

South Carolina Student Loan Corporation

Student Loan Backed Notes

2015-A Series Investor Report

Distribution Date: January 25, 2024



Table of Contents

	<u>Page</u>
I. Principal Parties to the Transaction	3
II. Explanations, Definitions, Abbreviations	3
III. Trust Parameters	4
IV. Transactions for the Time Period	5
V. Cash Payment Detail and Available Funds for the Time Period	6
VI. Distributions	7 - 8
VII. Student Loan Default Summary	9
VIII. Optional Redemption Information	10
IX. Interest Rates for Next Distribution Date	10
X. Items to Note	10
XI. Collateralization	11
XII. Payment History and CPR	12
XIII. Portfolio Characteristics	13
XIV. Portfolio Characteristics by Loan and School Type	14
XV. Portfolio Characteristics by Student Grade Level Distribution	14
XVI. Servicer Totals	14
XVII. Collateral Tables	15 - 19

I. Principal Parties to the Transaction

Issuer	South Carolina Student Loan Corporation
Servicer	South Carolina Student Loan Corporation Services, administers and makes collections with respect to the Financed Student Loans. The Servicer is compensated monthly for these services. As of 1/14/2017, all loans are serviced by Nelnet Servicing, LLC.
Trustee, Paying Agent and Registrar	U.S. Bank National Association Acts for the benefit of and to protect the interests of the note holders and acts as paying agent for the notes. Also acts on behalf of the note holders and represents their interests in the exercise of their rights under the 2015-A General Resolution.

II. Explanations, Definitions, Abbreviations

Pool Balance	For any date, the aggregate Principal Balance of all Financed Student Loans on that date plus accrued interest that is expected to be capitalized, excluding Defaulted Student Loans.
Record Date	With respect to any principal or interest to be paid on a Distribution Date, the Business Day prior to the Distribution Date.
CPR	Constant Prepayment Rate -- The annualized, compounded SMM (Single Monthly Mortality) rate. In any given month, the SMM measures the percentage of the Initial Pool Balance that was paid back earlier than scheduled.
Ending Balance Factor	For any given day, the number calculated by dividing the unpaid principal balance of the Outstanding 2015-A Series Notes (after any payments of principal are made) by the original principal balance of the 2015-A Series Notes.

IV. Transactions for the Time Period		12/01/2023 - 12/31/2023
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 709,062.20
ii.	Principal Collections from Guaranty Agency	8,554.58
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	18,447.02
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	123,634.45
vi.	Other System Adjustments	-
vii.	Total Principal Collections	\$ 859,698.25
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	-
ii.	Principal Realized Losses - Other	20,534.34
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	216,147.45
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(423,854.13)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(18,447.02)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(116,827.57)
viii.	Other Adjustments	-
ix.	Total Non-Cash Principal Activity	\$ (322,446.93)
C. Total Student Loan Principal Activity (IV.A.vii + IV.B.ix)		\$ 537,251.32
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 430,416.85
ii.	Interest Claims Received from Guaranty Agency	315.13
iii.	Interest Recoveries on Private Loans Previously Considered Loss	6,103.52
iv.	Late Fees & Other	5,745.43
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	3,403.10
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	Total Interest Collections	\$ 445,984.03
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	-
ii.	Interest Losses - Other	651.16
iii.	Interest Capitalized into Principal During Collection Period	116,827.57
iv.	Other Adjustments	-
v.	Total Non-Cash Interest Adjustments	\$ 117,478.73
F. Total Student Loan Interest Activity (IV.D.x + IV.E.v)		\$ 563,462.76
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	834,069.37
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)	(116,827.57)
iii.	Change in Interest Expected to be Capitalized	86,656.88
iv.	Interest Expected to be Capitalized - Ending	\$ 803,898.69

V. Cash Payment Detail and Available Funds for the Time Period		
A. Debt Service Reserve Fund Reconciliation		
i.	Balance on Prior Distribution Date	\$ 375,550.00
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	375,550.00
iv.	Releases or Replenishments in Waterfall Process	-
v.	Balance on Current Distribution Date	375,550.00
B. Collection Fund Reconciliation		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	-
iii.	Amount by which the Department Reserve Fund Exceeds the Department Reserve Fund Requirement	-
iv.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement	-
v.	Amounts in the Collection Fund Received by the Servicer During the Collection Period	1,305,682.28
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	11,141.97
vii.	Less Funds Previously Transferred	-
viii.	Available Funds	\$ 1,316,824.25
C. Funds Remitted During Collection Period: Department Reserve Fund		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	4,113.96
v.	Other	-
vi.	Total	\$ 4,113.96
D. Funds Remitted During Collection Period: Operating Fund		
i.	Servicing Fees	\$ 72,312.71
ii.	Trustee Fees	500.00
iii.	Administrator Fees	8,034.42
iv.	Other	-
v.	Total	\$ 80,847.13

