

## Ascent Education Funding Trust 2024-A

Distribution Date - 1/26/2026

Collection Period - 12/01/2025 - 12/31/2025

### Trust Overview

	10/31/2025	11/30/2025	12/31/2025
<b>Initial Pool Balance</b>	\$ 299,728,762	\$ 299,728,762	\$ 299,728,762
<b>Ending Principal</b>	206,171,885	203,074,824	198,804,415
<b>Interest to be Capitalized</b>	15,787,000	15,808,010	15,755,894
<b>Pool Balance</b>	\$ 221,958,886	\$ 218,882,834	\$ 214,560,309

### Cash/Payment Overview

	10/31/2025	11/30/2025	12/31/2025
<b>A. Borrower Payment Activity</b>			
<b>Servicer Activity</b>			
Principal Payments	\$ 3,211,243	\$ 3,019,656	\$ 3,560,751
Interest Payments	1,275,116	1,242,116	1,276,815
Late Fees	72	37	(8)
NSF Fees	233	14	87
Net Interim Activity Deposited at Closing	-	-	-
<b>Subtotal Servicer Collections</b>	\$ 4,486,663	\$ 4,261,822	\$ 4,837,645
<b>Collection Agency Activity</b>			
Gross Collections	\$ 78,522	\$ 42,405	\$ 28,095
Excess Recovery	-	-	-
Agency Fees	(16,998)	(9,846)	(6,347)
<b>Subtotal Net Agency Collections</b>	\$ 61,524	\$ 32,559	\$ 21,749
<b>Total Reported Borrower Payments</b>	\$ 4,548,187	\$ 4,294,382	\$ 4,859,394
	10/31/2025	11/30/2025	12/31/2025
<b>Servicer Activity in-transit</b>			
Prior Period Collections Deposited by the Servicer in the Current Period	\$ 694,639	\$ 388,337	\$ 648,797
Current Period Collections Deposited by the Servicer in the Subsequent Period	(388,337)	(648,797)	(725,563)
<b>Collection Agency Activity in-transit</b>			
Prior Period Collections to be Deposited by the Collection Agency in the Current Period	\$ 8,603	\$ 45,949	\$ 28,912
Current Period Collections to be Deposited by the Collection Agency in the Subsequent Period	(45,949)	(28,912)	(7,928)
<b>Total Deposited Borrower Payments</b>	\$ 4,817,143	\$ 4,050,959	\$ 4,803,612
	10/31/2025	11/30/2025	12/31/2025
<b>B. (i) Collection Account Rollforward</b>			
Beginning Bank Balance	\$ 4,625,969	\$ 4,122,504	\$ 3,662,622
Servicer Deposits	4,792,965	4,001,363	4,760,879
Collection Agency Deposits	24,178	49,596	42,733
Recoupment of Funds from Loan Cancellations/Refunds	-	-	-
Repurchases	-	-	-
Transfers to Distribution Account	(5,320,608)	(4,510,841)	(4,311,419)
Transfers to Reserve Account	-	-	-
Other Activity	-	-	-
Close: Net Activity	-	-	-
Close: Interim Borrower Activity from Cutoff Date	-	-	-
<b>Ending Collection Account Balance</b>	\$ 4,122,504	\$ 3,662,622	\$ 4,154,815
	10/31/2025	11/30/2025	12/31/2025
<b>B. (ii) Distribution Account Rollforward</b>			
Beginning Bank Balance	\$ -	\$ -	\$ -
Master Servicing Fee	(91,046)	(91,212)	(88,025)
Indenture Trustee Fee	(1,500)	(21,500)	(1,500)
Administration Fee	(8,729)	(8,591)	(8,458)
Other Fees	-	-	-
Senior Interest	(1,181,846)	(1,161,187)	(1,144,669)
Principal Distribution Amount	(4,037,488)	(3,228,351)	(3,068,767)
Repurchases	-	-	-
Transfers from Collection Account	5,320,608	4,510,841	4,311,419
Transfers from Reserve Account	-	-	-
Close: Interim Borrower Activity from Cutoff Date	-	-	-
Other Activity	-	-	-
<b>Ending Distribution Account Balance</b>	\$ -	\$ -	\$ -
	10/31/2025	11/30/2025	12/31/2025
<b>B. (iii) Reserve Account Rollforward</b>			
Beginning Bank Balance	\$ 5,994,575	\$ 5,994,575	\$ 5,994,575
Reserve Account Specified Balance Transfer	-	-	-
Excess Transfer	-	-	-
Other Activity	-	-	-
<b>Ending Reserve Account Balance</b>	\$ 5,994,575	\$ 5,994,575	\$ 5,994,575

