Student Loan Asset-Backed Notes, Series 2018-A
Monthly Servicing Report
Monthly Distribution Date: 02/26/2024
Collection Period Ending: 01/31/2024

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Issuing Entity

Massachusetts Educational Financing Authority

Servicer Pennsylvania Higher Education Assistance Agency "PHEAA"

Indenture Trustee U.S. Bank National Association

II. Explanations / Definitions / Abbreviations

"Pool Balance" shall mean as of any date the aggregate principal balance of the Financed Eligible Loans on such date (including accrued interest thereon to the extent such interest is expected to be capitalized), after giving effect to the following, without duplication: (a) all payments received by the Issuer or the Servicer through such date from or on behalf of obligors on such Financed Eligible Loans; (b) all Cash Substitution Amounts on Financed Eligible Loans received by the Issuer through such date from a Servicer (if any); (c) all Cash Substitution Amounts on Financed Eligible Loans received by the Trustee from the Issuer pursuant to Section 4.03(j) hereof; (d) all Liquidation Proceeds and Realized Losses on Financed Eligible Loans liquidated through such date; and (e) the aggregate amount of adjustments to balances of Financed Eligible Loans permitted to be effected by a Servicer under its related Servicing Agreement, if any, recorded through such date. The Pool Balance shall be calculated by the Issuer and certified to the Trustee, upon which the Trustee may conclusively rely with no duty to further examine or determine such information.

"Adjusted Pool Balance" shall mean, for any Monthly Distribution Date, as determined by the Issuer, the sum of the Pool Balance as of the end of the related Collection Period and the amount on deposit in the Reserve Fund after giving effect to any payments to or releases from the Reserve Fund on such Monthly Distribution Date.

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Collection Period Ending. 01/31/2024						
III. Deal Parameters						
A. Student Loan Portfolio Characteristics				12/31/2023	Activity	01/31/2024
i. Portfolio Principal Balance				\$45,734,128.18	(\$606,562.34)	\$45,127,565.84
ii. Interest Expected to be Capitalized				\$0.00	-	\$0.00
iv. Pool Balance (i + ii)				\$45,734,128.18	(\$606,562.34)	\$45,127,565.84
v. Adjusted Pool Balance (Pool Balance + Loan	Interest to be Capitalized + Reserve Fund	d Balance)		\$46,234,128.18	(+ = = =)	\$45,627,565.84
vi. Other Accrued Interest	,	,		\$188,188.77	(\$7,633.43)	\$180,555.34
vii. Weighted Average Coupon (WAC)				5.97%		5.97%
viii. Weighted Average Remaining Months to Ma	aturity (WARM)			101		101
ix. Number of Loans				1,219		1,209
x. Number of Borrowers				1,211		1,200
xi. Average Borrower Indebtedness				\$37,766		\$37,606
B. Notes	CUSIP	Interest Rate	Previous Month End	Interest Due	02/25/2024	
Series 2018-A Class A Notes	57563N AB4	3.85000%	\$34,837,128.18	\$111,769.12	\$111,769.12	
Series 2018-A Class B Notes	57563N AC2	4.65000%	\$6,397,000.00	\$24,788.38	\$24,788.38	
Total Notes			\$41,234,128.18	\$136,557.50	\$136,557.50	
First Date in Accrual Period	01/25/2024		Collection Period:			
Last Date in Accrual Period	02/24/2024		First Date in Collection Period		01/01/2024	
Days in Accrual Period	30		First Date Funds are Active		01/01/2024	
			Last Date in Collection Period		01/31/2024	
Record Date	01/23/2024					
Distribution Date	01/26/2024					
C. Reserve Fund				12/31/2023		01/31/2024
 Reserve Fund Balance at beginning of Collect 	ction Period			\$500,000.00		\$500,000.00
ii. Specified Reserve Fund Balance				\$500,000.00		\$500,000.00
iii. Reserve Fund Floor Balance				\$500,000.00		\$500,000.00
iv. Reserve Fund Balance after Distribution Date)			\$500,000.00		\$500,000.00
D. Other Fund Balances				12/31/2023	Activity	01/31/2024
i. Collection Fund*				850,892.34	(64,791.61)	786,100.73
ii. Acquisition Fund				\$0.00	-	\$0.00
iii. Capitalized Interest Fund				\$0.00	-	\$0.00
iv. Cost of Issuance Fund				\$0.00	-	\$0.00
(* For further information regarding Fund detail, see Secti	tion VI - J, "Collection Fund Reconciliation	".)				
Total Fund Balances				1,350,892.34	(\$64,791.61)	\$1,286,100.73