VI. Distributions			
A. Waterfall Summary			
			Remaining Funds Balance
Total Available Funds for Distribution (V.B.viii)		\$	1,316,824.25
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	4,105.06	\$ 1,312,719.19
ii. To the Operating Fund, an amount that, when added to the amount therein, will equal the Operating Fund Requirement for the payment of (a) Ordinary Servicing and Administrator Fees (if the Parity Percentage shall be less than or equal to 125.5%), (b) Surplus Servicing and Administrator Fees (if the Parity Percentage shall be greater than 125.5%), and (c) Trustee Fees.	\$	79,445.52	\$ 1,233,273.67
iii. To the Interest Account, an amount such that, when added to any amount on deposit in the Interest Account on the day of the calculation, would be equal to the Noteholders' Interest Amount.	\$	176,123.58	\$ 1,057,150.09
iv. To the Debt Service Reserve Fund, so much as may be required so that the amount therein shall equal the Debt Service Reserve Requirement.	\$	-	\$ 1,057,150.09
v. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid (not to exceed \$50,000 in the aggregate per annum in the absence of an Event of Default).	\$	-	\$ 1,057,150.09
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,057,150.09	\$ -
vii. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid.	\$	-	\$ -
viii. To the Corporation, for deposit as directed in a Certificate.	\$	-	\$ -

VI. Distributions				
(continued from previous page)				
B. Waterfall Detail				
	Interest Due	Interest Paid	Principal Paid*	Total Distribution Amount
A Notes	\$ 176,123.58	\$ 176,123.58	\$ 1,057,150.09	\$ 1,233,273.67
* Principal is due on the Stated Maturity Date of January 25, 2036.				
C. Note Principal Balances				
	12/26/2023	Paydown Factors	1/25/2024	
A Notes	\$ 30,320,697.80		\$ 29,263,547.71	
A Notes Ending Balance Factor	0.152826098	0.005328377	0.147497720	

VII. Student Loan Default Summary**A. FFELP Student Loan Defaults**

i.	Principal Balance of FFELP Loans Upon Transfer into Trust Estate	\$	44,923,626.61
ii.	Interest Capitalized to Date on FFELP Loans Since Transfer into Trust Estate		4,462,915.32
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		49,386,541.93
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		8,554.58
v.	Cumulative Principal Balance of Defaulted FFELP Loans		18,513,748.01
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		37.49%

B. FFELP Student Loan Recovery

i.	Default Claims Principal Balance Reimbursed During Period	\$	8,554.58
ii.	Principal Balance of Loans Having a Claim Paid During Period		8,554.58
iii.	Cumulative Default Claims Principal Balance Reimbursed		18,246,536.40
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		18,513,748.01
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.56%

C. FFELP Claim Rejects

i.	Principal of Default Claims Rejected During Period		-
ii.	Cumulative Principal of Default Claims Rejected		19,927.01
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.11%

D. Alternative Student Loan Defaults

i.	Principal Balance of Alternative Loans Upon Transfer into Trust Estate	\$	200,552,509.82
ii.	Interest Capitalized to Date on Alternative Loans		7,544,009.72
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		208,096,519.54
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		115,132.96
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		22,462,075.03
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		10.79%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		15,299,565.63
viii.	Current Default Rate (VII.D.vii. / VII.D.iii.)		7.35%

E. Alternative Student Loan Recovery

i.	Principal Received on Defaulted Alternative Loans During Period	\$	18,447.02
ii.	Interest Received on Defaulted Alternative Loans During Period		6,103.52
iii.	Fees Received on Defaulted Alternative Loans During Period		381.66
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		24,932.20
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.11%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	2,667,944.60
vii.	Cumulative Interest Received on Alternative Loans Since Default		555,937.54
viii.	Cumulative Fees Received on Alternative Loans Since Default		59,032.36
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		3,282,914.50
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		14.62%

VIII. Optional Redemption Information as of 12/31/2023

Current Pool Balance	Initial Pool Balance	%
\$ 80,297,911.05	\$ 246,808,861.44	32.53%
10 % or Less - Qualify for Optional Redemption		N

IX. 2015-A Series Interest Rates for Next Distribution Date

Next Distribution Date	2/26/2024
First Date in Accrual Period	1/25/2024
Last Date in Accrual Period	2/25/2024
Days in Accrual Period	32

Notes	CUSIP	Rate Type	Spread Adjustment	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	One-Month CME Term SOFR	0.11448%	1.50%	5.33586%	6.95034%

