Student Loan Asset-Backed Notes, Series 2018-A
Monthly Servicing Report
Monthly Distribution Date: 04/25/2023
Collection Period Ending: 03/31/2023

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Student Loan Asset-Backed Notes, Series 2018-A

Monthly Servicing Report

Monthly Distribution Date: 04/25/2023 Collection Period Ending: 03/31/2023

I.	Princip	pal F	arties	to the	Transaction
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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.

Student Loan Asset-Backed Notes, Series 2018-A Monthly Servicing Report Monthly Distribution Date: 04/25/2023 Collection Period Ending: 03/31/2023

III. Deal Parameters						
iii. Deart drameters						
A. Student Loan Portfolio Characteristics				2/28/2023	Activity	03/31/2023
i. Portfolio Principal Balance				\$52,143,460.45	(\$703,525.52)	\$51,439,934.93
ii. Interest Expected to be Capitalized				\$0.00	-	\$0.00
iv. Pool Balance (i + ii)				\$52,143,460.45	(\$703,525.52)	\$51,439,934.93
v. Adjusted Pool Balance (Pool Balance + Loan Interest	t to be Capitalized + Reserve Fund E	Balance)		\$52,643,460.45		\$51,939,934.93
vi. Other Accrued Interest				\$193,220.04	\$763.45	\$193,983.49
vii. Weighted Average Coupon (WAC)				5.94%		5.95%
viii. Weighted Average Remaining Months to Maturity	(WARM)			112		111
ix. Number of Loans				1,310		1,300
x. Number of Borrowers				1,299		1,290
xi. Average Borrower Indebtedness				\$40,141		\$39,876
B. Notes	CUSIP	Interest Rate	Previous Month End	Interest Due	04/25/2023	
Series 2018-A Class A Notes	57563N AB4	3.85000%	\$41,369,591.21	\$132,727.44	\$132,727.44	
Series 2018-A Class B Notes	57563N AC2	4.65000%	\$6,397,000.00	\$24,788.38	\$24,788.38	
Total Notes			\$47,766,591.21	\$157,515.82	\$157,515.82	
First Date in Accrual Period	03/25/2023		Collection Period:			
Last Date in Accrual Period	04/24/2023		First Date in Collection Period		03/01/2023	
Days in Accrual Period	30		First Date Funds are Active		03/01/2023	
			Last Date in Collection Period		03/31/2023	
Record Date	04/24/2023					
Distribution Date	04/25/2023				•	
C. Reserve Fund				02/28/2023		03/31/2023
i. Reserve Fund Balance at beginning of Collection P	eriod			\$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				02/28/2023	Activity	03/31/2023
i. Collection Fund*				919,901.26	60,504.92	980,406.18
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 Section VI -	J, "Collection Fund Reconciliation".))				
				1,419,901.26	\$60,504.92	

II. Clam Poyments 3,425 III. Reversals 1,425 III. Reversals 1,425 III. Principal Activity 1,425 III. Principal	IV. Transactions for the Time	Period 03/01/2023-03/31/2022		
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i. Principal Realized Losses - Claim Write-Offs ii. Principal Realized Losses - Chief III. Principal Realized Losses - Repetitor Realized Realized Report Realized Report Realized Report Realized Report Realized Re				
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Interest Capitalized into Principal During Collection Period (B-iv) Change in Interest Expected to be Capitalized	n.		III - A-ii)	0.0
Change in Interest Expected to be Capitalized				0.0
				\$0.0
Interest Expected to be Capitalized - Ending (III - A-ii)		Interest Expected to be Capitalized - Ending (III	A-ii)	\$0.0

