,151	5,258	\$ 125,885,186	0.00%
Option 2 Deferred Repayment of Principal	3,988	\$ 81,782,433	3,032	\$ 67,354,688	0.00%
Option 3 Deferred Repayment of Principal and Interest	995	\$ 24,310,073	745	\$ 19,363,783	0.00%

	Delinquency Summary		Percent of
	# of Loans	Outstanding Balance	Outstanding Balance
Not Definiquent 1-30 Dwys 1-30 Dwys 1-30 Dwys 1-30 Dwys 1-120 Dwys 191-120 Dwys 191-120 Dwys Over 181 Dwys	8,247 573 125 25 26 12 23 10	\$ 193,374,140 14,179,324 3,036,790 1,077,779 274,373 487,711 173,540	N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	9,035	\$ 212,603,657	0.00%

salance due on accounts currently in default: Dasability & Bankruster Discharged 1			Charge Off Information		
Salance due on accounts currently in default: Disability & Bashrucky Discharged 1 5 10,310 0,00% Default-Ut 18 724,700 0,00% Default-Ut 19 724,700 0,00				Amount of Loans	of Original
Disability & Bankrusety Discharged 1	al Loans Disbursed from Issue (including loans now in default)			\$ 234,859,695	
ess Total Collected Principal of Default Amount addition (a) Collected Onlinerest Accruing Post Default (b) Rocervor of Additional Collection of Interest Accruing Post Default (c) Rocervor of Additional Collections from Defaults (c) Collection Cost. (d) Collection Cost. (d) 2313.18 (c) Collection Cost. (d) 293.69 (d)	Disability & Bankruptcy Discharged Default - Lit Death		18	274,702 12,427	0.00%
addition (a) Collection of Interest Accruing Post Default 1,968,05	al defaults			297,783	0.0000% Gross
otal principal defaults outstanding \$ 297,438 0,0000% Outstanding	ddition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost	2,313.18 693.95		345	0.00% Collected
	al principal defaults outstanding			\$ 297,438	0.0000% Outstanding

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Bonds Outstanding Infor	mation	
Bonds Issued	\$	267,845,000
Bonds Called		
Principal Maturity		-
Accretion		
Bonds Outstanding	\$	267,845,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdraws	(3,631,734)
Deposits	4,157,828
Ending Balance	\$ 5,474,895

Loans Outstanding by School T	ype		
School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	125	\$	1,187,64
4 Year	7,519		148,384,60
Proprietary	1,258		49,416,39
Consolidations	153		13,912,450
Totals -	2.055	- 0	212 901 09

NJCLASS Loan Program Information 2022-1 Bond Issue-Transferred Loans NON DEFAULT 2010-2 3/31/2024

		Origina	al Status		Current Status		
Cotion Information	# of Loans By Option Type at Orignation		Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type		Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
Option information	Origination	_	Loan system	туре		Luaii Systeiii	balance
Option 1 Active Repayment of Principal & Interest	56	\$	615,602	440		\$ 3,653,818	91.79%
Option 2 Deferred Repayment of Principal	198	\$	1,343,376	13		\$ 207,895	5.22%
Option 3 Deferred Repayment of Principal and Interest	206	\$	2,021,857	7		\$ 119,121	2.99%

	Delinquency Summary			Percent of
		0	utstanding	Outstanding
	# of Loans		Balance	Balance
Not Delinquent	365	\$	3,002,943	N/A
1-30 Days	51		482,870	12.13%
31-60 Days	14		146,823	3.69%
61-90 Days	6		66,326	1.67%
91-120 Days	4		40,368	1.01%
121-180 Days	10		115,775	2.91%
Over 181 Days	10		125,730	3.16%
	460	\$	3,980,834	24.56%

	Charge Off Information			
		An	Original nount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$	8,968,867	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans	4 14	\$	56,010 169,632 - 39,034	0.6245% 1.8913% 0.0000% 0.4352%
Total defaults			264,675	2.9510% Gross
Less: Total Collected Principal of Default Amount 11,066 In addition (a) Collection of Interest Accruing Post Default 11,066 In Comment of Collection Control Collection Services 50,999 Clockletion Cost 15,030 Total Net Collection From Defaults 35,069			39,034	0.4352% Collected
Total principal defaults outstanding		\$	225,641	2.5158% Outstanding
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General L		ay be the ti	ming of postings (such as lo	oan collections) to the General Ledger but not

Loans Outstanding by School Ty	/pe	
School	Current	Outstanding Prin
Туре	# of Loans	Balance
2 year	8	\$ 23,453
4 Year	436	3,613,564
Proprietary	25	181,441
Consolidations	9	388,018
Totals	478	\$ 4,206,476

NJCLASS Loan Program Information 2022-1 Bond Issue-Transferred Loans NON DEFAULT 2011-1 3/31/2024