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ansactions for the Time	Period 01/01/2024-01/31/2024		
A.	Student Loan Principal Collectio	n Activity	
Ai	i	Borrower Payments	(545,132
	ii	Claim Payments	(0.10, 102)
	iii.	Reversals	
	•	Refunds	80
	IV.		80
	VI.	Principal Write-Offs Reimbursed to the Trust	•
	∨ii. 	Other System Adjustments	(5.45.050
	viii.	Total Principal Collections	(545,052)
B.	Student Loan Non-Cash Principa	I Activity	
	i.	Principal Realized Losses - Claim Write-Offs	(61,510
	ii.	Principal Realized Losses - Other	,
	iii.	Other Adjustments	0
	iv.	Capitalized Interest	
	v.	Total Non-Cash Principal Activity	(61,510
C.	Student Loan Principal Additions		
	i.	New Loan Additions	
	ii.	Add-On Consolidation Loan Additions	
	iii.	Total Principal Additions	
D.	Total Student Loan Principal Act	vity (Δviii + Rv + Ciii)	(606,562
D.	Total Student Loan Finicipal Act	Vity (AVIII + BV + CIII)	(000,302
E.	Student Loan Interest Activity		
	i.	Borrower Payments	(233,763
	ii.	Claim Payments	
	iii.	Late Fees & Other	
	iv.	Reversals	
	V.	Refunds	
	vii.	Interest Write-Offs Reimbursed to the Trust	
	viii.	Other System Adjustments	
	xi.	Total Interest Collections	(233,763
			(===,:===
F.	Student Loan Non-Cash Interest	Activity	
	i.	Borrower Accruals	229,987
	ii.	Interest Losses - Other	(3,855
	iii.	Other Adjustments	(1
	iv.	Capitalized Interest	· ·
	v.	Total Non-Cash Interest Adjustments	226,130
G.	Student Loan Interest Additions	New Loan Additions	
	i. ii	Add-On Consolidation Loan Additions	
	II. :::	Total Interest Additions	-
	III.	Total interest Additions	
H.	Total Student Loan Interest Activ	ity (Exi + Fv + Giii)	(7,633
•	Default and Decourse Activity De	winer this Devied	
l.	Default and Recovery Activity Defaults During this Period	iring this Period	\$65.366
	Defaults During this Period		\$65,366
	Recoveries During this Period		\$1,078
	Net Defaults		\$64,287
J.	Default and Recovery Activity Si	nce Inception	
-	Cumulative Defaults Since Inception	•	\$2,224,411
	Cumulative Recoveries Since Ince		\$161,057
	Cumulative Net Defaults Since Ince		\$2,063,354
			· ,,
I/	Interest Evacated to be Conitelia		
K.	Interest Expected to be Capitaliz Interest Expected to be Capitalize		
	·		
	Interest Capitalized into Principal		
	Change in Interest Expected to b Interest Expected to be Capitalize	·	\$0 \$0

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A.	Principal Collecti	ions	
	į.	Borrower Payments	\$545,132.61
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	(\$80.55)
	v.	Total Principal Collections	\$545,052.06
В.	Interest Collectio	ons	
	i.	Borrower Payments	\$233,763.65
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	\$0.00
	vi.	Late Fees & Other	\$0.00
	vii.	Total Interest Collections	\$233,763.65
C.	Private Recoverie	es	\$1,078.99
D.	Other Receipts		\$0.00
E.	Investment Earni	ngs	\$6,206.03
F.	Total Cash Recei	pts during Collection Period	\$786,100.73

