NJCLASS Loan Program Information 2019-1 Indenture 6/30/2022

		6/30/2	022		
	01	iginal Status		Current Status	
	# of Loans	Outstanding	Current	Outstanding	_
	By Option	Balance	# of Loans	Balance	Percent of
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Type	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	8,825	183,355,576	29,883	\$ 398,424	499 75.18%
Active Repayment of Principal & Interest	8,825	183,355,576	29,883	\$ 398,424	499 /5.18%
Option 2					
Deferred Repayment of Principal	16,131	199,956,642	5,518	\$ 99,023	212 18.68%
Option 3					
Deferred Repayment of Principal and Interest	12,028	146,672,820	1,583	\$ 32,537	,325 6.14%
		Delinquency S	Summary		
					Percent of
				Outstanding	Outstanding
			# of Loans	Balance	Balance
Not Delinguent			33,147	\$ 478,966,24	7.45 N/A
1-30 Days			2,813	3 478,560,24	
31-60 Days			417	5,579,34	
61-90 Days			252	3,220,46	2.10 0.61%
91-120 Days			115	1,377,58	9.33 0.26%
121-180 Days			173	2,369,82	
Over 181 Days			67	909,85	4.87 0.17%
			36.984	\$ 529,985	.037 9.63%
			30,984	\$ 529,983	037 9.63%
		Charge Off Inf	formation		
				0.000	0
				Original Amount of Loa	Percentage ns of Original
				Disbursed	Disbursements
				01001300	babasenenta
Total Loans Disbursed from Issue (including loans now in default)				\$ 860,234	125
Balance due on accounts currently in default:					
Disability & Bankruptcy Discharged			49 447	\$ 625	.081 0.0727% 362 0.7610%
Default - Lit Death			442	6,540	
Cumulative principal repayments on defaulted loans			65	1,103	958 0.0225%
Total defaults				8,529	.013 0.9915% Gross
Less: Total Collected Principal of Default Amount				193	.958 0.0225% Collected
In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges	108,115 2,158				
Total Gross Collections from Defaults	304,231				
(c) Collection Cost	91,269				
Total Net Collection from Defaults	212,962				
Total principal defaults outstanding				\$ 8,335	.056 0.9689% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan Sy	stem			529,985	027
Total Net Dos (Non Denait and Denaited) statent coar balance per court sy	Jacim			525,503	
Less: Adjustments from Loan System to Financial Statements **				148	389
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financia	al Statements			\$ 530,133	426
** The total difference between the Financial Statements and the NJCLASS Lo	an System is largely di	ue to the Defaulted Loan Rece	wable balance. Other differe	nces may be the timing of posting	(such as loan collections) to the General Ledger but not yet
to the Loan System and other miscellaneous adjustments to either the Loan S	ystem and/or the Gen	erai Ledger.			
Bonds Outstanding Information	1		Debt Service Reserve Accou	int	
Bonds Issued \$ 800,835,000			Beginning Balance	\$ 16,016	,700
Bonds Called (60,100,000)			Withdraws	(1,422	008)
Principal Maturity (11,000,000) Accretion			Deposits Ending Palance	\$ 14,596	.012
Accretion - Bonds Outstanding \$ 729,735,000	1		Ending Balance	\$ 14,596	,704
	1				
]				

		Loans Outstanding by S			
		School	Current	Outstanding Prin	
		Туре	# of Loans	Balance	
		2 year	504	\$ 2,625,456	
		4 Year	27,832	352,976,886.08	
		Proprietary	3,087	100,953,253.96	
		Consolidations			
		Totals	31,423	456,555,595.92	
					-
	RAP				
					nterest Paid on
		# of Loans	Loan Amount	Be	half of Borrower
Loans that participated in RAP		54	\$ 1,434,546		\$ 36,643
	HIARP				
				1	HIARP Eligibility
		# of Loans			maining Balance
		# of Loans		ке	
Loans that participated in HIARP					\$ -
	Loan Forgiveness				
Principal	\$ 1,996,367.21				
Interest	\$ 151.94				

NJCLASS Loan Program Information 2019-1 Bond Issue - Combined 6/30/2022

		6/30/	2022				
			Current Status				
		# of Loans	Original Status Outstanding	Current	1	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							78%
Active Repayment of Principal & Interest		3,182	51,718,498	12,048	\$	156,242,712	78%
Option 2							
Deferred Repayment of Principal		6,201	82,332,944	1,754	s	30,943,500	15%
Option 3							
Deferred Repayment of Principal and Interest		5,050	66,804,021	631	\$	13,669,251	7%
		Delinquenc	y Summary				
						Outstanding	Percent of Outstanding
				# of Loans		Balance	Balance
				# OI LOAIIS		balance	Balance
Not Delinguent				12,952	s	181,236,303	N/A
1-30 Days				1,103		14,191,574	7.07%
31-60 Days				147		2,042,654	1.02%
61-90 Davs				98		1,410,281	0.70%
91-120 Days				39		610,824	0.30%
121-180 Days				71		1,071,237	0.53%
Over 181 Days				23	_	292,591	0.15%
				14,433	s	200,855,463	9.77%
				14,433	\$	200,855,463	9.77%
		Charge Off In	nformation				
						Original	Percentage
						Amount of Loans	of Original
						Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)					\$	348,354,154	
Balance due on accounts currently in default:							
Disability & Bankruptcy Discharged				21	s	289,415	0.0831%
Default - Lit				266	Ĵ	3,821,731	1.0971%
Death				44		708,134	0.2033%
Cumulative principal repayments on defaulted loans						158,689	0.0456%
Total defaults						4,977,968	1.4290% Gross
						158,689	0.0456% Collected
Less: Total Collected Principal of Default Amount						130,005	0.0430% Collected
In addition (a) Collection of Interest Accruing Post Default	71,353.72						
(b) Recovery of Additional Charges	2,158.21						
Total Gross Collections from Defaults	232,200.94						
(c) Collection Cost	69,660.28						
Total Net Collection from Defaults	162,540.66						
Total principal defaults outstanding						4,819,279	1.3834% Outstanding
Total principal defaults outstanding						4,013,275	1.3834/2 Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System					s	200,855,463	
Less: Adjustments from Loan System to Financial Statements **					_	57,117	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements					s		
The second second second received businessed and the second						200,722,300	
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the D adjustments to either the Loan System and/or the General Ledger.	Defaulted Loan Receivable	balance. Other	differences may be the timi	ng of postings (such as lo	an collections) to the Ge	neral Ledger but not	yet to the Loan System and other miscellaneous
Bonds Outstanding Information		1	Debt Service Reserve Acco	unt			
Bonds Issued Bonds Called	\$ 285,550,000		Beginning Balance	\$	5,711,000		
Bonds Called Principal Maturity	(60,100,000) (11,000,000)		Withdraws Deposits		(1,422,000)		
A construction	(11,000,000)	1	Configure Delegen	-	-		