Student Loan Asset-Backed Notes, Series 2018-A

Monthly Servicing Report

Monthly Distribution Date: 04/25/2023 Collection Period Ending: 03/31/2023

A.	Principal Collecti	ons	
7.11	i.	Borrower Payments	\$706,953.58
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	(\$3,428.01)
	v.	Total Principal Collections	\$703,525.57
В.	Interest Collectio	ns	
	i.	Borrower Payments	\$261,342.01
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	\$0.00
	vi.	Late Fees & Other	\$0.00
	vii.	Total Interest Collections	\$261,342.01
C.	Private Recoverie	es	\$9,781.68
D.	Other Receipts		\$0.00
E.	Investment Earni	ngs	\$5,756.92
F.	Total Cash Recei	pts during Collection Period	\$980,406.18

Funds Previou	sly Remitted: Collection Account				
Α.	Senior Program Expenses Rating Surveillance Fees				
В.	Interest Payments on Class A Notes				\$135,123.33
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 Notes				\$746,772.62
F.	Principal Payments on Class A and B Notes ((Optional Cash Substitution not exercise	ed)		\$0.00
G.	Subordinate Program Expenses				\$0.00
н.	Release to Issuer				\$0.00
Funds Previou	sly Remitted: Acquisition Fund				
I.	New Loan Purchases	Principal -	Interest \$0.00	Discount \$0.00	\$0.00
J.	Collection Fund Reconciliation				
	v. Payments out During (vi. Total Investment Incor vii. Funds transferred from	Collection Period (B+C) ction Period (V - A-v + B-vii + C) Collection Period (A + D + F + G+ H) me Received for Quarter (V - D) m the Prefunding Account of the Acquis m the Capitalized Interest Fund m the Reserve Fund	tion Fund		\$919,901.26 (\$746,772.62) (\$159,911.71) \$974,649.26 (\$13,216.93) \$5,756.92 \$0.00 \$0.00 \$9.00

Student Loan Asset-Backed Notes, Series 2018-A

Monthly Servicing Report
Monthly Distribution Date: 04/25/2023
Collection Period Ending: 03/31/2023

	Funds Available for Distribution		Remaining Funds Balance \$980,406.18
(i)	Senior Program Expenses Rating Surveillance Fees	13,035.87 13,035.87	\$967,370.31
(ii)	Class A Noteholders Interest Distribution Amount to the Class A to the Noteholders	\$132,727.44	\$834,642.87
(iii)	Class B Noteholders Interest Distribution Amount to the Class B to the Noteholders	\$24,788.38	\$809,854.49
	Total Noteholders Interest	\$157,515.82	
(iv)	Amounts deposited to Reserve Fund	\$0.00	\$809,854.49
(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)	\$809,854.49 \$0.00 \$809,854.49	\$0.00
(vi)	Principal Distribution Amount to the Noteholders Class A Principal Distribution Amount to the Noteholders Class B (Optional Cash Substitution not exercised)	\$0.00 \$0.00 \$0.00	\$0.00
(vii)	Suborinate Program Fees	\$0.00	\$0.00
(viii)	Release to Issuer	\$0.00	\$0.00
	Total Distributions	\$980,406.18	