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	sly Remitted: Collection Account				
Α.	Senior Program Expenses Rating Surveillance Fees			\$11,593.5 \$0.0	
В.	Interest Payments on Class A Notes				\$113,822.19
C.	Interest Payments on Class B Notes	Interest Payments on Class B Notes			\$24,788.38
D.	Reserve Fund Deposit				\$0.00
E.	Principal Payments on Class A and B No	tes			\$639,919.31
F.	Principal Payments on Class A and B No	tes (Optional Cash Substitution not exercise	ed)		\$0.00
G.	Subordinate Program Expenses				\$0.00
н.	Release to Issuer				\$60,768.95
Funds Previou	sly Remitted: Acquisition Fund				
I.	New Loan Purchases	Principal -	Interest \$0.00	Discount \$0.00	\$0.00
J.	Collection Fund Reconciliation				
	iii. Interest Paid Durir iv. Deposits During C	e: ing Collection Period (E) ng Collection Period (B+C) collection Period (V - A-v + B-vii + C) ing Collection Period (A + D + F + G+ H)			\$850,892.34 (\$639,919.31) (\$138,610.57) \$779,894.70 (\$72,362.46) \$6,206.03

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			Remaining Funds Balance
	Funds Available for Distribution		\$786,100.73
(i)	Senior Program Expenses Rating Surveillance Fees	11,433.53	
	Nating Surveillance rees	11,433.53	\$774,667.20
(ii)	Class A Noteholders Interest Distribution Amount to the Class A to the Noteholders	\$111,769.12	\$662,898.08
(iii)	Class B Noteholders Interest Distribution Amount to the Class B to the Noteholders	\$24,788.38	\$638,109.70
	Total Noteholders Interest	\$136,557.50	
(iv)	Amounts deposited to Reserve Fund	\$0.00	\$638,109.70
(v)	Principal Distribution Amount to the Class A Noteholders (until Paid in Full) and; Principal Distribution Amount to the s Class B Noteholders (until paid in full)	\$606,562.34 \$0.00 \$606,562.34	\$31,547.36
(vi)	Principal Distribution Amount to the Noteholders Class A Principal Distribution Amount to the Noteholders Class B	\$0.00 \$0.00	
	(Optional Cash Substitution not exercised)	\$0.00	\$31,547.36
(vii)	Suborinate Program Fees	\$0.00	\$31,547.36
(viii)	Release to Issuer	\$31,547.36	\$0.00
	Total Distributions	\$786,100.73	

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VIII. Distributions					
\.					
Distribution Amounts	2018-A Notes				
Monthly Interest Due Class A Notes	\$111,769.12				
. Monthly Interest Paid Class A Notes	\$111,769.12	D.			
ii. Interest Shortfall Class A Notes	\$0.00	Reserve Fund Reconciliation			
		i. Beginning of Period Balance			\$500
Monthly Interest Due Class B Notes		ii. Amounts, if any, necessary to reinstate the bala	ance		φοσο
. Monthly Interest Paid Class B Notes	\$24,788.38	iii. Total Reserve Fund Balance Available at end o			\$500
i. Interest Shortfall Class B Notes	\$24,788.38	iv. Specified Reserve Fund Balance	or concenter period		\$500
in interest enertian elace b Netes	\$0.00	v. Excess Reserve			φοσο
		vi. Reserve Fund Balance after Distribution Date		_	\$500
v. Interest Carryover Due	\$0.00	VI. Reserve I and Balance after Bistribation Bate			φοσο
v. Interest Carryover Paid	-	L			
vi. Interest Carryover	\$0.00				
1. Interest Carryover	Ψ0.00				
vii. Monthly Principal Paid	\$606,562.34				
viii. Total Distribution Amount	\$743,119.84				
3.		E.			
Principal Distribution Amount Reconciliation		Note Balances	Previous Month End	Principal Paydown	2/
loteholders' Principal Distribution Amount	\$606,562.34	i. Series 2018-A Class A Notes Balance	\$34,837,128.18	\$606,562.34	\$34,230
Principal Distribution from Reserve Fund Excess (D-v)	\$0.00		•		•
Fatal Britada de Distribuction Assessed Baild		i. Series 2018-A Class B Notes Balance	\$6,397,000.00	\$0.00	\$6,397
otal Principal Distribution Amount Paid	\$606,562.34				
		Total	\$41,234,128.18	\$606,562.34	\$40,627
S. Additional Principal Paid					
Notes Outstanding Principal Balance	\$41,234,128.18				
. Less: Principal Distribution Amount	606,562.34				
i. Basis for Parity Ratio (1)	\$40,627,565.84				
/. Adjusted Pool Balance					
Student Loan Principal Balance	\$45,127,565.84				
Interest Expected to be Capitalized	-				
Acquisition Fund Balance	_				
Cost of Issuance Fund Balance	\$0.00				
Reserve Fund Balance	\$500,000.00				
. Total Assets for Parity Ratio (1)	\$45,627,565.84				
i. Parity %	112.31%				
Apply Excess Reserve to Unpaid Principal of Notes	\$0.00				
1) Basis and Total Assets for Parity Ratio are as of the distribution date					