	10/31/2025	11/30/2025	12/31/2025	
<b>C. Available Funds (Abridged)</b>				
(i) Distribution Account Initial Deposit	\$ -	\$ -	\$ -	
(ii) all distributions in respect of the Underlying Trust Certificate, which include:				
A. all collections received by the Master Servicer or the Servicer from borrower	4,486,663	4,261,822	4,837,645	
B. all Recoveries received during that Collection Period	24,178	49,596	42,733	
C. aggregate Purchase Amounts for repurchased loans	-	-	-	
D. amounts received related to yield or principal adjustments	-	-	-	
E. Investment Earnings remitted to Collection Account	-	-	-	
(iii) Investment Earnings remitted to Distribution Account	-	-	-	
(iv) Excess Reserve Transfer	-	-	-	
<b>Total Available Funds</b>	<b>\$ 4,510,841</b>	<b>\$ 4,311,419</b>	<b>\$ 4,880,378</b>	
	11/25/2025	12/26/2025	01/26/2026	
<b>D. Transfers From Distribution Account (Abridged)</b>				
(i) Interim Trustee, Trustee, Indenture Trustee, Underlying Trust Trustee, the Senior Transaction Fees	\$ 121,303	\$ 97,983	\$ 95,767	
(ii) Class A Noteholders' Interest Distribution Amount	856,058	839,539	823,837	
(iii) Class A Noteholders, pro rata, the First Priority Principal Distribution Amount	-	-	-	
(iv) Class B Noteholders' Interest Distribution Amount	99,073	99,073	99,073	
(v) the Second Priority Principal Distribution Amount, if any, allocated as follows:				
A. to the Class A Noteholders	-	-	-	
B. to the Class B Noteholders	-	-	-	
(vi) Class C Noteholders' Interest Distribution Amount	206,057	206,057	206,057	
(vii) the Third Priority Principal Distribution Amount, if any, allocated as follows:				
A. to the Class A Noteholders	-	-	-	
B. to the Class B Noteholders	-	-	-	
C. to the Class C Noteholders	-	-	-	
(viii) Transfer to Reserve to meet Specified Reserve Account Balance	3,228,351	3,068,767	3,655,644	
(ix) the Class A Regular Principal Distribution Amount	-	-	-	
(x) the Class B Regular Principal Distribution Amount	-	-	-	
(xi) the Class C Regular Principal Distribution Amount	-	-	-	
(xii) the Additional Principal Distribution Amount, if any, to be allocated as follows:				
A. to the Class A Noteholders	-	-	-	
B. to the Class B Noteholders	-	-	-	
C. to the Class C Noteholders	-	-	-	
(xiii)				
(A) to Administrator and Master Servicer, the Subordinate Transaction Fees	-	-	-	
(B) to Indenture Trustee, Interim Trustee, Trustee and Underlying Trustee any unpaid fees and Extraordinary Expenses	-	-	-	
(xiv) to the Class R Certificateholders	-	-	-	
<b>Total Waterfall Distributions</b>	<b>\$ 4,510,841</b>	<b>\$ 4,311,419</b>	<b>\$ 4,880,378</b>	
<b>E. Debt Securities (Post Distribution)</b>	<b>CUSIP</b>	11/25/2025	12/26/2025	01/26/2026
Class A	04362VAA3	\$ 164,079,310.02	\$ 161,010,543	\$ 157,354,900
Class B	04362VAB1	17,230,000.00	17,230,000	17,230,000
Class C	04362VAC9	30,870,000.00	30,870,000	30,870,000
<b>Total</b>		<b>\$ 212,179,310</b>	<b>\$ 209,110,543</b>	<b>\$ 205,454,900</b>
<b>F. Asset / Liability</b>		10/31/2025	11/30/2025	12/31/2025
Specified Class A Overcollateralization Amount <sup>1</sup>	(greater of (i) 38.10% of Pool Balance and (ii) \$8,991,863)	\$ 84,566,335.44	\$ 83,394,360	\$ 81,747,478
Specified Class B Overcollateralization Amount <sup>1</sup>	(greater of (i) 32.20% of Pool Balance and (ii) \$5,994,575)	\$ 71,470,761.18	\$ 70,480,272	\$ 69,088,419
Specified Class C Overcollateralization Amount <sup>1</sup>	(the greater of (i) 16% of Pool Balance or (ii) \$2,997,288)	\$ 35,513,421.71	\$ 35,021,253	\$ 34,329,649