X. Items to Note

--

XI. Collateralization	
A. Parity Percentage as of the End of the Collection Period	12/31/2023
i. Unpaid Principal Balance of Financed FFELP Loans	\$ 9,711,264.43
ii. Borrower Accrued Interest on Financed FFELP Loans	591,484.52
iii. Accrued Interest Subsidy Payments	7,669.52
iv. Accrued Special Allowance Payments (if positive)	47,155.06
v. Less: Unguaranteed Portion of FFELP Loans in Claim Status	(8,295.99)
vi. Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	69,782,747.93
vii. Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,512,302.15
viii. Other Cash and Investments	1,822,835.91
ix. Total Assets	<u>83,467,163.54</u>
xii. Notes Outstanding	\$ 30,320,697.80
xiii. Note Accrued Interest	35,224.72
xiv. Other Liabilities	79,630.52
xv. Total Liabilities	<u>30,435,553.04</u>
Parity Percentage [XI.A.xi / XI.A.xv]	274.24%

XII. Payment History and CPR

A. CPR of All Loans

Date	Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume
12/31/2015	\$ 243,857,487.39	3.97%	3.97%	\$ 1,128,916.92
3/31/2016	\$ 237,655,138.83	5.05%	4.70%	\$ 3,113,146.05
6/30/2016	\$ 232,195,529.24	5.07%	4.92%	\$ 3,048,251.94
9/30/2016	\$ 226,267,090.28	6.26%	5.33%	\$ 3,690,799.28
12/31/2016	\$ 219,898,089.97	5.32%	5.40%	\$ 3,036,868.58
3/31/2017	\$ 212,135,330.39	5.69%	5.46%	\$ 3,157,853.43
6/30/2017	\$ 203,701,654.61	6.24%	6.64%	\$ 3,352,642.04
9/30/2017	\$ 197,322,882.07	6.89%	7.38%	\$ 3,564,675.64
12/31/2017	\$ 191,723,344.42	6.70%	7.46%	\$ 3,360,087.99
3/31/2018	\$ 184,822,581.49	8.73%	7.23%	\$ 4,277,607.29
6/30/2018	\$ 178,496,088.98	8.72%	7.50%	\$ 4,116,381.62
9/30/2018	\$ 173,399,074.99	6.58%	7.47%	\$ 2,976,146.47
12/31/2018	\$ 168,034,292.54	7.53%	7.51%	\$ 3,321,015.79
3/31/2019	\$ 162,832,632.25	7.54%	7.55%	\$ 3,224,822.80
6/30/2019	\$ 157,467,771.00	8.23%	7.64%	\$ 3,416,344.18
9/30/2019	\$ 152,156,396.70	6.50%	7.54%	\$ 2,590,088.01
12/31/2019	\$ 146,904,853.45	8.44%	7.70%	\$ 3,276,057.23
3/31/2020	\$ 141,712,343.69	8.45%	7.69%	\$ 3,163,060.91
6/30/2020	\$ 137,462,068.40	5.94%	7.66%	\$ 2,119,113.02
9/30/2020	\$ 133,176,271.40	6.23%	7.63%	\$ 2,158,245.53
12/31/2020	\$ 129,192,360.12	5.65%	7.58%	\$ 1,893,552.14
3/31/2021	\$ 124,263,462.36	8.72%	7.68%	\$ 2,865,922.76
6/30/2021	\$ 119,842,462.21	7.68%	7.73%	\$ 2,416,641.06
9/30/2021	\$ 115,047,638.34	9.23%	7.84%	\$ 2,821,015.74
12/31/2021	\$ 111,341,018.22	6.29%	7.79%	\$ 1,822,881.64
3/31/2022	\$ 106,533,031.34	10.23%	7.93%	\$ 2,914,242.29
6/30/2022	\$ 102,786,486.74	7.27%	8.00%	\$ 1,958,496.07
9/30/2022	\$ 99,005,784.29	8.35%	8.12%	\$ 2,183,046.48
12/31/2022	\$ 94,262,295.98	12.78%	8.29%	\$ 3,278,288.89
3/31/2023	\$ 90,378,187.95	10.57%	8.41%	\$ 2,560,590.50
6/30/2023	\$ 86,146,312.86	12.65%	8.55%	\$ 2,962,391.07
9/30/2023	\$ 83,083,558.76	8.33%	8.56%	\$ 1,827,485.01
12/31/2023	\$ 80,297,911.05	7.52%	8.55%	\$ 1,585,845.37