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IX. Portfolio Characteristics	
Aggregate Outstanding Principal Balance	\$45,127,565.84
Total Number of Loans	1,209
Weighted Average Borrower Interest Rate	5.97%
Weighted Average Remaining Term (months)	101
Weighted Average FICO Score at Origination	756
Percentage of Aggregate Outstanding Principal Balance with a Co-Borrower	28.13%
Weighted Average Annual Borrower Income	\$99,606
Weighted Average Monthly Free Cash Flow	\$3,418.07
Weighted Average Borrower Age (years)	40.9
Weighted Average Number of Payments Made	75
Weighted Average Borrower Interest Rate: Fixed Rate Loans	5.82%
Weighted Average Borrower Interest Margin: Variable Rate Loans	3.65%
Outstanding Principal Balance of Variable Rate Loans as a Percentage of	
Aggregate Outstanding Principal Balance of all Loans	4.87%
Total Number of Borrowers	1,200
Average Outstanding Principal Balance per Borrower	\$37,606.30
Average Outstanding Principal Balance per Loan	\$37,326.36

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X. Collateral Tables as of 01/31/2024

Distribution of the Financed Eligible Loans by Number of Payments Made					
Number of Payments Made	Number of Loans	Principal Balance	Percent by Principal		
0 to 12 payments made	0	\$0.00	0.00%		
13 to 24 payments made	0	\$0.00	0.00%		
25 to 36 payments made	0	\$0.00	0.00%		
37 to 48 payments made	0	\$0.00	0.00%		
49 to 60 payments made	0	\$0.00	0.00%		
61 to 72 payments made	422	\$16,443,157.57	36.44%		
73 to 84 payments made	741	\$27,184,006.36	60.24%		
85 to 96 payments made	46	\$1,500,401.91	3.32%		
Total	1,209	\$45,127,565.84	100.00%		

*Assumes payments equal the number of whole months since disbursement.

Distribution of the Financed Eligible Loans by Loan Type					
Loan Type	Number of Loans	Principal Amount	Percent by Principal		
Refinance - Fixed	1,135	\$42,928,238.76	95.13%		
Refinance - Variable	74	\$2,199,327.08	4.87%		
	1,209	\$45,127,565.84	100.00%		

Number of Months	Number of Loans	Principal Balance	Percent by Principa
12 months or less	31	\$1,718,612.41	3.81%
13 to 24 months	8	\$321,308.98	0.71%
25 to 36 months	-	\$0.00	0.00%
37 to 48 months	1	\$3,051.55	0.01%
49 to 60 months	10	\$256,166.36	0.57%
61 to 72 months	-	\$0.00	0.00%
73 to 84 months	-	\$0.00	0.00%
85 to 96 months	64	\$2,015,556.34	4.47%
97 to 108 months	711	\$26,009,789.41	57.64%
109 to 120 months	382	\$14,667,112.12	32.50%
121 to 132 months	2	\$135,968.67	0.30%
133 to 144 months	-	\$0.00	0.00%
 Total	1,209	\$45,127,565.84	100.00%