Bonds Issued	\$ 285,550,000	Beginning Balance	\$ 5,711,000
Bonds Called	(60,100,000)	Withdraws	(1,422,000)
Principal Maturity	(11,000,000)	Deposits	 -
Accretion	-	Ending Balance	\$ 4,289,000
Bonds Outstanding	\$ 214,450,000		

The current weighted average interest rate (WAC) for loans in the 2019-1 Bond Issue is					6.15%		
The current weighted average FICO score for loans in the 2019-1 Bond Issue is					716		
The current weighted average remaining life for loans in the 2019-1 Bond Issue is					137	Months	
				-			
			Loans Outstanding by School School				
				Current	Outstanding Prin		
			Туре	# of Loans	Balance		
			2 year	264			
			4 Year	13,362	174,446,208		
			Proprietary	1,138	29,783,072		
			Consolidations	-	-		
			Totals	14,764	\$ 205,674,742		
		RAP					
		104					Interest Paid on
				# of Loans	Loan Amount		Behalf of Borrower
Loans that participated in RAP				28			\$ 21,600
		HIARP					1
							HIARP Eligibility
				# of Loans			Remaining Balance
Loans that participated in HIARP							\$ -
		Loan Forgiveness					
	Principal	ş	1,996,367.21				1
	Interest	s	151.94				

	ICATION STUDENT ASSISTANCE AUTHORITY IAN REVENUE BONDS, SERIES 2019 1/2022		
I. Waterfall 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
(1)	Total Principal and Interest Collections (Including Transferred Loans)	163,710,422	323,829,038
(11)	Investment Income (43400)	1,715,280	325,544,318
(111)	Disbursement Loans Disbursed (Cash)	(181,019,773)	
	Total Disbursements	(181,019,773)	144,524,545
(IV)	Debt Service Payments	(99,176,472)	45,348,072
(V)	Administration and Program Expenses Trustee Fee (38300) Trustee Expenses Application Fee Expense Servicing and Administrative et Expense (10070) Rading Agency Sumellinon F ee (83200) Additional Program Expenses Defaulted Long Colection Expenses Refunds Paid	(58,860) (1,644,899) (6,411,171) (86,510) - (442,745) 142,683	
	Total	(8,501,502)	36,846,571
	Net Activity	(103,530,604)	