<sup>1</sup> Specified Overcollateralization Amount is an Indenture defined term utilized in the Principal Distribution Amount calculation and does not represent Overcollateralization as of the outlined month-ends.

## Portfolio Overview

	10/31/2025	11/30/2025	12/31/2025
<b>Performing Loans</b>			
Beginning Loan Balance	\$ 209,486,578	\$ 206,171,885	\$ 203,074,824
Loans Purchased	-	-	-
Loans Sold	-	-	-
Cancellation	-	-	-
Loans Repaid	(3,211,243)	(3,019,656)	(3,560,751)
Charge-Offs	(766,792)	(345,767)	(1,136,669)
Capitalized Interest	663,361	268,408	427,042
Servicer Adjustments	(19)	(47)	(32)
<b>Ending Loan Balance</b>	<b>\$ 206,171,885</b>	<b>\$ 203,074,824</b>	<b>\$ 198,804,415</b>
Beginning Interest Balance	\$ 18,409,685	\$ 18,191,713	\$ 18,344,683
Loans Purchased	-	-	-
Loans Sold	-	-	-
Cancellation	-	-	-
Loans Repaid	(1,275,116)	(1,242,116)	(1,276,815)
Charge-Offs	(60,463)	(26,146)	(119,124)
Capitalized Interest	(663,361)	(268,408)	(427,042)
Servicer Adjustments	(0)	(11)	(0)
Interest Accrual	1,780,968	1,689,650	1,709,024
<b>Ending Interest Balance</b>	<b>\$ 18,191,713</b>	<b>\$ 18,344,683</b>	<b>\$ 18,230,726</b>
<b>Charge Offs</b>			
Beginning Charge-Off Loan Balance	\$ 13,653,755	\$ 14,524,135	\$ 15,300,253
Processed Charge-Offs	930,962	747,648	378,469
Payment	(60,582)	(34,773)	(22,513)
Judgement	-	-	-
Removed	-	63,243	(281,859)
Prior Period Adjustments	-	-	-
<b>Ending Charge-Off Loan Balance</b>	<b>\$ 14,524,135</b>	<b>\$ 15,300,253</b>	<b>\$ 15,374,350</b>
Beginning Non-Placed Charge-Off Loan Balance	994,204	810,891	345,767
New Charge-Offs	766,792	345,767	1,136,669
Processed Charge-Offs	(930,962)	(810,890)	(96,610)
Charge-Offs Not to be Placed for Collections	(19,144)	-	(274,377)
<b>Ending Non-Placed Charge-Off Loan Balance</b>	<b>\$ 810,891</b>	<b>\$ 345,767</b>	<b>\$ 1,111,448</b>
Beginning Charge-Off Interest Balance	\$ 1,275,934	\$ 1,357,421	\$ 1,415,416
Processed Charge-Offs	99,427	60,333	28,836
Payment	(17,940)	(7,632)	(5,582)
Judgement	-	-	-
Removed	-	-	(3,482)
Interest Accrual	-	5,294	-
Prior Period Adjustments	-	-	-
<b>Ending Charge-Off Interest Balance</b>	<b>\$ 1,357,421</b>	<b>\$ 1,415,416</b>	<b>\$ 1,435,187</b>
Beginning Non-Placed Charge-Off Interest Balance	85,962	46,868	12,681
New Charge-Offs	60,463	26,146	119,124
Processed Charge-Offs	(99,427)	(60,333)	(25,354)
Charge-Offs Not to be Placed for Collections	(130)	-	(2,237)
<b>Ending Non-Placed Charge-Off Interest Balance</b>	<b>\$ 46,868</b>	<b>\$ 12,681</b>	<b>\$ 104,214</b>
Cumulative Charge-Offs (Principal)	\$ 16,120,740	\$ 16,466,507	\$ 17,603,175
Cumulative Charge-Offs (Interest)	\$ 1,538,485	\$ 1,564,631	\$ 1,683,754
Total Default Balance (includes Non-Placed)	\$ 16,739,315	\$ 17,074,116	\$ 18,025,199