B. Periodic CPR by Payment Type of Loans in Active Repayment at the Beginning of the Period

Period	Beginning Principal Balance	Ending Principal Balance	CPR from Claim Payment	Voluntary CPR Due to Consolidation	Voluntary CPR Due to Borrower Payment	Total CPR
11/21/2015 - 12/31/2015	\$ 206,658,322.26	\$ 204,321,283.49	1.57%	1.45%	2.59%	5.61%
1/1/2016 - 3/31/2016	\$ 205,079,257.26	\$ 199,972,125.52	0.79%	0.63%	3.81%	5.23%
4/1/2016 - 6/30/2016	\$ 200,356,965.47	\$ 195,477,306.55	0.99%	0.94%	3.40%	5.33%
7/1/2016 - 9/30/2016	\$ 194,535,304.49	\$ 189,719,350.49	0.79%	0.62%	4.02%	5.43%
10/1/2016 - 12/31/2016	\$ 196,237,425.47	\$ 191,819,048.09	0.68%	0.58%	3.14%	4.40%
1/1/2017 - 3/31/2017	\$ 196,713,405.25	\$ 191,668,045.05	0.25%	0.80%	4.23%	5.28%
4/1/2017 - 6/30/2017	\$ 191,461,090.79	\$ 186,478,399.81	0.48%	0.71%	5.01%	6.20%
7/1/2017 - 9/30/2017	\$ 185,383,399.12	\$ 180,442,912.98	0.88%	0.33%	5.27%	6.48%
10/1/2017 - 12/31/2017	\$ 171,963,641.32	\$ 166,854,219.13	0.18%	0.80%	6.51%	7.49%
1/1/2018 - 3/31/2018	\$ 168,842,148.55	\$ 161,974,433.55	3.16%	0.41%	7.71%	11.28%
4/1/2018 - 6/30/2018	\$ 164,474,137.46	\$ 158,625,992.70	1.85%	0.70%	6.95%	9.50%
7/1/2018 - 9/30/2018	\$ 159,998,093.71	\$ 154,772,165.61	1.15%	1.01%	6.23%	8.39%
10/1/2018 - 12/31/2018	\$ 153,745,125.67	\$ 148,829,680.47	1.49%	1.63%	4.92%	8.04%
1/1/2019 - 3/31/2019	\$ 148,497,469.04	\$ 143,430,026.98	0.69%	0.75%	7.38%	8.83%
4/1/2019 - 6/30/2019	\$ 143,838,168.78	\$ 138,841,510.33	1.18%	1.19%	6.80%	9.17%
7/1/2019 - 9/30/2019	\$ 138,026,643.02	\$ 133,087,182.80	1.31%	1.02%	7.09%	9.42%
10/1/2019 - 12/31/2019	\$ 133,317,592.65	\$ 128,193,068.39	2.77%	0.56%	6.74%	10.07%
1/1/2020 - 3/31/2020	\$ 129,170,062.05	\$ 124,342,410.90	1.86%	0.23%	7.23%	9.32%
4/1/2020 - 6/30/2020	\$ 121,746,054.45	\$ 117,291,205.53	2.91%	0.58%	5.27%	8.76%
7/1/2020 - 9/30/2020	\$ 118,765,002.42	\$ 114,559,142.91	1.59%	0.35%	6.14%	8.08%
10/1/2020 - 12/31/2020	\$ 116,020,664.50	\$ 112,305,454.11	0.83%	0.10%	5.56%	6.49%
1/1/2021 - 3/31/2021	\$ 114,890,589.90	\$ 109,993,433.05	1.88%	0.56%	8.13%	10.57%
4/1/2021 - 6/30/2021	\$ 109,811,371.23	\$ 105,597,092.40	0.47%	0.26%	8.20%	8.93%
7/1/2021 - 9/30/2021	\$ 107,563,074.31	\$ 102,867,314.98	2.40%	1.18%	7.43%	11.01%
10/1/2021 - 12/31/2021	\$ 104,059,240.22	\$ 100,617,775.76	0.79%	0.33%	5.39%	6.51%
1/1/2022 - 3/31/2022	\$ 101,670,513.25	\$ 96,686,885.74	0.43%	3.60%	8.65%	12.68%
4/1/2022 - 6/30/2022	\$ 97,053,460.46	\$ 93,465,766.98	0.44%	2.44%	5.36%	8.24%
7/1/2022 - 9/30/2022	\$ 93,400,762.65	\$ 89,808,109.04	0.94%	1.51%	6.82%	9.27%
10/1/2022 - 12/31/2022	\$ 89,429,894.78	\$ 85,628,008.12	1.55%	2.23%	7.25%	11.03%
1/1/2023 - 3/31/2023	\$ 85,990,459.09	\$ 82,496,729.53	1.15%	0.94%	8.39%	10.48%
4/1/2023 - 6/30/2023	\$ 82,913,857.78	\$ 79,180,196.60	3.57%	1.68%	7.20%	12.45%
7/1/2023 - 9/30/2023	\$ 79,281,588.28	\$ 76,409,636.52	1.10%	0.53%	12.39%	14.02%
10/1/2023 - 12/31/2023	\$ 75,842,802.36	\$ 73,297,548.58	0.75%	1.15%	5.72%	7.62%