NJCLASS Loan Program Information 2019-1 Bond Issue 6/30/2022

Set 1 at Response of Pricipal Reserves 2,613 5 47,337,79 5,656 5 9,466,156 0.005 If first Response of Pricipal Reserves 1,14 5 2,407,10 4.77 5 0,007,170 0.005 If first Response of Pricipal Reserves 1,14 5 2,407,10 4.77 5 0,007,277 0.005 If first Response of Pricipal Reserves 1,14 5 2,407,10 4.77 5 0,007,277 0.005 If first Response of Pricipal Reserves 1,100 5 1,200,203 1,00 0.005 <t< th=""><th colspan="10">6/30/2022</th></t<>	6/30/2022									
Update Update Update Type Update Update <th></th> <th># of Loans By Option</th> <th>Outstanding Balance</th> <th># of Loans</th> <th>Current Status</th> <th></th>		# of Loans By Option	Outstanding Balance	# of Loans	Current Status					
bits Regument of Principal & Interest 2,01 5 47,377,79 5,46 5 9,400,356 0.005 stars of Regument of Principal and Interest 1,747 5 0,212,021 1,622 5 23,397,364 0.005 stars of Regument of Principal and Interest 1,148 5 24,071,103 407 5 0,072,373 0.005 stars of Regument of Principal and Interest 1,148 5 24,071,103 407 5 0,072,373 0.005 stars of Regument of Principal and Interest 1,148 5 24,071,103 407 5 0,072,373 0.005 stars of Regument of Principal and Interest 1,202 5 125,055,055 N/4 0.005 stars of Regument of Principal and Interest 1,203 6 0.005 0.005 0.005 stars of Regument of Principal and Interest 1,203 0.005 0.005 0.005 0.005 stars of Regument of Principal and Regument of Pr	Option Information									
Stem 64 gramment of Principal 1.74 5 0.126/071 1.612 5 2.937,364 0.00% internal flaggment of Principal and Interest 1.148 5 3.4677,1103 407 5 30,672,373 0.00% internal flaggment of Principal and Interest 1.148 5 3.457,1103 407 5 30,672,373 0.00% internal flaggment of Principal and Interest 7,026 5 2.557,526 NA 0.00% if of Loans 7,026 5 2.557,526 NA 0.00%	Option 1 Active Repayment of Principal & Interest	2,613	\$ 47,337,759	5,456	\$	\$ 94,065,196	0.00%			
Internet depayment of Principal and Interest 1.148 5 24,27,133 477 5 10,072,373 0.00% Internet depayment of Principal and Interest Interest depayment of Principal and Interest and Principal an	Option 2 Deferred Repayment of Principal	3,774	\$ 62,126,071	1,612	5	\$ 29,397,364	0.00%			
a of Loss Outstanding bilance Present of Outstanding bilance 10 Optimised 400 mm 12 05035 000 1200 mm 1200 mm 1000 mm 400 mm 1200 mm 1200 mm 1000 mm 400 mm 1200 mm 1000 mm 1000 mm 400 mm 1200 mm 1000 mm 1000 mm 400 mm 1200 mm 1000 mm 1000 mm 400 mm 1000 mm 1000 mm 1000 mm 400 mm 11552 99 mm 1000 mm 1000 mm 400 mm 1000 mm 11552 99 mm 1000 mm 400 mm 1000 mm 1000 mm 1000 mm 400 mm <t< td=""><td>Option 3 Deferred Repayment of Principal and Interest</td><td>1,148</td><td>\$ 24,671,103</td><td>467</td><td>5</td><td>5 10,672,373</td><td>0.00%</td></t<>	Option 3 Deferred Repayment of Principal and Interest	1,148	\$ 24,671,103	467	5	5 10,672,373	0.00%			
f of Loss Outstanding Balance Outstanding Balance Outstanding Balance Outstanding Balance Outstanding Balance 30 harmonic -50 Days -50 Day			Delinque	ncy Summary						
36 Days 448 7,255,23 0.00% (90 Days) -90 Days 33 332,239 0.00% (90 Days) -30 Days 3 115,121 0.00% (90 Days) -13 Days -14 7,537 5 134,134,933 0.00% (90 Days) -13 Days -14 -7,537 5 134,134,933 0.00% (90 Days) -14 Days -7,537 5 134,134,933 0.00% (90 Days) -14 Days -7,537 5 134,134,933 0.00% (90 Days) -14 Days -7,537 5 134,134,933 0.00% (90 Days) -15 Days 5 5 5 0.00% (90 Days) 0.00% (90 Days) -15 Days -1 0.00% (90 Days) -1 0.00% (90 Days) 0.00% (90 Days) -14 Days -1 -1 -1 0.00% (90 Days) 0.000% (90 Days) -15 Days -1 0.000 (90 Days) -1 0.000 (90 Days) 0.000 (90 Days) -14 Days -1 -1 -1 0.000 (90 Days) 0.000 (90 Days) 0.000 (90 Days) 0.000 (90 Days) 0.0000 (90 Days) 0.000 (90 Days)				# of Loans			Outstanding			
Charge Off Information S Info	Net Delivation 13 do Days 6 - 90 Days 9 - 120 Days 9 - 120 Days 21 - 180 Days Over 181 Days			408 43 28 8 18 4	-	7,255,123 800,926 532,929 118,512 326,303 76,114	0.00% 0.00% 0.00% 0.00% 0.00%			
Driginal Annoue of Classical Distanced on accounts (including basis now in default) S 125,460,813 Lance do en accounts currently in default: Default- Lit Default- Lit Default- U S - 0.00% 0.00% 0.00% Default- Lit Default- Lit Default- Lit Default- Lit Default- Lit Default- Lit Default- Lit S - 0.00% 0.00% Samuel do efaults do not set out of the dualts - S - 0.00% 0.00% Samuel do efaults do not set out of the dualts - 0.12 0.00% Samuel do efaults - 0.12 0.00% Samuel do efaults - 80.121 0.00% Satistical Classical of Default Amount edd clasitamount of Default Amount edd classical of Default Amoun				7,535	5	5 134,134,933	0.00%			
Amount of Loss of Original Distances tail case Disbursed from issue (including loans now in default) \$ 155.066 0.00% itained due on accounts currently in default 3 5 0.00% Orbital tained 36 252.056 0.00% Market pe principal repayments on defaulted bans 7 252.053 0.000% and defaults 81.21 0.000 0.0000% stat defaults 81.221 0.000 Consert at defaults 81.221 0.000% Consert included Principal of Default Amount 10.027.66 0.0000% Consert in Conserv of Additional Changes 10.027.66 0.0000% Consert in Conserv of Additional Changes 10.027.66 0.0000% Consert in Conserv of Additional Changes 10.027.66 0.0000% Constraining in La principal defaults outstanding \$ 78.27.99 0.0000% Co			Charge Of	f Information						
Disability & Bahruppy Disability & Di	Total Loans Disbursed from issue (including loans now in default)				\$	Amount of Loans Disbursed	of Original			
trad collected Principal of Default Amount dollion dollin dollion dollion dollin dollin	Default - Lit				-	561,506 221,293	0.00%			
(b) Recovery of Additional Charges Total fores collections for Defaults 10,077.86 (c) Collection Cost 30.002.10 Total Het Collection from Defaults 70,077.36 (c) Collection Cost 30.002.10 Total Het Collection from Defaults 70,077.36 (c) Collection Cost 30.002.10 (c) Cost (c) Cost (c) Cost (c) Cost (c) Cost	Total defaults Less: Total Collected Principal of Default Amount									
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 a Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger. Debt Service Reserve Account	 (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost 	100,673.66 30,202.10			-					
e Lan System and other mixcollaneous adjustments to either the Loan System and/or the General Ledger. Debt Service Reserve Account Debt Service Reserve Account	Total principal defaults outstanding				<u> </u>	782,799	0.0000% Outstanding			
Debt Service Reserve Account				eivable balance. Other	differences may be th	ne timing of postings (suc	ch as loan collections) to the General Ledger but not yet to			
		m and/or the Gen								
					5,711,000					

bonds outstanding mornatio		bede service neserve Account	
Bonds Issued	\$ 285,550,000	Beginning Balance	\$ 5,711,000
Bonds Called	(60,100,000)	Withdraws	(1,422,000)
Principal Maturity	(11,000,000)	Deposits	-
Accretion	-	Ending Balance	\$ 4,289,000
Bonds Outstanding	\$ 214,450,000		

School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	104	\$ 676,237
4 Year	6,767	108,896,291
Proprietary	707	25,345,204
Consolidations	-	-
Totals	7.578	\$ 134.917.732