## Portfolio Characteristics

A Loans by Status								
	11/30/2025			12/31/2025				
	WA Coupon	# Loans	\$ Loans	% of Principal	WA Coupon	# Loans	\$ Loans	% of Principal
<b>Repayment</b>								
0-30	9.87%	8,859	120,520,719	59.35%	9.84%	8,761	118,755,578	59.73%
31-60	12.12%	154	2,620,261	1.29%	12.22%	146	2,277,202	1.15%
61-90	12.32%	88	1,719,629	0.85%	12.19%	107	1,858,022	0.93%
91-120	12.30%	60	1,064,624	0.52%	12.02%	74	1,566,162	0.79%
121-150	12.66%	42	994,722	0.49%	12.51%	51	1,001,179	0.50%
151-180	13.26%	50	1,061,156	0.52%	12.85%	39	914,606	0.46%
180+	14.80%	2	36,664	0.02%	10.57%	1	43,914	0.02%
<b>Subtotal</b>	<b>10.02%</b>	<b>9,255</b>	<b>\$ 128,017,776</b>	<b>63.04%</b>	<b>9.98%</b>	<b>9,179</b>	<b>\$ 126,416,664</b>	<b>63.59%</b>
<b>In School</b>								
0-30	9.59%	2,176	35,468,284	17.47%	9.54%	2,016	32,998,435	16.60%
31-60	7.99%	1	4,615	0.00%	13.15%	5	113,733	0.06%
61-90	9.88%	3	91,865	0.05%	0.00%	-	-	0.00%
91-120	10.50%	5	138,750	0.07%	9.74%	2	54,524	0.03%
121-150	0.00%	-	-	0.00%	10.23%	4	126,298	0.06%
151-180	0.00%	-	-	0.00%	13.07%	1	12,451	0.01%
180+	10.91%	1	44,689	0.02%	0.00%	-	-	0.00%
<b>Subtotal</b>	<b>9.60%</b>	<b>2,186</b>	<b>\$ 35,748,202</b>	<b>17.60%</b>	<b>9.56%</b>	<b>2,028</b>	<b>\$ 33,305,441</b>	<b>16.75%</b>
<b>Other Status</b>								
Grace	10.34%	816	13,092,733	6.45%	10.37%	869	13,707,237	6.89%
Deferment	10.73%	521	10,377,703	5.11%	10.66%	513	10,182,955	5.12%
Forbearance	10.90%	655	14,784,131	7.28%	10.85%	641	14,221,355	7.15%
Bankruptcy	10.34%	46	1,054,279	0.52%	10.32%	42	970,764	0.49%
<b>Subtotal</b>	<b>10.65%</b>	<b>2,038</b>	<b>\$ 39,308,846</b>	<b>19.36%</b>	<b>10.62%</b>	<b>2,065</b>	<b>\$ 39,082,310</b>	<b>19.66%</b>
<b>Total</b>	<b>10.07%</b>	<b>13,479</b>	<b>\$ 203,074,824</b>	<b>100.00%</b>	<b>10.04%</b>	<b>13,272</b>	<b>\$ 198,804,415</b>	<b>100.00%</b>