XIII Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	9/30/2023	12/31/2023	9/30/2023	12/31/2023	9/30/2023	12/31/2023	9/30/2023	12/31/2023	9/30/2023	12/31/2023	
In School											
Alternative Loans	8.25%	8.50%	10	10	180.34	178.71	39,792.33	39,792.33	0.05%	0.05%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
Total In School	8.25%	8.50%	10	10	180.34	178.71	\$ 39,792.33	\$ 39,792.33	0.05%	0.05%	
Repayment											
Active											
Alternative Loans											
Days Delinquent											
0 - 30	8.35%	8.57%	8,425	7,900	127.49	123.54	62,233,262.99	57,933,065.40	75.60%	72.88%	
31 - 60	8.61%	8.92%	164	241	142.79	133.99	1,552,187.88	2,170,962.83	1.89%	2.73%	
61 - 90	8.76%	8.83%	101	101	118.68	154.00	644,677.23	948,212.46	0.78%	1.19%	
91 - 120	8.92%	8.75%	73	87	122.19	148.70	531,300.51	950,437.37	0.65%	1.20%	
121 - 180	8.50%	8.94%	156	167	171.63	161.97	1,576,394.19	1,684,771.20	1.92%	2.12%	
Total	8.37%	8.60%	8,919	8,496	128.76	125.74	66,537,822.80	63,687,449.26	80.83%	80.12%	
FFELP Loans											
Days Delinquent											
0 - 30	5.68%	5.81%	1,160	1,157	107.51	101.35	6,638,849.95	6,523,116.30	8.07%	8.21%	
31 - 60	6.97%	5.59%	77	71	81.16	131.12	294,298.90	515,354.28	0.36%	0.65%	
61 - 90	6.70%	6.25%	55	31	106.89	49.72	312,342.67	92,170.32	0.38%	0.12%	
91 - 120	6.84%	5.59%	67	17	106.35	153.02	418,323.98	114,281.42	0.51%	0.14%	
121 - 180	6.29%	6.93%	80	41	83.18	56.60	438,156.99	118,628.01	0.53%	0.15%	
> 180	6.77%	6.83%	72	123	111.73	87.45	524,679.32	716,887.88	0.64%	0.90%	
Total	5.92%	5.90%	1,511	1,440	105.56	101.50	8,626,651.81	8,080,438.21	10.48%	10.16%	
Deferment											
FFELP Loans	6.37%	6.66%	138	145	153.90	141.00	719,811.94	697,983.26	0.87%	0.88%	
Forbearance											
Alternative Loans	8.57%	8.82%	598	647	170.25	170.35	5,494,021.20	6,055,506.34	6.67%	7.62%	
FFELP Loans	6.98%	6.78%	148	107	86.51	86.89	763,138.43	622,768.16	0.93%	0.78%	
Total Repayment	8.09%	8.31%	11,314	10,835	128.93	126.51	\$ 82,141,446.18	\$ 79,144,145.23	99.79%	99.56%	
Claims In Process	7.10%	6.79%	24	27	68.11	146.25	134,123.77	310,074.80	0.16%	0.39%	
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%	
Grand Total	8.09%	8.30%	11,348	10,872	128.86	126.61	\$ 82,315,362.28	\$ 79,494,012.36	100.00%	100.00%	

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2023					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	5.19%	136.19	215	\$ 2,257,245.47	2.84%
FFELP Consolidation Loans - Unsubsidized	4.78%	158.25	177	\$ 2,271,303.82	2.86%
FFELP Stafford Loans - Subsidized	6.91%	61.19	783	\$ 2,434,899.33	3.06%
FFELP Stafford Loans - Unsubsidized	6.97%	71.53	534	\$ 2,670,395.01	3.36%
FFELP PLUS Undergraduate	8.48%	146.68	9	\$ 76,280.37	0.10%
FFELP Grad PLUS			-	\$ -	0.00%
FFELP SLS	8.51%	11.00	1	\$ 1,140.43	0.00%
Alternative Loans	8.62%	128.20	9,051	\$ 65,688,412.40	82.63%
Alternative Loans - Consolidation	8.54%	152.78	102	\$ 4,094,335.53	5.15%
Total	8.30%	126.61	10,872	\$ 79,494,012.36	100.00%
School Type					
Four-Year Public & Private Nonprofit	8.56%	122.47	8,421	\$ 56,625,605.73	71.23%
Two-Year Public & Private Nonprofit	7.55%	72.85	1,056	\$ 3,490,747.09	4.39%
For Profit / Vocational	8.48%	148.09	869	\$ 10,655,913.95	13.40%
Unknown / Consolidation Loans	6.71%	148.78	526	\$ 8,721,745.59	10.97%
Total	8.30%	126.61	10,872	\$ 79,494,012.36	100.00%

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2023					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	8.42%	110.97	3,255	\$ 20,271,309.89	25.50%
Sophomore	8.49%	120.85	2,742	\$ 17,362,957.36	21.84%
Junior	8.62%	124.00	1,827	\$ 12,196,547.39	15.34%
Senior	8.70%	121.33	1,722	\$ 10,191,518.11	12.82%
1st Year Graduate	8.31%	151.98	409	\$ 5,360,190.63	6.74%
2nd Year Graduate	8.35%	154.62	294	\$ 3,518,163.68	4.43%
3rd Year Graduate +	8.38%	161.04	129	\$ 1,970,440.48	2.48%
Unknown / Consolidation	6.68%	149.88	494	\$ 8,622,884.82	10.85%
Total	8.30%	126.61	10,872	\$ 79,494,012.36	100.00%

XVI. Servicer Totals as of 12/31/2023		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 79,494,012.36	100.00%

* Loans are serviced by Nelnet Servicing, LLC.