NJCLASS Loan Program Information 2019-1 Bond Issue-Transferred Loans 6/30/2022

		Original Sta	tus		Current Status		
	# of Loans		lutstanding	Current	1	Outstanding	
	By Option		Balance	# of Loans		Balance	Percent of
	Type at		er NJCLASS	By Option		Per NJCLASS	Outstanding
ption Information	Orignation	L	oan System	Туре		Loan System	Balance
ption 1							
ctive Repayment of Principal & Interest	569	\$	4,380,739	6,592		\$ 62,177,5	16 93.19%
lption 2							
eferred Repayment of Principal	2,427	\$	20,206,873	142		\$ 1,546,1	37 2.32%
lption 3							
eferred Repayment of Principal and Interest	3,902	\$	42,132,918	164		\$ 2,996,8	78 4.49%
			Delinquency S	Summary			
				,			Percent of
						Outstanding	Outstanding
				# of Loans		Balance	Balance
ot Delinquent				5,926		\$ 56,211,2	76 N/A
30 Davs				695		6.936.4	
1-60 Days				104		1,241,7	
I-90 Days				70		1,241,7	
I-90 Days						877,3 492,3	
				31			
1-180 Days				53		744,9	
ver 181 Days				19	-	216,4	77 0.32%
				6,898		\$ 66,720,5	30 15.75%
			Charge Off Inf	ormation			
						Original	Percentage
						Amount of Loans	of Original
						Disbursed	Disbursements
otal Loans Disbursed from Issue (including loans now in default)						\$ 162,893,3	41
alance due on accounts currently in default:							
Disability & Bankruptcy Discharged				21		\$ 289,4	
Default - Lit				230		3,260,2	
Death				37		486,8	
unulative principal repayments on defaulted loans					-	69,5	68 0.0427%
otal defaults						4,106,0	48 2.5207% Gross
ess: Total Collected Principal of Default Amount						69,5	68 0.0427% Collected
addition (a) Collection of Interest Accruing Post Default	59.801					05,3	0.0427/ii Collected
(b) Recovery of Additional Charges	2.158						
Total Gross Collections from Defaults	131,527	-					
(c) Collection Cost	39,458						
Total Net Collection from Defaults	92,069	-					
otal principal defaults outstanding					=	\$ 4,036,4	80 2.4780% Outstanding
					-		
The total difference between the Financial Statements and the NICLASS I to to the Loan System and other miscellaneous adjustments to either the Loa				eivable balance. Oth	er differences may be	the timing of posting	s (such as loan collections) to the General Ledger bu

School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	160	\$	769,225
4 Year	6,595		65,549,917
Proprietary	431		4,437,869
Consolidations	-		-
Totals	7 186	Ś	70 757 010

NJCLASS Loan Program Information 2020-1 Bond Issue - Combined 6/30/2022

		6/30)/2022						
	ļ		riginal St			Current Status	_		
		# of Loans	C	Outstanding	Current			Outstanding	
		By Option		Balance	# of Loans			Balance	Percent of
		Type at		Per NJCLASS	By Option			Per NJCLASS	Outstanding
Option Information		Orignation	L	oan System	Type			Loan System	Balance
Option 1									
Active Repayment of Principal & Interest		4,494	c	100,339,781.47	12,493		Ş	171,752,992	69%
Active Repayment of Principal & Interest		4,434	ş	100,535,781.47	12,455		Ş	1/1,/32,992	03/6
Option 2									
Deferred Repayment of Principal		6,554	Ş	91,449,794.59	3,076		\$	59,171,433	24%
Option 3									
Deferred Repayment of Principal and Interest		5,375	\$	55,751,616.40	854		Ş	16,616,767	7%
		Delinquer	www.Summ	many					
		Dennquen	icy Juilli	inary.					Percent of
								Outstanding	Outstanding
					# of Loans			Balance	Balance
Not Delinquent					14,855		\$	225,780,125	N/A
1-30 Days					1,173			16,877,746	6.82%
31-60 Days					174			2,279,844	0.92%
61-90 Days					98			1,180,663	0.48%
91-120 Days					98 41			319,542	0.48%
121-180 Days					60			808,479	0.33%
Over 181 Days					22			294,793	0.12%
					16,423		\$	247,541,192	8.79%
		Charge Of	f Informa	ation					
								Original	Percentage
								mount of Loans	of Original
							~		
								Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)							\$	401,183,944	
Balance due on accounts currently in default:									
Disability & Bankruptcy Discharged					28		s	335,667	0.0837%
Default - Lit					171			2,579,394	0.6429%
Death					37			424.600	0.1058%
Cumulative principal repayments on defaulted loans					37			35,269	0.0088%
Cumulative principal repayments on defaulted loans							_	35,269	0.0088%
Total defaults								3,374,930	0.8412% Gross
Less: Total Collected Principal of Default Amount								35,269	0.0088% Collected
In addition (a) Collection of Interest Accruing Post Default	36,761								
(b) Recovery of Additional Charges							_		
Total Gross Collections from Defaults	72,030								
(c) Collection Cost	21,609								
Total Net Collection from Defaults	50,421								
Total principal defaults outstanding							\$	3,339,661	0.8325% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System							s	247,541,192	
Total Noccess (Non-Derault and Deraulteu) scudent coan Balance per Loan System							2	247,341,192	
Less: Adjustments from Loan System to Financial Statements **							_	57,249	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements							\$	247,598,442	
NT The total difference hadrons the Graverial Statements and the Will SSS are Sustain is based due to the Definited are Rescalable balance. Other differences much the National Academic Journal of the Villes and Academic Journal of the Academic Journal of the Villes and Academic Journal of the Vi									
** 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 Information	I		Debt Ser	rvice Reserve Acco	unt				
Bonds Issued \$	247,440,000			ng Balance	\$				
Bonds Called			Withdra	aws		(8)			
Principal Maturity			Deposits			8			
Accretion			Ending E		\$				
Bonds Outstanding \$	247,440,000	I	cituing b	ounurite	\$	4,240,800			
pours constrained \$	247,440,000	1							

Bonds Called	-		Withdraws	(8)
Principal Maturity	-		Deposits	 8
Accretion			Ending Balance	\$ 4,948,800
Bonds Outstanding	\$ 247,440,000	1		