B Loans by Days Past Due								
	11/30/2025			12/31/2025				
	WA Coupon	# Loans	\$ Loans	% of Principal	WA Coupon	# Loans	\$ Loans	% of Principal
<b>Loans Making Payments</b>								
0-30	9.72%	10,085	142,506,466	70.17%	9.69%	9,911	139,503,927	70.17%
31-60	12.11%	155	2,624,876	1.29%	12.26%	151	2,390,935	1.20%
61-90	12.20%	91	1,811,494	0.89%	12.19%	107	1,858,022	0.93%
91-120	12.09%	65	1,203,374	0.59%	11.95%	76	1,620,686	0.82%
121-150	12.66%	42	994,722	0.49%	12.25%	55	1,127,477	0.57%
151-180	13.26%	50	1,061,156	0.52%	12.85%	40	927,057	0.47%
180+	12.66%	3	81,353	0.04%	10.57%	1	43,914	0.02%
<b>Subtotal</b>	<b>9.85%</b>	<b>10,491</b>	<b>\$ 150,283,441</b>	<b>74.00%</b>	<b>9.83%</b>	<b>10,341</b>	<b>\$ 147,472,018</b>	<b>74.18%</b>
<b>Loans Not Making Payments</b>								
0-30	10.68%	2,988	52,791,383	26.00%	10.64%	2,931	51,332,396	25.82%
31-60	0.00%	-	-	0.00%	0.00%	-	-	0.00%
61-90	0.00%	-	-	0.00%	0.00%	-	-	0.00%
91-120	0.00%	-	-	0.00%	0.00%	-	-	0.00%
121-150	0.00%	-	-	0.00%	0.00%	-	-	0.00%
151-180	0.00%	-	-	0.00%	0.00%	-	-	0.00%
180+	0.00%	-	-	0.00%	0.00%	-	-	0.00%
<b>Subtotal</b>	<b>10.68%</b>	<b>2,988</b>	<b>\$ 52,791,383</b>	<b>26.00%</b>	<b>10.64%</b>	<b>2,931</b>	<b>\$ 51,332,396</b>	<b>25.82%</b>
<b>Total</b>	<b>10.07%</b>	<b>13,479</b>	<b>\$ 203,074,824</b>	<b>100.00%</b>	<b>10.04%</b>	<b>13,272</b>	<b>\$ 198,804,415</b>	<b>100.00%</b>