XVII. Collateral Table as of 12/31/2023

A. Distribution of the Student Loans by Borrower Interest Rate Index

Rate Type	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Fixed	1,142	\$ 8,252,328.91	84.98%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	7,767	\$ 59,065,147.44	84.64%
3-Month LIBOR	-	\$ -	0.00%	1,355	\$ 10,663,340.13	15.28%
1-Year Treasury	1	\$ 1,140.43	0.01%	-	\$ -	0.00%
91-Day TBill	576	\$ 1,457,795.09	15.01%	31	\$ 54,260.36	0.08%
Total	1,719	\$ 9,711,264.43	100.00%	9,153	\$ 69,782,747.93	100.00%

B. Distribution of the Student Loans by Interest Rate

Interest Rate	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1.00% - 1.99%	-	\$ -	0.00%	-	\$ -	0.00%
2.00% - 2.99%	8	\$ 68,938.04	0.71%	-	\$ -	0.00%
3.00% - 3.99%	50	\$ 575,953.38	5.93%	7	\$ 1,801.77	0.00%
4.00% - 4.99%	149	\$ 1,946,291.18	20.04%	-	\$ -	0.00%
5.00% - 5.99%	121	\$ 809,510.54	8.34%	37	\$ 308,653.20	0.44%
6.00% - 6.99%	755	\$ 3,960,117.04	40.78%	70	\$ 598,177.79	0.86%
7.00% - 7.99%	548	\$ 1,871,523.36	19.27%	24	\$ 48,003.99	0.07%
8.00% - 8.99%	85	\$ 434,653.78	4.48%	6,823	\$ 51,961,122.00	74.46%
9.00% or Greater	3	\$ 44,277.11	0.46%	2,192	\$ 16,864,989.18	24.17%
Total	1,719	\$ 9,711,264.43	100.00%	9,153	\$ 69,782,747.93	100.00%

C. Distribution of the Student Loans by Date of First Disbursement

Disbursement Date	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	416	\$ 2,114,365.65	21.77%	2,578	\$ 20,324,103.48	29.12%
April 1, 2006 - Sept. 30, 2007	628	\$ 4,729,811.74	48.70%	3,926	\$ 31,279,384.60	44.82%
October 1, 1993 - March 31, 2006	675	\$ 2,867,087.04	29.52%	2,649	\$ 18,179,259.85	26.05%
Total	1,719	\$ 9,711,264.43	100.00%	9,153	\$ 69,782,747.93	100.00%

D. Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity

Number of Months	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	295	\$ 609,012.45	6.27%	793	\$ 1,209,106.17	1.73%
13 - 24	193	\$ 587,811.54	6.05%	916	\$ 1,859,691.74	2.66%
25 - 36	194	\$ 861,792.52	8.87%	778	\$ 2,385,369.16	3.42%
37 - 48	155	\$ 535,464.97	5.51%	685	\$ 2,817,538.72	4.04%
49 - 60	153	\$ 640,350.92	6.59%	585	\$ 2,910,709.16	4.17%
61 - 72	192	\$ 999,358.57	10.29%	666	\$ 3,839,540.68	5.50%
73 - 84	169	\$ 932,182.40	9.60%	589	\$ 3,847,416.50	5.51%
85 - 96	60	\$ 325,794.42	3.35%	575	\$ 4,223,135.22	6.05%
97 - 108	35	\$ 224,542.49	2.31%	498	\$ 4,202,780.08	6.02%
109 - 120	27	\$ 185,585.82	1.91%	446	\$ 4,093,744.84	5.87%
121 - 132	37	\$ 301,851.63	3.11%	427	\$ 4,438,752.69	6.36%
133 - 144	29	\$ 443,819.83	4.57%	422	\$ 4,643,520.76	6.65%
145 - 156	24	\$ 440,935.33	4.54%	331	\$ 4,643,334.58	6.65%
157 - 168	18	\$ 256,500.61	2.64%	308	\$ 4,446,403.17	6.37%
169 - 180	12	\$ 280,394.02	2.89%	264	\$ 4,171,185.94	5.98%
181 - 192	24	\$ 521,980.57	5.38%	242	\$ 4,179,221.82	5.99%
193 - 204	21	\$ 467,965.40	4.82%	173	\$ 3,084,501.15	4.42%
205 - 216	8	\$ 226,327.98	2.33%	126	\$ 2,319,031.30	3.32%
217 - 228	20	\$ 300,640.67	3.10%	98	\$ 1,799,416.31	2.58%
229 - 240	8	\$ 330,605.65	3.40%	95	\$ 2,021,482.85	2.90%
241 or Greater	45	\$ 238,346.64	2.45%	136	\$ 2,646,865.09	3.79%
Total	1,719	\$ 9,711,264.43	100.00%	9,153	\$ 69,782,747.93	100.00%