VIII. Distributions					
A.					
Distribution Amounts	2018-A Notes				
i. Monthly Interest Due Class A Notes	\$132,727.44				
ii. Monthly Interest Paid Class A Notes	\$132,727.44	D.			
iii. Interest Shortfall Class A Notes	\$0.00	Reserve Fund Reconciliation			
	-	i. Beginning of Period Balance			\$500,000.00
i. Monthly Interest Due Class B Notes		ii. Amounts, if any, necessary to reinstate the balance	e		\$0.00
ii. Monthly Interest Paid Class B Notes	\$24,788.38	iii. Total Reserve Fund Balance Available at end of co		_	\$500,000.00
iii. Interest Shortfall Class B Notes	\$24,788.38	iv. Specified Reserve Fund Balance	moduori ponda	_	\$500,000.00
III. Interest Oriordan Glass B Notes	\$0.00	v. Excess Reserve		_	\$0.00
	Ψ0.00	vi. Reserve Fund Balance after Distribution Date		_	\$500,000.00
iv. Interest Carryover Due	\$0.00	VI. Neserve Fund Balance after Distribution Bate		_	Ψ300,000.00
	\$0.00				
v. Interest Carryover Paid	***				
vi. Interest Carryover	\$0.00				
vii. Monthly Principal Paid	\$809,854.49				
viii. Total Distribution Amount	\$967,370.31				
В.		E.			
Principal Distribution Amount Reconciliation		Note Balances	Previous Month End	Principal Paydown	4/25/2023
Noteholders' Principal Distribution Amount	\$809,854.49	i. Series 2018-A Class A Notes Balance	\$41,369,591.21	\$809,854.49	\$40,559,736.72
Principal Distribution from Reserve Fund Excess (D-v)	\$0.00				
		i. Series 2018-A Class B Notes Balance	\$6,397,000.00	\$0.00	\$6,397,000.00
Total Principal Distribution Amount Paid	\$809,854.49				
		Total	\$47,766,591.21	\$809,854.49	\$46,956,736.72
Additional Principal Paid					
i. Notes Outstanding Principal Balance	\$47,766,591.21				
ii. Less: Principal Distribution Amount	809,854.49				
iii. Basis for Parity Ratio (1)	\$46,956,736.72				
	φ 4 0,330,730.72				
iv. Adjusted Pool Balance	Ø54 400 004 00				
Student Loan Principal Balance	\$51,439,934.93				
Interest Expected to be Capitalized	-				
Acquisition Fund Balance					
Cost of Issuance Fund Balance	\$0.00				
Reserve Fund Balance	\$500,000.00				
v. Total Assets for Parity Ratio (1)	\$51,939,934.93				
vi. Parity %	110.61%				
Apply Excess Reserve to Unpaid Principal of Notes	\$0.00				
(1) Basis and Total Assets for Parity Ratio are as of the distribution date					
ı					

Student Loan Asset-Backed Notes, Series 2018-A

Monthly Servicing Report
Monthly Distribution Date: 04/25/2023 Collection Period Ending: 03/31/2023

IX. Portfolio Characteristics	
Aggregate Outstanding Principal Balance	\$51,439,934.93
Total Number of Loans	1,300
Weighted Average Borrower Interest Rate	5.95%
Weighted Average Remaining Term (months)	111
Weighted Average FICO Score at Origination	757
Percentage of Aggregate Outstanding Principal Balance with a Co-Borrower	28.44%
Weighted Average Annual Borrower Income	\$100,865
Weighted Average Monthly Free Cash Flow	\$3,487.46
Weighted Average Borrower Age (years)	40.2
Weighted Average Number of Payments Made	65
Weighted Average Borrower Interest Rate: Fixed Rate Loans	5.81%
Weighted Average Borrower Interest Margin: Variable Rate Loans	3.67%
Outstanding Principal Balance of Variable Rate Loans as a Percentage of	
Aggregate Outstanding Principal Balance of all Loans	5.62%
Total Number of Borrowers	1,290
Average Outstanding Principal Balance per Borrower	\$39,875.92
Average Outstanding Principal Balance per Loan	\$39,569.18

Student Loan Asset-Backed Notes, Series 2018-A Monthly Servicing Report Monthly Distribution Date: 04/25/2023 Collection Period Ending: 03/31/2023

X. Collateral Tables as of 03/31/2023

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	332	\$13,598,462.22	26.44%		
61 to 72 payments made	843	\$33,344,411.20	64.82%		
73 to 84 payments made	125	\$4,497,061.51	8.74%		
Total	1,300	\$51,439,934.93	100.00%		

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

Distribution of the Financed Elig	ible Loans by Loan Type		
Loan Type	Number of Loans	Principal Amount	Percent by Principal
Refinance - Fixed	1,205	\$48,551,151.30	94.38%
Refinance - Variable	95	\$2,888,783.63	5.62%
	1,300	\$51.439.934.93	100.00%