The current weig	hted average interest rate (VAC) for laam in the 2020-1 Bond Issue is hted average FICO score for loans in the 2020-1 Bond Issue is hted average remaining life for loans in the 2020-1 Bond Issue is		Loans Outstanding by Schoo School Yope 2 year 4 Year Proprietary Consolidations Totate	IType Current # of Loans 240 14,470 1,949 - 16,659	178,530,678 71,170,182 -	Months
		RA	p			
	Loans that participated in RAP			# of Loans 13	Loan Amount \$ 426,243	Interest Paid on Behalf of Borrower \$ 8,472
		HIA	RP			
	Loans that participated in HIARP			# of Loans		HIARP Eligibility Remaining Balance S -
						·
		Loan Forg Principal \$ Interest \$	iveness - -			
	2020-1 Funds Available for Distribution Beginning Balance		Remaining Funds Balance 154.956.128	•		
(1)	Total Principal and Interest Collections	103,870,442	258,826,570			
(11)	Investment Income (43400)	51,493	258,878,064			
(111)	Disbursement Loans Disbursed (Cash)	(191,636,058)				
	Total Disbursements	(191,636,058)	67,242,006			
(IV)	Debt Service Payments	(20,676,642)	46,565,363			
(V)	Administration and Pogram Expenses Trustee Fee (8500) Trustee Expenses Servicing and Administrative Fee Expense (10070) Rating Agen(5) Survellance Fee (83200) Defaulted Loan Collection Expenses Restands Paid Other	(34,642) (17,321) (1,437,714) (2,773,798) (45,450) - (196,524) (294,864)				
	Total	(4,800,312)	41,765,051			
1	Net Activity	(113,191,077)				

NJCLASS Loan Program Information 2020-1 Bond Issue 6/30/2022

of Loans By Option Type at Current # of Loans By Option Type Outstanding Balance Per NJCLASS Outstanding Balance Per NJCLASS Percent of Outstanding Balance tion Inform Option 1 Active Rep ent of Principal & Interest 2,848 \$ 67,682,042 4,693 \$ 97,627,520 0.00% Option 2 Deferred Repayment of Principal 4,297 \$ 78,501,665 2,970 \$ 57,991,576 0.00% Option 3 Deferred Repayment of Principal and Interest 1,223 \$ 23,526,689 705 \$ 14,091,300 0.00% Deli ency Summary Percent of Outstanding Balance Outstanding Balance # of Loans 159,059,366 8,843,020 1,175,115 366,834 44,650 142,633 78,777 7,830 450 50 21 4 10 Not Delinque 1-30 Days 31-60 Days 61-90 Days 91-120 Days 121-180 Day: Over 181 Day N/A \$ 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3 \$ 169,710,395 8,368 0.00% Charge Off Infor Original Amount of Loans Disbursed Percentage of Original Disbursements 195,140,526 tal Loans Disbursed from Issue (including loans now in default) \$ Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans 109,994 184,770 44,480 173 0.00% 0.00% 0.00% 0.00% \$ 1 11 3 339,417 Total defaults 0.0000% Gross llected Principal of Default Amount (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost Total Net Collection from Defaults ess: Total Col 173 0.00% Collected 259.74 -433.17 129.95 303.22 \$ 339,244 cipal defaults outstanding 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 miscellancous adjustments to either the Loan System and/or the General Ledger. Debt Service Reserve Account Bonds Outstanding Information

Bonds Issued	\$ 247,440,000	Beginning Balance	\$ 4,948,800
Bonds Called		Withdraws	-
Principal Maturity	-	Deposits	8
Accretion	-	Ending Balance	\$ 4,948,808
Bonds Outstanding	\$ 247,440,000		

Loans Outstanding by School T			
School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	76	\$	547,616
4 Year	7,364		128,807,185
Proprietary	943		40,694,838
Consolidations	-		-
Totals	8,383	Ś	170.049.639

NJCLASS Loan Program Information 2020-1 Bond Issue-Transferred Loans NON DEFAULT 2010-1 6/30/2022

		0,50,2				
		Original Status		Current Status		
	# of Loans	Outstanding	Current	1	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	1,621	\$ 32,291,809	7,613		\$ 72,039,903	95.34%
Option 2						
Deferred Repayment of Principal	2,189	\$ 12,384,508	98		\$ 1,081,939	1.43%
Option 3						
Deferred Repayment of Principal and Interest	4,044	\$ 30,882,362	143		\$ 2,436,837	3.23%
		Delinguency				
		Deinquency	summary			Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
			# of Loans		Balance	Balance
Not Delinquent			6,857		\$ 64,816,236	N/A
1-30 Days			6,857		5 64,816,236 7,764,765	
1-30 Days 31-60 Days			697 119		7,764,765	10.28%
61-90 Days			75 37		793,765	1.05%
91-120 Days					274,892	0.36%
121-180 Days			50		665,845	0.88%
Over 181 Days			19	-	216,016	0.29%
			7,854		\$ 75,558,679	14.22%
		Charge Off In	formation			
		charge of th	onnation			
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
					Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)					\$ 202.262.242	
I otal Loans Dispursed from Issue (including loans now in default)					\$ 202,262,242	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged			26		\$ 218,759	0.1082%
Default - Lit			156		2,332,082	1.1530%
Derault - Lit Death			32		2,332,082 362,190	0.1791%
			32		362,190	0.01791%
Cumulative principal repayments on defaulted loans				-	35,095	0.0174%
Total data in					2,948,126	4.453597
Total defaults					2,948,120	1.4576% Gross
Less: Total Collected Principal of Default Amount					35,095	0.0174% Collected
	26,202				35,095	0.0174% Collected
In addition (a) Collection of Interest Accruing Post Default	36,202			-		
(b) Recovery of Additional Charges	71.297					
Total Gross Collections from Defaults						
(c) Collection Cost	21,389					
Total Net Collection from Defaults	49,908					
Transfer de stant de fan de service de s					\$ 2,913,031	1.4402% Outstanding
				-	2,913,031	Oddstallding
Total principal defaults outstanding						
i otai principal oerauits outstanding						
i otal principal oeraults outstanding						
rota principal deraults outstanding						
Total principal deraults duistanoing						
i ota principal defaults dutsanding						
iota principal deraulis dutstanding						
lota principal deraulis otistanong						
Insta principal defaults duckaring ** The total difference between the Financial Statements and the NICLASS Is vet to the Loan System and other mixellanceus adjustments to other the tot			eivable balance. Ott	her differences may be	the timing of postings (su	ch as loan collections) to the General Ledger but no