XVII. Collateral Table as of 12/31/2023 (continued from previous page)

E. Distribution of the Student Loans in Repayment by Repayment Year

	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	8	\$ 17,001.27	0.18%	17	\$ 216,223.80	0.31%
2nd year of repayment	26	\$ 82,947.80	0.88%	32	\$ 402,910.97	0.58%
3rd year of repayment	85	\$ 617,035.19	6.56%	50	\$ 598,263.57	0.86%
More than 3 years of repayment	1,573	\$ 8,684,205.37	92.37%	9,044	\$ 68,525,557.26	98.25%
Total	1,692	\$ 9,401,189.63	100.00%	9,143	\$ 69,742,955.60	100.00%

Weighted Average Months in Repayment

FFELP Loans	91.0
Alternative Loans	146.2
Total	139.6

F. Distribution of the Student Loans by Range of Principal Balance

Principal Balance	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1000	339	127,954.93	1.32%	1,162	597,570.00	0.86%
\$1,000 - \$1,999	226	333,615.35	3.44%	1,122	1,668,944.34	2.39%
\$2,000 - \$2,999	212	521,045.94	5.37%	978	2,434,516.45	3.49%
\$3,000 - \$3,999	166	575,708.16	5.93%	832	2,907,557.34	4.17%
\$4,000 - \$4,999	143	638,608.81	6.58%	670	3,023,508.95	4.33%
\$5,000 - \$5,999	126	693,443.26	7.14%	585	3,210,959.17	4.60%
\$6,000 - \$6,999	100	648,970.36	6.68%	454	2,942,889.13	4.22%
\$7,000 - \$7,999	68	506,822.04	5.22%	410	3,071,540.97	4.40%
\$8,000 - \$8,999	60	510,759.69	5.26%	368	3,121,625.85	4.47%
\$9,000 - \$9,999	45	427,797.85	4.41%	302	2,863,270.03	4.10%
\$10,000 - \$14,999	122	1,464,208.89	15.08%	994	12,164,534.10	17.43%
\$15,000 - \$19,999	37	654,977.32	6.74%	573	9,867,387.33	14.14%
\$20,000 - \$24,999	23	517,317.24	5.33%	294	6,526,681.50	9.35%
\$25,000 - \$29,999	14	386,217.09	3.98%	154	4,205,904.58	6.03%
\$30,000 - \$34,999	5	159,721.10	1.64%	82	2,684,717.04	3.85%
\$35,000 - \$39,999	15	555,909.09	5.72%	39	1,460,317.88	2.09%
\$40,000 - \$44,999	5	211,023.44	2.17%	50	2,125,329.46	3.05%
\$45,000 - \$49,999	3	145,776.50	1.50%	32	1,513,334.54	2.17%
\$50,000 - \$54,999	1	54,393.86	0.56%	10	515,862.01	0.74%
\$55,000 or Greater	9	576,993.51	5.94%	42	2,876,297.26	4.12%
Total	1,719	\$ 9,711,264.43	100.00%	9,153	\$ 69,782,747.93	100.00%

XVII. Collateral Table as of 12/31/2023 (continued from previous page)**G. Distribution of FFELP Loans by Guaranty Agency**

Guaranty Agency	Number of Loans	Principal Balance	Percent of Total
Educational Management Credit Corporation (ECMC)	1,719	\$ 9,711,264.43	100.00%

H. Distribution of FFELP Loans by Guarantee Percentage

Rate	Number of Loans	Principal Balance	Percent of Total
100%	618	\$ 2,413,436.92	24.85%
98%	398	\$ 2,293,812.80	23.62%
97%	703	\$ 5,004,014.71	51.53%
Total	<u>1,719</u>	<u>\$ 9,711,264.43</u>	<u>100.00%</u>

I. Distribution by Repayment Schedule Type (Repayment Loans Only)

Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	4,477	\$ 22,518,724	28.45%
Extended	14	\$ 116,465	0.15%
Graduated	5,356	\$ 50,331,316	63.59%
Graduated Extended	57	\$ 437,128	0.55%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	420	\$ 2,889,234	3.65%
IBR - Permanent Standard	511	\$ 2,851,278	3.60%
Total	<u>10,835</u>	<u>\$ 79,144,145.23</u>	<u>100.00%</u>