Distribution of the Financed El	Distribution of the Financed Eligible Loans by Number or Months Remaining Until Scheduled Maturity				
Number of Months	Number of Loans	Principal Balance	Percent by Principal		
96 months or less	58	\$2,267,828.52	4.41%		
97 to 108 months	186	\$7,179,943.73	13.96%		
109 to 120 months	785	\$30,583,282.85	59.45%		
121 to 132 months	269	\$11,296,737.77	21.96%		
133 to 144 months	1	\$80,068.96	0.16%		
145 to 156 months	-	\$0.00	0.00%		
157 to 168 months	1	\$32,073.10	0.06%		
169 to 180 months	-	\$0.00	0.00%		
Total	1,300	\$51,439,934.93	100.00%		

Distribution of the Financed Eligible Loans by Current Int	erest Rate		
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
2.500% to 2.999%	0	\$ -	0.00%
3.000% to 3.499%	0	\$0.00	0.00%
3.500% to 3.999%	0	\$0.00	0.00%
4.000% to 4.499%	0	\$0.00	0.00%
4.500% to 4.999%	219	\$9,437,836.67	18.35%
5.000% to 5.499%	195	\$7,465,900.96	14.51%
5.500% to 5.999%	349	\$14,675,593.75	28.53%
6.000% to 6.499%	153	\$6,209,035.81	12.07%
6.500% to 6.999%	289	\$10,762,784.11	20.92%
7.000% to 7.499%	46	\$1,230,357.60	2.39%
7.500% to 7.999%	4	\$185,350.39	0.36%
8.000% to 8.499%	0	\$0.00	0.00%
8.500% to 8.999%	33	\$1,120,534.08	2.18%
9.000% to 9.499%	2	\$49,461.04	0.10%
9.500% to 9.999%	3	\$104,469.49	0.20%
10.000% to 10.499%	7	\$ 198,611.03	0.39%
Total	1,300	51,439,935	100.00%

Distribution of the Financed Eligible Loans by Loan Servicer			
	Number of Loans	Principal Amount	Percent by Principal
Pennsylvania Higher Education Assistance Agency "PHEAA"	1,300	\$51,439,934.93	100.00%
Distribution of the Financed Eligible Loans by Days Delinque	ent		
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 TO 30 DAYS	1,280	\$50,588,405.85	98.34%
31 TO 60 DAYS	8	\$298,239.23	0.58%
61 TO 90 DAYS	6	\$356,373.32	0.69%
91 TO 120 DAYS	2	\$66,147.27	0.13%
121 TO 150 DAYS	0	\$0.00	0.00%
151 TO 180 DAYS	4	\$130,769.26	0.25%
181 TO 210 DAYS	0	\$0.00	0.00%
211 TO 240 DAYS	0	\$0.00	0.00%
Total	1,300	\$51,439,934.93	100.00%

X. Collateral Tables as of 03/31/2023 (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	103	\$619,581.85	1.20%
\$10,000.00 - \$19,999.99	264	\$3,963,389.89	7.70%
\$20,000.00 - \$29,999.99	266	\$6,569,160.49	12.77%
\$30,000.00 - \$39,999.99	179	\$6,183,110.46	12.02%
\$40,000.00 - \$49,999.99	146	\$6,556,251.57	12.75%
\$50,000.00 - \$59,999.99	105	\$5,671,104.17	11.02%
\$60,000.00 - \$69,999.99	55	\$3,542,493.34	6.89%
\$70,000.00 - \$79,999.99	49	\$3,659,709.46	7.11%
\$80,000.00 - \$89,999.99	43	\$3,652,929.51	7.10%
\$90,000.00 - \$99,999.99	24	\$2,288,170.67	4.45%
\$100,000.00 - \$109,999.99	22	\$2,304,997.17	4.48%
\$110,000.00 - \$119,999.99	11	\$1,269,311.10	2.47%
\$120,000.00 - \$129,999.99	7	\$877,553.04	1.71%
\$130,000.00 - \$139,999.99	8	\$1,083,329.40	2.11%
\$140,000.00 - \$149,999.99	4	\$576,467.50	1.12%
\$150,000.00 and Greater	14	\$2,622,375.31	5.10%
Total	1,300	\$51,439,934.93	100.00%