0 0 0 201 186 330 143 275	\$0.00 \$0.00 \$0.00 \$0.00 \$8,039,557.55 \$6,651,191.50 \$13,108,463.36 \$5,471,953.69 \$9,657,072.66	0.00% 0.00% 0.00% 0.00% 17.82% 14.74% 29.05% 12.13% 21.40%
0 0 201 186 330 143 275	\$0.00 \$0.00 \$8,039,557.55 \$6,651,191.50 \$13,108,463.36 \$5,471,953.69 \$9,657,072.66	0.00% 0.00% 17.82% 14.74% 29.05% 12.13% 21.40%
0 201 186 330 143 275	\$0.00 \$8,039,557.55 \$6,651,191.50 \$13,108,463.36 \$5,471,953.69 \$9,657,072.66	0.00% 17.82% 14.74% 29.05% 12.13% 21.40%
201 186 330 143 275	\$8,039,557.55 \$6,651,191.50 \$13,108,463.36 \$5,471,953.69 \$9,657,072.66	17.82% 14.74% 29.05% 12.13% 21.40%
186 330 143 275	\$6,651,191.50 \$13,108,463.36 \$5,471,953.69 \$9,657,072.66	14.74% 29.05% 12.13% 21.40%
330 143 275	\$13,108,463.36 \$5,471,953.69 \$9,657,072.66	29.05% 12.13% 21.40%
143 275	\$5,471,953.69 \$9,657,072.66	12.13% 21.40%
275	\$9,657,072.66	21.40%
	• •	
0	Φο οο	
	\$0.00	0.009
0	\$0.00	0.00%
35	\$922,905.36	2.059
4	\$177,136.14	0.399
1	\$4,507.95	0.019
25	\$860,443.52	1.919
1	\$29,482.72	0.079
2	\$76,686.72	0.179
6	\$128,164.67	0.289
1,209	\$ 45,127,565.84	100.009
	35 4 1 25 1 2 6	35 \$922,905.36 4 \$177,136.14 1 \$4,507.95 25 \$860,443.52 1 \$29,482.72 2 \$76,686.72 6 \$128,164.67

	Number of Loans	<u>Principal Amount</u>	Percent by Principal
Pennsylvania Higher Education Assistance Agency "PHEAA"	1,209	\$45,127,565.84	100.00%
Distribution of the Financed Eligible Loans by Days Delinqu	<u>l</u> ent		
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 TO 30 DAYS	1,187	\$44,458,239.10	98.52%
31 TO 60 DAYS	7	\$214,106.83	0.47%
61 TO 90 DAYS	10	\$347,339.48	0.77%
91 TO 120 DAYS	1	\$34,871.46	0.08%
121 TO 150 DAYS	1	\$23,302.83	0.05%
151 TO 180 DAYS	1	\$17,702.25	0.04%
181 TO 210 DAYS	2	\$32,003.89	0.07%
211 TO 240 DAYS	0	\$0.00	0.00%
Total	1,209	\$45,127,565.84	100.00%

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X. Collateral Tables as of 01/31/2024 (continued from previous page)

Distribution of the Financed Eligible Loans by Range of Outstanding Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
Less Than \$10,000.00	108	\$724,094.61	1.60%
\$10,000.00 - \$19,999.99	262	\$3,947,153.01	8.75%
\$20,000.00 - \$29,999.99	260	\$6,393,559.43	14.17%
\$30,000.00 - \$39,999.99	155	\$5,400,176.57	11.97%
\$40,000.00 - \$49,999.99	147	\$6,587,608.70	14.60%
\$50,000.00 - \$59,999.99	75	\$4,061,508.90	9.00%
\$60,000.00 - \$69,999.99	55	\$3,540,630.68	7.85%
\$70,000.00 - \$79,999.99	44	\$3,297,983.93	7.31%
\$80,000.00 - \$89,999.99	35	\$2,956,473.54	6.55%
\$90,000.00 - \$99,999.99	21	\$2,006,571.69	4.45%
\$100,000.00 - \$109,999.99	13	\$1,373,130.67	3.04%
\$110,000.00 - \$119,999.99	7	\$804,864.16	1.78%
\$120,000.00 - \$129,999.99	10	\$1,251,126.92	2.77%
\$130,000.00 - \$139,999.99	5	\$681,726.50	1.51%
\$140,000.00 - \$149,999.99	3	\$431,274.44	0.96%
\$150,000.00 and Greater	9	\$1,669,682.09	3.70%
Total	1,209	\$45,127,565.84	100.00%

Distribution of the Financed Eligible Loans by Repayment Status				
Repayment Status	Number of Loans	Principal Amount	Percent by Principal	
Repayment	1,209	\$45,127,565.84	100.00%	
Forbearance	0	\$0.00	0.00%	
	1,209	\$45,127,565.84	100.00%	