		Original	Status		Current Status		
	# of Loans By Option		Outstanding Balance	Current # of Loans		Outstanding Balance	Percent of
Option Information	Type at Orignation		Per NJCLASS Loan System	By Option Type		Per NJCLASS Loan System	Outstanding Balance
Option 1 Active Repayment of Principal & Interest	293	\$	3,735,943	3,072		\$ 24,389,900	92.24%
Option 2 Deferred Repayment of Principal	1,876	\$	8,153,676	100		\$ 996,956	3.77%
Option 3 Deferred Repayment of Principal and Interest	1,042	\$	14,553,499	39		\$ 1,056,262	3.99%

	Delinquency Summary		Percent of
		Outstanding	Outstanding
	# of Loans	Balance	Balance
Not Delinquent	2,605	\$ 20,609,408	N/A
L-30 Days	377	3,431,699	12.98%
31-60 Days	110	1,092,431	4.13%
51-90 Days	41	546,372	2.07%
91-120 Days	33	320,552	1.21%
121-180 Days	24	231,401	0.88%
Over 181 Days	21_	 211,254	0.80%
	3,211	\$ 26,443,118	22.06%

stat Lans Dabursed from Issue (including loans now in default) slance due on accounts currently in default: Dabublin & Beindruster Discharged 17 Dabublin & Beindruster Discharged 17 Death 17 Death 6 Death 6 aumulative principal repayments on defaulted loans strat defaults strong of Principal of Default Amount self-discharged 18 10 10 10 10 10 10 10 10 10 10 10 10 10			
stance due on accounts currently in default: Deathink & Bankrouptcy Discharged Deathink & Bankrouptcy Discharged 17 Deathink Lit P9 amulative minicipal reasyments on defaulted loans stock defaults ses: Total Collection of Default Amount addition (a) Collection of Interest Accruine Post Default (b) Recovery of Additional Charges Total Gross Collection from Defaults 170,336 (c) Collection of Stat Total Net Collection from Defaults 115),775		Original nount of Loans Disbursed	Percentage of Original Disbursements
Disability & Baintrujecty Discharged 17 79 179	\$	67,358,816	
otal defaults sss: Total Collected Principal of Default Amount (a) Collection of Interest Accruine Post Default (b) Recovery of Additional Charges (c) Collection of Interest Accruine Post Default (c) Collection of Interest Accruine Post Default (d) Collection from Defaults (e) Collection from Defaults (f) Collection from Defaults (g) Sp. 151.561 (h) Total Net Collection from Defaults (g) Sp. 152.575	\$	177,325 1,177,462 34,245	0.2633% 1.7480% 0.0508%
sss Total Collected Principal of Default Amount (a) Collection of Interest Acquire Post Default (a) Collection of Interest Acquire Post Default (b) Recovery of Additional Charges (c) Collection of Collections from Defaults (c) Collection Collection Collection From Defaults (c) Collection Collection From Defaults (c) Collection Collection From Defaults (c) Collec	_	98,206	0.1458%
addition al Collection of Interest Accruine Posts Default 62,240		1,487,239	2.2079% Gross
principal defaults outstanding	_	98,206	0.1458% Collected
	\$	1,389,032	2.0621% Outstanding
* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences met to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	nay be the tir	ming of postings (such as	loan collections) to the General Ledger but no

Loans Outstanding by School Ty	/pe	
School	Current	Outstanding Prin
Туре	# of Loans	Balance
2 year	56	\$ 166,389
4 Year	2,997	23,678,052
Proprietary	195	850,092
Consolidations	65	3,137,617
Totals	3,313	\$ 27,832,150

NJCLASS Loan Program Information 2022-1 Bond Issue-Transferred 2009-A HESAA INTERNAL LOANS 3/31/2024

		Origin	al Status		Current Status		
Option Information	# of Loans By Option Type at Orignation		Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type		Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
Option 1 Active Repayment of Principal & Interest	425	\$	11,575,133	708		\$ 14,844,797	78.98%
Option 2 Deferred Repayment of Principal	546	\$	7,220,010	262		\$ 3,880,878	20.65%
Option 3 Deferred Repayment of Principal and Interest	-	\$	÷	1		\$ 69,468	0.37%

	Delinquency Summary # of Loans	c	lutstanding Balance	Percent of Outstanding Balance
Not Delinquent 1-30 Days 3-60 Days 6-90 Days 9-120 Days 122-180 Days Over 181 Days	886 50 19 5 2 7 2 971	s s	17,282,653 904,338 234,847 72,190 32,368 203,988 64,758	N/A 4.81% 1.25% 0.38% 0.17% 1.09% 0.34%

	Charge Off Information			
		Ami	Original ount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$	23,476,058	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Curmulative crinicali recurrents on defaulted loans	5 2	\$	65,300 48,748 170	0.0000% 0.2782% 0.2077% 0.0007%
Total defaults			114,218	0.4865% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Acrusing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost Total Net Collection Defaults 945			170	0.0007% Collected
Total principal defaults outstanding		\$	114,048	0.4858% Outstanding
** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Defat yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledge		ay be the tim	ing of postings (such as I	oan collections) to the General Ledger but not

Loans Outstanding by School Tr	ype	
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	20	\$ 163,064
4 Year	649	8,053,906
Proprietary	306	10,362,547
Consolidations	3	329,673
Totals	978	\$ 18,909,190