Distribution of the Financ	ed Eligible Loans by Repayn	nent Status	
Repayment Status	Number of Loans	Principal Amount	Percent by Principal
Repayment	1,300	\$51,439,934.93	100.00%
Forbearance	0	\$0.00	0.00%
	1,300	\$51,439,934.93	100.00%

Distribution of the Fin	anced Eligible Loan	s by Range of Outsta	nding Principal Balance
<u>Location</u>	Number of Loans	Principal Balance	Percent by Principal
AK	1	\$5,441.77	0.01%
AL	10	\$338,311.49	0.66%
AR	0	\$0.00	0.00%
AZ	12	\$342,010.62	0.66%
CA	61	\$2,693,690.61	5.24%
CO	24	\$935,926.05	1.82%
CT	32	\$1,596,158.65	3.10%
DE	1	\$49,389.48	0.10%
FL	34	\$1,048,860.24	2.04%
GA	14	\$459,174.55	0.89%
HI	5	\$218,163.05	0.42%
IA	6	\$161,220.80	0.31%
ID	1	\$6,777.78	0.01%
IL	27	\$992,539.88	1.93%
IN	16	\$563,943.92	1.10%
KS	9	\$399,921.59	0.78%
KY	7	\$195,893.03	0.38%
LA	3	\$165,778.57	0.32%
MA	503	\$19,491,414.11	37.89%
MD	20	\$834,540.20	1.62%
ME	13	\$556,544.36	1.08%
MI	17	\$550,448.38	1.07%
MN	24	\$1,033,443.97	2.01%
MO	5	\$188,923.80	0.37%
MS	2	\$90,848.57	0.18%
MT	0	\$0.00	0.00%
NC	25	\$889,631.85	1.73%
ND	0	\$0.00	0.00%
NE	4	\$284,682.69	0.55%
NH	45	\$1,841,987.41	3.58%
NJ	45	\$2,130,275.52	4.14%
NM	0	\$0.00	0.00%
NV	13		1.14%
		\$587,299.45	
NY	80	\$3,625,123.27	7.05%
OH OK	25	\$1,024,766.07	1.99%
	3	\$128,830.01	0.25%
OR	9	\$244,462.59	0.48%
PA	63	\$2,249,849.85	4.37%
RI	12	\$531,408.52	1.03%
SC	11	\$308,973.86	0.60%
SD	0	\$0.00	0.00%
TN	13	\$664,758.37	1.29%
TX	38	\$1,505,257.97	2.93%
UT	4	\$85,985.67	0.17%
VA	23	\$773,469.35	1.50%
VT	3	\$74,652.10	0.15%
WA	15	\$524,108.28	1.02%
WI	9	\$517,240.66	1.01%
WV	4	\$101,862.00	0.20%
WY	0	\$0.00	0.00%
Other	9	\$425,943.97	0.83%
Grand Total	1,300	\$51,439,934.93	100.00%
*Based on billing addre	sses of borrowers sh	own on servicer's recor	ds.

