

**South Carolina Student Loan Corporation**

**Student Loan Backed Notes**

**2015-A Series Investor Report**

**Distribution Date: January 25, 2022**



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**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 subserviced 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.

<b>III. Trust Parameters</b>				
<b>A. Student Loan Portfolio Characteristics</b>				
	11/30/2021	Activity	12/31/2021	
i. Portfolio Principal Balance	\$ 111,900,471.14	\$ (1,180,127.27)	\$ 110,720,343.87	
ii. Accrued Interest to be Capitalized	655,912.27		620,674.35	
iii. Pool Balance (III.A.i + III.A.ii)	112,556,383.41		111,341,018.22	
iv. Borrower Accrued Interest	1,572,866.56		1,553,687.32	
v. Weighted Average Coupon (WAC) - Gross	3.73%		3.73%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	3.62%		3.62%	
vii. Weighted Average Payments Made	118.97		119.87	
viii. Weighted Average Remaining Months to Maturity	141.34		140.59	
ix. Number of Loans	15,167		14,995	
x. Number of Borrowers	6,502		6,418	
xi. Average Borrower Indebtedness	17,210.16		17,251.53	
<b>B. Debt Characteristics</b>				
<b>Accrual Period:</b>		<b>Collection Period:</b>		
<b>First Date in Accrual Period</b>	12/27/2021	<b>First Date in Collection Period</b>	12/1/2021	<b>Distribution Date</b>
<b>Last Date in Accrual Period</b>	1/24/2022	<b>Last Date in Collection Period</b>	12/31/2021	<b>Record Date</b>
<b>Days in Accrual Period</b>	29			1/25/2022
				1/24/2022

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	12/27/2021	Interest Due	1/25/2022
i. A Notes	83715RAH5	LIBOR	1.50%	0.10188%	1.6018800%	1/25/2036	\$ 63,412,130.30	\$ 81,827.22	\$ 62,310,917.17

IV. Transactions for the Time Period		12/01/2021 - 12/31/2021
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 964,408.42
ii.	Principal Collections from Guaranty Agency	38,079.46
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	15,054.78
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	50,989.94
vi.	Other System Adjustments	-
<b>vii.</b>	<b>Total Principal Collections</b>	<b>\$ 1,068,532.60</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	196.19
ii.	Principal Realized Losses - Other	9,908.64
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	229,531.83
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(20,299.08)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(15,054.78)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(92,688.13)
viii.	Other Adjustments	-
<b>ix.</b>	<b>Total Non-Cash Principal Activity</b>	<b>\$ 111,594.67</b>
<b>C. Total Student Loan Principal Activity ( IV.A.vii + IV.B.ix)</b>		<b>\$ 1,180,127.27</b>
<b>D. Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$ 270,980.07
ii.	Interest Claims Received from Guaranty Agency	526.78
iii.	Interest Recoveries on Private Loans Previously Considered Loss	1,763.85
iv.	Late Fees & Other	5,808.93
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	371.65
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
<b>x.</b>	<b>Total Interest Collections</b>	<b>\$ 279,451.28</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	0.08
ii.	Interest Losses - Other	585.31
iii.	Interest Capitalized into Principal During Collection Period	92,688.13
iv.	Other Adjustments	-
<b>v.</b>	<b>Total Non-Cash Interest Adjustments</b>	<b>\$ 93,273.52</b>
<b>F. Total Student Loan Interest Activity ( IV.D.x + IV.E.v )</b>		<b>\$ 372,724.80</b>
<b>G. Interest Expected to be Capitalized</b>		
i.	Interest Expected to be Capitalized - Beginning	655,912.27
ii.	Interest Capitalized into Principal During Collection Period ( IV.B.vii )	(92,688.13)
iii.	Change in Interest Expected to be Capitalized	57,450.22
<b>iv.</b>	<b>Interest Expected to be Capitalized - Ending</b>	<b>\$ 620,674.35</b>

<b>V. Cash Payment Detail and Available Funds for the Time Period</b>		
<b>A. Debt Service Reserve Fund Reconciliation</b>		
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.	<b>Balance on Current Distribution Date</b>	<b>375,550.00</b>
<b>B. Collection Fund Reconciliation</b>		
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	1,347,983.88
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	56.47
vii.	Less Funds Previously Transferred	-
viii.	<b>Available Funds</b>	<b>\$ 1,348,040.35</b>
<b>C. Funds Remitted During Collection Period: Department Reserve Fund</b>		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	7,799.61
v.	Other	-
vi.	<b>Total</b>	<b>\$ 7,799.61</b>
<b>D. Funds Remitted During Collection Period: Operating Fund</b>		
i.	Servicing Fees	\$ 94,460.04
ii.	Trustee Fees	500.00
iii.	Administrator Fees	10,495.14
iv.	Other	20,625.00
v.	<b>Total</b>	<b>\$ 126,080.18</b>