School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	162	\$	624,947
4 Year	6,914		47,696,240
Proprietary	992		30,150,522
Consolidations	-		
Totals	8.068	ć	78 471 710

NJCLASS Loan Program Information 2020-1 Bond Issue-Transferred Loans NON DEFAULT 2010-2 6/30/2022

		Original Status	1	Current Status		
	# of Loans	Outstanding	Current		Outstanding	
	By Option	Balance	# of Loans		Balance	Percent of
	Type at	Per NJCLASS	By Option		Per NJCLASS	Outstanding
ation Information	Orignation	Loan System	Туре		Loan System	Balance
ption 1 ctive Repayment of Principal & Interest	25	\$ 365,931	187		\$ 2,085,569	91.79%
ption 2						
eferred Repayment of Principal	68	\$ 563,622	8	:	\$ 97,919	4.31%
ption 3 eferred Repayment of Principal and Interest	108	\$ 1,342,566	6	:	\$ 88,630	3.90%
		Delinquency	Summary			Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
at Delinguent			168		\$ 1.904.524	N/A
30 Davs			26		269,961	N/A 11.88%
30 Days 1-60 Days			26		269,961 77,570	11.88% 3.41%
-90 Days			2		20,064	0.88%
I-120 Days			-		-	0.00%
1-180 Days			-			0.00%
rer 181 Days				-		0.00%
			201	:	\$ 2,272,118	16.18%
		Charge Off Int	formation			
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
otal Loans Disbursed from Issue (including loans now in default)				:	\$ 3,781,176	
alance due on accounts currently in default:					\$ 6.914	0.1829%
Disability & Bankruptcy Discharged			1	:		
Default - Lit			4		62,542	1.6540%
Death			2		17,930	0.4742%
umulative principal repayments on defaulted loans				-		0.0000%
otal defaults					87,387	2.3111% Gross
ess: Total Collected Principal of Default Amount						0.0000% Collected
addition (a) Collection of Interest Accruing Post Default	300			-		
(b) Recovery of Additional Charges						
Total Gross Collections from Defaults	300					
(c) Collection Cost Total Net Collection from Defaults	90					
	210					
tal principal defaults outstanding				4	\$ 87,387	2.3111% Outstanding
				-		
* The total difference between the Financial Statements and the NJCLASS L et to the Loan System and other miscellaneous adjustments to either the Lo			ceivable balance. Othe	er differences may be	the timing of postings (su	ch as loan collections) to the General Ledger bu

Loans Outstanding by School Type									
School Current Outstanding Prin									
Type	# of Loans		Balance						
2 year	2	\$	7,431						
4 Year	192		2,027,253						
Proprietary	14		324,822						
Consolidations	-								
Totals	208	\$	2,359,505						

NJCLASS Loan Program Information 2022-1 Bond Issue - Combined 6/30/2022

							_
		Original Status		Current Status			
	# of Loans	Outstanding	Current		0	Outstanding	1
	By Option	Balance	# of Loans		· ·	Balance	Percent of
	Type at	Per NJCLASS	By Option		Ι.	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Type			oan System	Balance
Option mornation	Origination	Loan System	туре			oan system	Balarice
Option 1							
Active Repayment of Principal & Interest	1,149	\$ 31,297,296.78	5,342		\$	70,428,795	86%
Active Repayment or Principal & Interest	1,149	\$ 31,297,296.78	5,342		Ş	70,428,795	80%
Option 2							
Deferred Repayment of Principal	3,376	\$ 26,173,902.85	688		\$	8,908,279	11%
Option 3							
Deferred Repayment of Principal and Interest	1,603	\$ 24,117,181.95	98		\$	2,251,307	3%
	Delinque	ncy Summary					
							Percent of
					C	Outstanding	Outstanding
			# of Loans			Balance	Balance
Not Delinguent			5,340		s	71,949,820	N/A
1-30 Days			537			6,492,394	7.96%
31-60 Days			96			1,256,846	1.54%
61-90 Days 91-120 Days			56 35			629,518 447,223	0.77%
121-180 Days			42			490,111	0.60%
Over 181 Days			22			322,471	0.40%
			6,128		\$	81,588,382	11.81%
	Charge O	ff Information					
						Original	Percentage
						ount of Loans	of Original
						Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)					s	110,696,027	
Balance due on accounts currently in default:							
Disability & Bankruptcy Discharged					s		0.0000%
Default - Lit			5		2	145,237	0.1312%
Death			2			30,879	0.1312%
			2				
Cumulative principal repayments on defaulted loans						-	0.0000%
Total defaults						176,115	0.1591% Gross
Less: Total Collected Principal of Default Amount						-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default -							
(b) Recovery of Additional Charges -	_						
Total Gross Collections from Defaults -							
(c) Collection Cost -							
Total Net Collection from Defaults -	-						
1							
Total principal defaults outstanding					\$	176,115	0.1591% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System					s	81.588.382	
Less: Adjustments from Loan System to Financial Statements **						34.022	
							-
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements					\$	81,622,404	
					<u> </u>		•
** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan Receiver and the NICLASS Loan System is largely due to the Defaulted Loan	vable balance. C	inter differences may be th	e timing of postings (si	ucn as loan collections) to	o the Ge	eneral Ledger bu	it not yet to the Loan System and other
miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Develo Orante d'estadorendos	7				1		
Bonds Outstanding Information	1	Debt Service Reserve Acco	ount				
	1				1		
Bonds Issued \$ 267,845,000	1	Beginning Balance		\$ 5,356,900	1		
Bonds Called -	1	Withdraws			1		
Principal Maturity -	1	Deposits	_	2,004	1		
Accretion		Ending Balance		\$ 5,358,904			
Ronde Outstanding \$ 267.845.000							

Bonds Outstanding	\$	267,845,000		
Accretion			Ending Balance	\$ 5,358,904
Principal Maturity		-	Deposits	 2,00
Bonds Called		-	Withdraws	-
Bonds issued	>	267,845,000	Beginning Balance	\$ 5,356,90