CO 20 \$761,263,20 1.699 CT 33 \$1,590,426.75 3.525 DE 2 \$67,144.14 0.155 FL 34 \$953,043,84 2.115 GA 14 \$424,602,89 0.949 HI 4 \$155,602,39 0.349 IA 5 \$150,686.87 0.339 ID 1 \$4,920.03 0.015 IL 26 \$884,584.13 1.966 IN 15 \$413,996.54 0.925 KS 9 \$370,140.66 0.825 KY 5 \$89,796.33 0.205 LA 3 \$149,671.16 0.339 MA 455 \$16,549,282.03 36,679 MD 20 \$816,703.85 1.815 MI 16 \$506,485.57 1.125 MI 16 \$506,485.57 1.125 MN 24 \$867,354.58 2.124 MO 6 \$260,279.88 0.588 MS 2 \$44,970.30 0.198 MT 0 0 \$0.00 0.006 NC 25 \$806,954.07 1.799 ND 0 0 \$0.00 0.006 NE 4 \$264,565.37 0.599 NH 43 \$1,602,142.91 3.555 NJ 40 \$131.87 4.179 NM 0 \$0.00 0.006 NC 25 \$813,535,571.11 6.999 ND 0 \$0.00 0.006 NC 25 \$813,535,571.11 6.999 ND 0 \$0.00 0.006 NC 25 \$813,535,571.11 6.999 ND 13 \$531,546.24 1.188 NY 75 \$3,153,571.11 6.999 NY 9 \$2,263,6152 0.000 NY NY 9 \$3,000 0.000 NY 9 \$45,127,565.84 100.000	Distribution of the Fin	anced Eligible Loans	by Range of Outstandin	ng Principal Balance
AK O AR O AR O S S S S S C C C AR O S S C C AR O S S C C C C C C C C C C C			<u> </u>	
AL 10 \$346,036.44 0.77* AR 0 \$0.00 0.000 AZ 10 \$272,516.81 0.600 CA 61 \$2,486,051.28 5.51* CO 20 \$761,263.20 1.690 CT 33 \$1,590,426.75 3.52* DE 2 \$67,144.14 0.15* FL 34 \$953,043.84 2.11* GA 14 \$424,602.89 0.94* HI 4 \$424,602.89 0.94* HI 4 \$155,602.39 0.34* ID 1 \$4,920.03 0.01* IL 26 \$884,584.13 1.96* IN 15 \$413,996.54 0.92* KY 5 \$89,796.33 0.20* LA 3 \$149,671.16 0.33* MA 455 \$16,549,282.03 36.67* MD 20 \$816,703.85 1.81* ME 12 \$596,504.54 1.32* MI 16 \$596,504.54 1.32* MI 17 0 \$0.00 0.00* NC 25 \$806,954.07 1.79* ND 0 \$0.00 0.00* NC 25 \$806,954.07 1.79* ND 0 \$0.00 0.00* NC 25 \$81,331.87 4.17* NM 0 \$1,331.83 1.87 4.17* NM 0 \$50.00 0.00* NC 25 \$81,568.57 1.12* NN 13 \$51,568.51 2.04* NN 14 \$31,562,142.91 3.55* NN 15 \$1,883,131.87 4.17* NM 0 \$0.00 0.00* NC 25 \$806,954.07 1.79* ND 0 \$0.00 0.00* NC 25 \$816,571.11 6.99* NT 0 \$0.00 0.00* NC 25 \$816,563,703.85 1.81* NN 14 \$3,1602,142.91 3.55* NN 15 \$3,153,571.11 6.99* OH 25 \$915,568.51 2.03* NN 17 \$53,154,571.11 6.99* OH 25 \$915,568.51 2.03* NN 17 \$13 \$531,546.24 1.18* NN 18 \$51,568.51 2.03* NN 19 \$567,141.07 1.26* NN 11 \$542,571.44 1.20* NN 11 \$544,571.44 1.79* NN 11 \$544,571.44 1.20* NN 11 \$544,571.44 1.20* NN 11 \$566,609.96 1.26* ND 12 \$84,470.30 0.00* ND 13 \$566,609.96 1.26* ND 14 \$567,141.07 1.26* NN 17 \$282,015.32 3.10* NN 18 \$51,399,272.32 3.10* NN 19 \$567,141.07 1.26* NN 29 \$45,127,565.84 1.00.00*				
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HI	FL	34	\$953,043.84	2.11%
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IA 5 \$150,686.87 0.333		4	•	0.34%