C Loans by Remaining Term					
	WA Coupon	# Loans	\$ Loans <sup>(1)</sup>	% of Principal	
0-12	9.02%	185	\$ 289,275	0.13%	
13-24	9.13%	363	1,206,573	0.56%	
25-36	9.05%	700	4,891,798	2.28%	
37-48	8.96%	894	9,144,578	4.26%	
49-60	9.23%	1,673	24,240,688	11.30%	
61-72	9.00%	942	14,368,297	6.70%	
73-84	9.09%	1,280	20,495,365	9.55%	
85-96	10.11%	993	13,667,131	6.37%	
97-108	10.17%	889	13,566,071	6.32%	
109-120	10.53%	1,414	26,839,952	12.51%	
121-132	10.89%	598	11,678,044	5.44%	
133-144	10.27%	563	10,904,504	5.08%	
145-156	10.60%	591	10,316,426	4.81%	
157-168	10.86%	503	10,897,379	5.08%	
169-180	11.00%	1,234	30,218,528	14.08%	
181-192	11.40%	355	9,337,210	4.35%	
193-204	11.58%	72	1,378,606	0.64%	
205-216	12.58%	9	313,492	0.15%	
217-228	11.18%	5	141,741	0.07%	
229-240	10.71%	8	585,638	0.27%	
241-252	9.82%	1	79,014	0.04%	
253-264	0.00%	-	-	0.00%	
265-276	0.00%	-	-	0.00%	
277-288	0.00%	-	-	0.00%	
289-300	0.00%	-	-	0.00%	
300+	0.00%	-	-	0.00%	
<b>Total</b>	<b>10.12%</b>	<b>13,272</b>	<b>\$ 214,560,309</b>	<b>100.00%</b>	

(1) Outstanding Principal Balance includes accrued interest to be capitalized.

D Loans by Repayment Plan at Origination					
	WA Coupon	# Loans	\$ Loans <sup>(1)</sup>	% of Principal	
Deferred Repayment	11.05%	7,024	\$ 112,908,211	52.62%	
Minimum Payment	9.56%	2,684	54,123,936	25.23%	
Interest Only	8.53%	3,490	46,333,019	21.59%	
Flat Payment	8.60%	13	135,750	0.06%	
Full Deferment	9.61%	61	1,059,393	0.49%	
<b>Total</b>	<b>10.12%</b>	<b>13,272</b>	<b>\$ 214,560,309</b>	<b>100.00%</b>	

(1) Outstanding Principal Balance includes accrued interest to be capitalized.

E Loans by School Type at Origination					
	WA Coupon	# Loans	\$ Loans <sup>(1)</sup>	% of Principal	
Private not-for-profit	10.14%	4,585	\$ 82,92,238	38.59%	
Public	10.53%	6,373	82,778,564	38.58%	
Private for-profit	9.42%	2,314	48,889,507	22.83%	
<b>Total</b>	<b>10.12%</b>	<b>13,272</b>	<b>\$ 214,560,309</b>	<b>100.00%</b>	

(1) Outstanding Principal Balance includes accrued interest to be capitalized.

F Loans by Co-signer					
	WA Coupon	# Loans	\$ Loans <sup>(1)</sup>	% of Principal	
Yes	9.64%	11,083	\$ 185,095,367	86.27%	
No	13.18%	2,189	29,464,942	13.73%	
<b>Total</b>	<b>10.12%</b>	<b>13,272</b>	<b>\$ 214,560,309</b>	<b>100.00%</b>	

(1) Outstanding Principal Balance includes accrued interest to be capitalized.

G Loans by Loan Age					
	WA Loan Age <sup>(2)</sup>	# Loans	% of Loans	\$ Loans <sup>(1)</sup>	% of Principal
2016	110.61	5	0.04%	\$ 40,569	0.02%
2017	98.88	60	0.45%	1,064,002	0.50%
2018	87.57	344	2.59%	4,564,296	2.13%
2019	76.13	669	5.04%	8,985,733	4.19%
2020	63.93	1,909	14.38%	29,816,340	13.90%
2021	51.96	5,860	44.15%	98,518,107	45.92%
2022	43.01	4,424	33.33%	71,557,439	33.35%
2023	35.00	1	0.01%	13,823	0.01%
<b>Total</b>	<b>52.65</b>	<b>13,272</b>	<b>100.00%</b>	<b>\$ 214,560,309</b>	<b>100.00%</b>

(1) Outstanding Principal Balance includes accrued interest to be capitalized.

(2) WA Loan Age Total is weighted by Outstanding Principal balance.