Total

Net Activity

The current wei	ahted average interest rate (WAC) for loans in the 2022-1 Bond Issue is abted average FCO score for loans in the 2022-1 Bond Issue is abted average remaining life for loans in the 2022-1 Bond Issue is		Loans Outstanding by School Type School Current Type # of Loans 2 year 8 7 4 Year 4,482 Properties Consolicition 543 Totals 5,112	42,758,106 16,435,338	Months
	Loans that participated in RAP	RAP	# of Loans 13	Loan Amount \$ 270,137	Interest Paid on Behalf of Borrower \$ 6,571
		HIARP			
	Loans that participated in HIARP	наке	# of Loans		HIARP Eligibility Remaining Balance S -
		Loan Forgive Principal \$ Interest \$			
	2022-1 Funds Available for Distribution Beginning Balance		Remaining Funds Balance 254,358,185		
(1)	Total Principal and Interest Collections	2,831,118	257,189,303		
(11)	Investment Income (43400)	86,985	257,276,288		
(111)	Disbursement Loans Disbursed (Cash) Transfer to Reimburse 2009-A	(6,916,872) (22,336,366)			
	Total Disbursements	(29,253,238)	228,023,050		
(IV)	Debt Service Payments		228,023,050		
(V)	Administration and Peogram Expenses Truttee Fee (\$2500) Truttee Expenses Application Fee Expense Servicing and Administrative Fee (\$3200) Additional Program Expenses Defaulted Lanc Collection Expenses Refunds Paid	(2,071) (56,435) - - (4,050) (10,108)			

(72,663)

(26,407,798)

227,950,387

NJCLASS Loan Program Information 2022-1 Bond Issue 6/30/2022

		6/3	0/2022				
		Driginal Status		Current Status			
	# of Loans	Outstanding	Current	Outstanding			
	By Option	Balance	# of Loans	Balance	Percent of		
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding		
Option Information	Orignation	Loan System	Туре	Loan System	Balance		
Option 1							
Active Repayment of Principal & Interest	213	\$ 10.925.144	213	\$ 10.925.144	0.00%		
Peare repayment of Finteparte interest	115	20,525,244		5 10,513,144	0.00%		
Option 2							
Deferred Repayment of Principal	19	\$ 157,462	19	\$ 157,462	0.00%		
	15	5 157,402		5 157,462	0.007		
Option 3							
Deferred Repayment of Principal and Interest	11	\$ 137,211	11	\$ 137,211	0.00%		
		Delinque	ncy Summary				
					Percent of		
				Outstanding	Outstanding		
			# of Loans	Balance	Balance		
Not Delinquent			243	\$ 11,219,817	N/A		
1-30 Days			-	-	0.00%		
31-60 Days				-	0.00%		
61-90 Days				-	0.00%		
91-120 Days			-	-	0.00%		
121-180 Days			-	-	0.00%		
Over 181 Days			<u> </u>		0.00%		
			243	\$ 11,219,817	0.00%		
		Charge Of	f Information				
		charge of	imornation				
				Original	Percentage		
				Amount of Loans	of Original		
				Disbursed	Disbursements		
				Disudised	Disputsements		
Total Loans Disbursed from Issue (including loans now in default)				\$ 11,233,223			
				•,,			
Balance due on accounts currently in default:							
Disability & Bankruptcy Discharged				s -	0.00%		
Default - Lit					0.00%		
Death			-	-	0.00%		
Cumulative principal repayments on defaulted loans				-	0.00%		
Total defaults				-	0.0000% Gross		
Less: Total Collected Principal of Default Amount				-	0.00% Collected		
In addition (a) Collection of Interest Accruing Post Default	-						
(b) Recovery of Additional Charges	-						
Total Gross Collections from Defaults							
(c) Collection Cost							
Total Net Collection from Defaults							
Total principal defaults outstanding				۰. ۱	0.0000% Outstanding		
roter principer scrabits outstanding					0.0000// Outstailding		
** The total difference between the Financial Statements and the NJCLASS Loan	• Furthern is las1	due to the Defaulted Loss Pro-	aivakla kalansa Cot	lifforences may be the timine of contract.	sh as loop collections) to the Coneral Ledeer h		
the loss System and other miscellaneous adjustments and the VICLASS Loss	a system is largely	use to the Deraulted Loan Rec	ervaure balance. Other o	ancerences may be the timing or postings (su	ich as ioan conections) 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 Information	1	Debt Service Reserve Accoun	,				
		ACCOUNT ACCOUNT					
Bonds Issued \$ 247,440,000	1	Beginning Balance	\$	4,948,800			
Bonds Called	1	Withdraws	2	-			
Principal Maturity -		Deposits		8			
Accretion -		Ending Balance	\$	4,948,808			
Bonds Outstanding \$ 247,440,000	1						
	-						

Loans Outstanding by School T	ype	-	
School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	1	\$	20,822
4 Year	48		447,909
Proprietary	194		10,751,086
Consolidations	-		
Totals	243	S	11 219 817

NJCLASS Loan Program Information 2022-1 Bond Issue-Transferred Loans NON DEFAULT 2010-2 6/30/2022