X. Collateral Tables as of 03/31/2023

Distribution of the Financed Eligible Loans by Interest Index and Interest Rate Margin				
Interest Rate Index and Interest Margin or Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
<u>Variable Rate Loans</u>				
1-month LIBOR + 2.00% to 2.99%	46	\$1,230,357.60	2.39%	
1-month LIBOR + 3.00% to 3.99%	5	\$190,792.22	0.37%	
1-month LIBOR + 4.00% to 4.99%	34	\$1,164,553.29	2.26%	
1-month LIBOR + 5.00% to 5.99%	<u>10</u>	\$303,080.52	0.59%	
Subtotal Variable Rate	95	\$2,888,783.63	5.62%	
Fixed Rate Loans:				
4.00% to 4.99%	219	\$9,437,836.67	18.35%	
5.00% to 5.99%	544	\$22,141,494.71	43.04%	
6.00% to 6.99%	442	\$16,971,819.92	32.99%	
Subtotal Fixed Rate	1,205	\$48,551,151.30	94.38%	
Total	1,300	\$51,439,934.93	100.00%	

Distribution of the Financed Eligible Loans by Co-Borrower Status				
Co-Borrower Status	Number of Loans	Principal Balance	Percent by Principal	
Has a Co-Borrower	325	\$14,628,391.59	28.44%	
No Co-Borrower	975	\$36,811,543.34	71.56%	
Total	1,300	\$51,439,934.93	100.00%	

Distribution of the Financed Eligible Loans by FICO Score at Origination				
FICO Score Upon Origination (Inclusive)	Number of Loans	Principal Balance	Percent by Principal	
070 // 1 000	4.40	04.000.047.00	0.050/	
670 through 699	142	\$4,808,817.69	9.35%	
700 through 739	294	\$11,794,840.52	22.93%	
740 through 799	691	\$27,622,173.59	53.70%	
800 through 850	173	\$7,214,103.13	14.02%	
Total	1,300	\$51,439,934.93	100.00%	
	·	·	·	

Distribution of the Financed Eligible Loans by Annual Borrower Income at Origination			
Annual Borrower Income	Number of Loans	Principal Balance	Percent by Principal
Less than \$50.000.00	270	\$8,103,758.51	15.75%
\$50,000 to \$99,999.99	630	\$22,773,070.50	44.27%
\$100,000 to \$149,999.99	255	\$11,876,498.44	23.09%
\$150,000 to \$199,999.99	101	\$5,343,313.75	10.39%
\$200,000 to Greater	44	\$3,343,293.73	6.50%
Total	1,300	\$51,439,934.93	100.00%

Distribution of the Financed Eligible Loans by Monthly Free Cash Flow at Origination			
Number of Loans	Principal Balance	Percent by Principal	
126	\$5,242,641.38	10.19%	
480	\$17,292,274.91	33.62%	
292	\$10,782,810.40	20.96%	
158	\$6,533,456.21	12.70%	
100	\$4,498,684.72	8.75%	
144	\$7,090,067.31	13.78%	
1,300	\$51,439,934.93	100.00%	
	Number of Loans 126 480 292 158 100 144	Number of Loans Principal Balance 126 \$5,242,641.38 480 \$17,292,274.91 292 \$10,782,810.40 158 \$6,533,456.21 100 \$4,498,684.72 144 \$7,090,067.31	

Student Loan Asset-Backed Notes, Series 2018-A

Monthly Servicing Report

Monthly Distribution Date: 04/25/2023 Collection Period Ending: 03/31/2023

XI. Trigger Information

Optional Cash Substitution for All Financed Eligible Loans. The 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 Optional Cash Substitution Amount on the date that is the tenth (10th) Business Day preceding any Monthly Distribution Date on which the then Pool Balance will be 10% or less of the Initial Pool Balance (the "Optional Cash Substitution Date"). To exercise the option described in this Section, the Issuer shall (i) certify to the Trustee that the Pool Balance is 10% or less of the Initial Pool Balance and (ii) the Issuer or its assignee shall deposit in the Collection Fund by 10:00 a.m., Eastern Standard Time, on the Optional Cash Substitution Date, an amount equal to the Optional Cash Substitution Amount, plus any other amount required to pay all of the outstanding obligations under this Indenture in full, less any amounts then on deposit in the Funds and 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 4/25/2023
Last Date in Accrual Period 5/24/2023
Days in Accrual Period 30

XIII. Items to Note