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IN 15 \$413,996.54 0.925 KS 9 \$370,140.66 0.825 KY 5 \$89,796.33 0.200 LA 3 \$149,671.16 0.339 MA 455 \$16,549,282.03 36,679 MD 20 \$816,703.85 1.8119 MI 16 \$506,485.57 1.125 MI 16 \$506,485.57 1.125 MN 24 \$967,354.58 2.1449 MI 16 \$506,485.57 1.125 MN 24 \$967,354.58 2.1449 MI 16 \$506,485.57 1.125 MN 17 0 \$0.00 0.000 0.000 0.000 NC 25 \$806,954.07 1.799 ND 0 \$0.00 0.000 0.000 NE 4 \$264,565.37 0.599 NH 43 \$1,602,142.91 3.559 NH 43 \$1,602,142.91 3.559 NH 43 \$1,833,131.87 4.177 NM 0 \$0.00 0.000 0.000 0.000 NV 13 \$531,546.24 1.188 NY 75 \$3,153,571.11 6.999 NY 75 \$3,153,571.11 6.999 NO NC 25 \$915,568.51 0.000 0.000 NO NC 25 \$915,568.51 0.000 0.000 0.000 0.000 0.000 0.000 0.000 NC 25 \$915,568.51 0.000 0.000 0.000 0.000 NC 25			•	
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MN	ME	12	\$596,504.54	1.32%
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SD 0 \$0.00 0.00% TN 11 \$542,571.44 1.20% TX 36 \$1,399,272.32 3.10% UT 2 \$54,186.01 0.12% VA 19 \$567,141.07 1.26% VT 4 \$83,477.18 0.18% WA 13 \$454,980.50 1.01% WI 10 \$461,022.74 1.02% WV 4 \$94,600.77 0.21% WY 0 \$0.00 0.00% Other 7 \$282,015.32 0.62% Grand Total 1,209 \$45,127,565.84 100.00%			•	0.80%
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TX 36 \$1,399,272.32 3.109 UT 2 \$54,186.01 0.129 VA 19 \$567,141.07 1.269 VT 4 \$83,477.18 0.189 WA 13 \$454,980.50 1.019 WI 10 \$461,022.74 1.029 WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009				
UT 2 \$54,186.01 0.129 VA 19 \$567,141.07 1.269 VT 4 \$83,477.18 0.189 WA 13 \$454,980.50 1.019 WI 10 \$461,022.74 1.029 WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009				
VA 19 \$567,141.07 1.269 VT 4 \$83,477.18 0.189 WA 13 \$454,980.50 1.019 WI 10 \$461,022.74 1.029 WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009				
VT 4 \$83,477.18 0.189 WA 13 \$454,980.50 1.019 WI 10 \$461,022.74 1.029 WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009			•	
WA 13 \$454,980.50 1.019 WI 10 \$461,022.74 1.029 WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009			• • • • • • • • • • • • • • • • • • • •	
WI 10 \$461,022.74 1.029 WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009				
WV 4 \$94,600.77 0.219 WY 0 \$0.00 0.009 Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009			•	1.01%
WY 0 \$0.00 0.00% Other 7 \$282,015.32 0.62% Grand Total 1,209 \$45,127,565.84 100.00%			· ·	1.02%
Other 7 \$282,015.32 0.629 Grand Total 1,209 \$45,127,565.84 100.009	WV	4	\$94,600.77	0.21%
Grand Total 1,209 \$45,127,565.84 100.009	WY	0	\$0.00	0.00%
Grand Total 1,209 \$45,127,565.84 100.009	Other	7	\$282,015.32	0.62%
		1,209		100.00%
*Based on billing addresses of borrowers shown on servicer's records.		·		