XVII. Collateral Table as of 12/31/2023 (continued from previous page)

J. Distribution of Alternative Loans by School Type and Approval Type

	Co-signed			Percent of Principal	Not Co-signed		
	Number of Loans	Principal Balance			Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	6,815	\$ 48,101,161.21	86.97%	941	\$ 5,645,779.56	39.00%	
Two-Year Public & Private Nonprofit	364	\$ 1,141,821.63	2.06%	89	\$ 248,928.32	1.72%	
For Profit / Vocational	446	\$ 4,690,444.91	8.48%	364	\$ 5,761,416.00	39.80%	
Unknown/Consolidation Loans	68	\$ 1,372,125.37	2.48%	66	\$ 2,821,070.93	19.49%	
Total	7,693	\$ 55,305,553.12	100.00%	1,460	\$ 14,477,194.81	100.00%	

K. Distribution of Alternative Loans by FICO Score and Approval Type

	Co-signed			Percent of Principal	Not Co-signed		
	Number of Loans	Principal Balance			Number of Loans	Principal Balance	Percent of Principal
< 670	1,995	\$ 14,846,067.47	26.84%	604	\$ 5,274,427.14	36.43%	
670 - 679	316	\$ 2,344,030.93	4.24%	51	\$ 698,875.65	4.83%	
680 - 689	301	\$ 1,922,249.62	3.48%	60	\$ 921,645.64	6.37%	
690 - 699	338	\$ 2,697,839.05	4.88%	54	\$ 853,137.71	5.89%	
700 - 709	315	\$ 2,320,698.96	4.20%	66	\$ 827,827.97	5.72%	
710 - 719	381	\$ 2,549,124.47	4.61%	59	\$ 678,414.95	4.69%	
720 - 729	413	\$ 3,223,929.88	5.83%	73	\$ 562,910.99	3.89%	
730 - 739	314	\$ 2,298,455.58	4.16%	55	\$ 566,474.41	3.91%	
740 - 749	345	\$ 2,503,410.72	4.53%	38	\$ 301,941.95	2.09%	
750 - 759	295	\$ 2,178,971.95	3.94%	67	\$ 600,409.58	4.15%	
760 - 769	307	\$ 2,287,144.68	4.14%	60	\$ 533,171.27	3.68%	
770 - 779	263	\$ 1,926,870.51	3.48%	66	\$ 618,436.67	4.27%	
780 - 789	362	\$ 2,235,566.34	4.04%	26	\$ 197,103.24	1.36%	
790 - 799	297	\$ 2,191,555.99	3.96%	58	\$ 651,594.46	4.50%	
800 or Greater	1,451	\$ 9,779,636.97	17.68%	123	\$ 1,190,823.18	8.23%	
Total	7,693	\$ 55,305,553.12	100.00%	1,460	\$ 14,477,194.81	100.00%	

Weighted Average FICO Score

Co-signed	718.3
Not Co-signed	691.7
Total	712.8

XVII. Collateral Table as of 12/31/2023 (continued from previous page)**L. Distribution of Alternative Loans by School**

School Name	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	1,893	\$ 11,255,147.20	17.16%
CLEMSON UNIVERSITY	1,290	\$ 9,769,907.61	14.90%
CHARLESTON SCHOOL OF LAW	381	\$ 7,889,160.27	12.03%
COASTAL CAROLINA UNIVERSITY	576	\$ 4,433,546.36	6.76%
WINTHROP UNIVERSITY	601	\$ 3,640,875.76	5.55%
MEDICAL UNIVERSITY OF SOUTH CA	352	\$ 2,916,557.49	4.45%
FURMAN UNIVERSITY	247	\$ 2,636,074.94	4.02%
NEWBERRY COLLEGE	270	\$ 2,174,363.04	3.32%
BENEDICT COLLEGE	155	\$ 1,767,740.28	2.70%
CHARLESTON SOUTHERN UNIVERSITY	275	\$ 1,759,293.07	2.68%
FRANCIS MARION UNIVERSITY	391	\$ 1,638,302.71	2.50%
CITADEL, THE MILITARY COLLEGE	142	\$ 1,400,740.00	2.14%
COLLEGE OF CHARLESTON	135	\$ 1,012,497.45	1.54%
SOUTH CAROLINA STATE UNIVERSIT	132	\$ 955,657.90	1.46%
PRESBYTERIAN COLLEGE	184	\$ 875,392.11	1.33%
WOFFORD COLLEGE	82	\$ 837,585.00	1.28%
NORTH GREENVILLE UNIVERSITY	118	\$ 782,702.15	1.19%
UNIVERSITY OF SOUTH CAROLINA U	158	\$ 692,851.12	1.06%
LANDER UNIVERSITY	125	\$ 659,434.48	1.01%
VIRGINIA COLLEGE	81	\$ 553,759.08	0.84%
Other SC Schools	985	\$ 4,330,931.84	6.60%
Other Out-of-State Schools	446	\$ 3,607,031.77	5.50%
Total	9,019	\$ 65,589,551.63	100.00%