		Original Status		Current Status		
	# of Loans	Outstanding	Current		Outstanding	
	By Option	Balance	# of Loans		Balance	Percent of
	Type at	Per NJCLASS	By Option		Per NJCLASS	Outstanding
Option Information	Orignation					Balance
Option Information	Orignation	Loan System	Туре		Loan System	Balance
Option 1						
Active Repayment of Principal & Interest	81	\$ 779,498	573		\$ 5,410,044	91.49%
					• •,•=•,•••	
Option 2						
Deferred Repayment of Principal	244	\$ 1,961,897	19		\$ 275,358	4.66%
Option 3						
Deferred Repayment of Principal and Interest	278	\$ 3,172,145	11		\$ 228,137	3.86%
		Delinquency	Summary			
						Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
Not Delinquent			490		\$ 4,759,863	N/A
1-30 Days			68		675,035	11.42%
31-60 Days			15		177,984	3.01%
61-90 Days			11		102,998	1.74%
91-120 Days			2		40,692	0.69%
121-180 Days			9			
					57,984	0.98%
Over 181 Days			8	-	98,985	1.67%
			603		\$ 5,913,540	19.51%
		Charge Off In	· · · · · · · ·			
		Charge Off In	rormation			
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)					\$ 8,968,867	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged			-		s -	0.0000%
Default - Lit			1		42.283	0.4714%
Death						0.0000%
Cumulative principal repayments on defaulted loans						0.0000%
cumulative principal repayments on defaulted loans				-		0.000074
Total defaults					42,283	0.4714% Gross
					42,205	0.4724.7 0.003
Less: Total Collected Principal of Default Amount						0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default						0.00007 Concered
	-					
(b) Recovery of Additional Charges						
Total Gross Collections from Defaults						
(c) Collection Cost	-	-				
Total Net Collection from Defaults	-					
Total principal defaults outstanding				-	\$ 42,283	0.4714% Outstanding
				-		
** The total difference between the Financial Statements and the NJCLASS L			ceivable balance. Ot	ther differences may be	the timing of postings (su	ch as loan collections) to the General Ledger but not
yet to the Loan System and other miscellaneous adjustments to either the L	an System and/or t	he General Ledger.				

School Type	Current # of Loans		Outstanding Prin Balance
2 year	12	\$	34,186
4 Year	553		5,256,190
Proprietary	39		665,447
Consolidations	-		-
Totals	604	Ś	5.955.823

NJCLASS Loan Program Information 2022-1 Bond Issue-Transferred Loans NON DEFAULT 2011-1 6/30/2022

		Original Status		Current Status		
	# of Loans	Outstanding	Current		Outstanding	
	By Option	Balance	# of Loans		Balance	Percent of
	Type at	Per NJCLASS	By Option		Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре		Loan System	Balance
Option 1 Active Repayment of Principal & Interest	407	\$ 5,083,907	4,015		\$ 38,655,132	91.56%
Option 2						
Deferred Repayment of Principal	2,538	\$ 16,327,184	168		\$ 1,677,828	3.97%
Option 3 Deferred Repayment of Principal and Interest	1,314	\$ 20,807,827	76		\$ 1,885,959	4.47%
		Delinquency	Summary			Percent of
					Outstanding	Percent of Outstanding
			# of Loans		Balance	Balance
Not Delinquent			3,673		\$ 35,542,529	N/A
1-30 Days			395		4,263,719	10.10%
31-60 Days			72		923,117	2.19%
61-90 Days			41		472,051	1.12%
91-120 Days			31		361,889	0.86%
121-180 Days			33		432,127	1.02%
Over 181 Days			14	-	223,486	0.53%
			4,259		\$ 42,218,918	15.81%
		Charge Off Int	formation			
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)					\$ 67,358,816	
Total coalis bisoursed iron issue (including loans now in default)					\$ 07,558,610	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged			-		s -	0.0000%
Default - Lit			4		102,954	0.1528%
Death			2		30,879	0.0458%
Cumulative principal repayments on defaulted loans				-		0.0000%
Total defaults					133,833	0.1987% Gross
Total defaults					133,033	0.1567/6 01055
Less: Total Collected Principal of Default Amount						0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default						
(b) Recovery of Additional Charges						
Total Gross Collections from Defaults						
(c) Collection Cost	-					
Total Net Collection from Defaults						
Total principal defaults outstanding				-	\$ 133,833	0.1987% Outstanding
				-		
** The total difference between the Financial Statements and the NJCLASS Los			eivable balance. 0	Other differences may be	the timing of postings (su	ch as loan collections) to the General Ledger but not
yet to the Loan System and other miscellaneous adjustments to either the Loa	n System and/or th	ne General Ledger.				

School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	74	\$ 279,940
4 Year	3,881	37,054,007
Proprietary	310	5,018,804
Consolidations	-	
Totals	4,265	\$ 42,352,751

NJCLASS Loan Program Information 2022-1 Bond Issue-Transferred 2009-A HESAA INTERNAL LOANS 6/30/2022

		6/30/	2022		
	Original Status Curr			Current Status	
	# of Loans By Option Type at	Outstanding Balance Per NJCLASS	Current # of Loans By Option	Outstanding Balance Per NJCLASS	Percent of Outstanding
ption Information	Orignation	Loan System	Туре	Loan System	Balance
ption 1 ctive Repayment of Principal & Interest	448	\$ 14,508,74	541	\$ 15,438,475	69.43%
ption 2 eferred Repayment of Principal	575	\$ 7,727,355	482	\$ 6,797,630	30.57%
ption 3 eferred Repayment of Principal and Interest	-	s -	-	s	0.00%
		Delinquenc	Summary		
			# of Loans	Outstanding Balance	Percent of Outstanding Balance
ot Delinquent			934	\$ 20,427,610	
30 Days			74	1,553,640	
I-60 Days I-90 Days			9	155,745	
I-90 Days			4	54,469 44,642	
21-180 Days			2		0.00%
ver 181 Days			-		0.00%
101 0942					
			1,023	\$ 22,236,106	8.13%
		Charge Off I	nformation		
				Original Amount of Loans Disbursed	Percentage of Original Disbursements
otal Loans Disbursed from Issue (including loans now in default)				\$ 23,135,121	
alance due on accounts currently in default:					
Disability & Bankruptcy Discharged				s -	0.0000%
Default - Lit					0.0000%
Death			-		0.0000%
imulative principal repayments on defaulted loans					0.0000%
tal defaults				-	0.0000% Gross
ss: Total Collected Principal of Default Amount					0.0000% Collected
addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults					
(c) Collection Cost Total Net Collection from Defaults					
otal principal defaults outstanding				\$	0.0000% Outstanding
* The total difference between the Financial Statements and the NJCLASS L et to the Loan System and other miscellaneous adjustments to either the L			eceivable balance. Oth	er differences may be the timing of postings (uch as loan collections) to the General Ledger but

School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	21	\$	171,439
4 Year	684		8,999,754
Proprietary	318		13,064,913
Consolidations	-		-
Totals	1.023	Ś	22.236.106