Student Loan Asset-Backed Notes, Series 2018-A
Monthly Servicing Report
Monthly Distribution Date: 02/26/2024
Collection Period Ending: 01/31/2024

X. Collateral Tables as of 01/31/2024

Distribution of the Financed Eligible Loans by Interes	t Index and Interest	Rate Margin	
Interest Rate Index and Interest Margin or Interest Rate	Number of Loans	Principal Balance	Percent by Principal
Variable Rate Loans	<u> </u>	<u> </u>	<u> </u>
1-month LIBOR + 2.00% to 2.99%	35	\$922,905.36	2.05%
1-month LIBOR + 3.00% to 3.99%	5	\$181,644.09	0.40%
1-month LIBOR + 4.00% to 4.99%	26	\$889,926.24	1.97%
1-month LIBOR + 5.00% to 5.99%	<u>8</u>	\$204,851.39	0.45%
Subtotal Variable Rate	7 4	\$2,199,327.08	4.87%
Fixed Rate Loans:			
4.00% to 4.99%	201	\$8,039,557.55	17.82%
5.00% to 5.99%	516	\$19,759,654.86	43.79%
6.00% to 6.99%	<u>418</u>	\$15,129,026.35	<u>33.53%</u>
Subtotal Fixed Rate	1,135	\$42,928,238.76	95.13%
Total	1,209	\$45,127,565.84	100.00%
Distribution of the Financed Eligible Loans by Co-Bor	rower Status		
<u>Co-Borrower Status</u>	Number of Loans	Principal Balance	Percent by Principal
Has a Co-Borrower	302	\$12,692,245.07	28.13%
No Co-Borrower	907	\$32,435,320.77	71.87%
Total	1,209	\$45,127,565.84	100.00%
Distribution of the Financed Eligible Loans by FICO S	core at Origination		
FICO Score Upon Origination (Inclusive)	Number of Loans	Principal Balance	Percent by Principal
670 through 699	134	\$4,316,811.19	9.57%
700 through 739	271	\$10,249,662.46	22.71%
740 through 799	642	\$24,398,696.27	54.07%
800 through 850	162	\$6,162,395.92	13.66%
Total	4 200	\$45 127 565 94	100 000/
Total	1,209	\$45,127,565.84	100.00%

Distribution of the Finance	d Eligible Loans by	Annual Borrower Inco	me at Origination
Annual Borrower Income	Number of Loans	Principal Balance	Percent by Principal
Less than \$50,000.00	258	\$7,449,561.92	16.51%
\$50,000 to \$99,999.99	581	\$19,877,851.89	44.05%
\$100,000 to \$149,999.99	241	\$10,437,362.09	23.13%
\$150,000 to \$199,999.99	89	\$4,498,776.69	9.97%
\$200,000 to Greater	40	\$2,864,013.25	6.35%
Total	1,209	\$45,127,565.84	100.00%

Distribution of the Financed Eligible Loans by Monthly Free Cash Flow at Origination			
Monthly Free Cash Flow	Number of Loans	Principal Balance	Percent by Principal
Less than \$1,500.00	117	\$4,827,768.95	10.70%
\$1,500.00 to \$2,499.99	452	\$15,318,674.47	33.95%
\$2,500.00 to \$3,499.99	276	\$9,397,834.74	20.83%
\$3,500.00 to \$4,499.99	146	\$5,721,746.31	12.68%
\$4,500.00 to \$5,499.99	88	\$3,794,495.67	8.41%
\$5,500.00 and Greater	130	\$6,067,045.70	13.44%
Total	1,209	\$45,127,565.84	100.00%

MASSACHUSETTS EDUCATIONAL FINANCING AU	THORITY			
Student Loan Asset-Backed Notes, Series 2018-A				
Monthly Servicing Report				
Monthly Distribution Date: 02/26/2024				
Collection Period Ending: 01/31/2024				
XI. Trigger Information				
Optional Cash Substitution for All Financed Eligible Loans. Th	e Issuer or its assignee shall have the	option to cause the release of all of the		
Financed Eligible Loans in exchange for the payment of the Op	——————————————————————————————————————	•		
preceding any Monthly Distribution Date on which the then Poo				
Substitution Date"). To exercise the option described in this Se		•		
of the Initial Pool Balance and (ii) the Issuer or its assignee sha	all deposit in the Collection Fund by 10:	00 a.m., Eastern Standard Time, on the		
Optional Cash Substitution Date, an amount equal to the Option	nal Cash Substitution Amount, plus any	other amount required to pay all of the		
outstanding obligations under this Indenture in full, less any an	nounts then on deposit in the Funds and	d Accounts		
XII. Interest Rates for Next Distribution Date				
Notes	CUSIP	Interest Rate		
Series 2018-A Class A Notes	57563N AB4	3.85%		
Series 2018-A Class B Notes	57563N AC2	4.65%		
First Date in Accrual Period	2/25/2024			
	3/24/2024			
Last Date in Accrual Period				
Days in Accrual Period	30			
XIII. Items to Note				
Aiii. Items to Note				