<b>VI. Distributions</b>			
<b>A. Waterfall Summary</b>			
			Remaining Funds Balance
Total Available Funds for Distribution ( V.B.viii )		\$	1,348,040.35
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	40,000.00	\$ 1,308,040.35
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.	\$	125,000.00	\$ 1,183,040.35
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.	\$	81,827.22	\$ 1,101,213.13
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.	\$	-	\$ 1,101,213.13
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).	\$	-	\$ 1,101,213.13
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,101,213.13	\$ -
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.	\$	-	\$ -

<b>VI. Distributions</b> (continued from previous page)							
<b>B. Waterfall Detail</b>							
	Interest Due		Interest Paid		Principal Paid*		Total Distribution Amount
A Notes	\$ 81,827.22	\$	81,827.22	\$	1,101,213.13	\$	1,183,040.35
* Principal is due on the Stated Maturity Date of January 25, 2036.							
<b>C. Note Principal Balances</b>							
	12/27/2021		Paydown Factors		1/25/2022		
A Notes	\$ 63,412,130.30	\$		\$	62,310,917.17		
A Notes Ending Balance Factor	0.319617592		0.005550469		0.314067123		



**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		3,725,871.41
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		48,649,498.02
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		38,275.65
v.	Cumulative Principal Balance of Defaulted FFELP Loans		16,088,505.21
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		33.07%

**B. FFELP Student Loan Recovery**

i.	Default Claims Principal Balance Reimbursed During Period	\$	38,079.46
ii.	Principal Balance of Loans Having a Claim Paid During Period		38,275.65
iii.	Cumulative Default Claims Principal Balance Reimbursed		15,856,312.97
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		16,088,505.21
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		5,605.90
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.03%

**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		7,010,409.81
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		207,562,919.63
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		20,664.24
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		18,851,779.05
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		9.08%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		13,050,876.65
viii.	Current Default Rate (VII.D.vii. / VII.D.iii.)		6.29%

**E. Alternative Student Loan Recovery**

i.	Principal Received on Defaulted Alternative Loans During Period	\$	15,054.78
ii.	Interest Received on Defaulted Alternative Loans During Period		1,763.85
iii.	Fees Received on Defaulted Alternative Loans During Period		128.38
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		16,947.01
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.09%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	2,220,576.10
vii.	Cumulative Interest Received on Alternative Loans Since Default		484,448.82
viii.	Cumulative Fees Received on Alternative Loans Since Default		53,570.55
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		2,758,595.47
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		14.63%

**VIII. Optional Redemption Information as of 12/31/2021**

Current Pool Balance	Initial Pool Balance	%
\$ 111,341,018.22	\$ 246,808,861.44	45.11%
10 % or Less - Qualify for Optional Redemption		N

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

<b>Next Distribution Date</b>	2/25/2022
<b>First Date in Accrual Period</b>	1/25/2022
<b>Last Date in Accrual Period</b>	2/24/2022
<b>Days in Accrual Period</b>	31

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	LIBOR	1.50%	0.10771%	1.60771%

**X. Items to Note**

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<b>XI. Collateralization</b>		
<b>A. Parity Percentage as of the End of the Collection Period</b>		<b>12/31/2021</b>
i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 16,244,162.99
ii.	Borrower Accrued Interest on Financed FFELP Loans	786,542.80
iii.	Accrued Interest Subsidy Payments	13,255.13
iv.	Accrued Special Allowance Payments (if positive)	-
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(1,520.85)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	94,476,180.88
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	767,144.52
viii.	Other Cash and Investments	1,949,166.64
ix.	Total Assets	114,234,932.11
xii.	Notes Outstanding	\$ 63,412,130.30
xiii.	Note Accrued Interest	1,884.85
xiv.	Other Liabilities	103,963.89
xv.	Total Liabilities	63,517,979.04
<b>Parity Percentage [ XI.A.xi / XI.A.xv ]</b>		179.85%

**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

**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%

XIII Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Balance		%	
	9/30/2021	12/31/2021	9/30/2021	12/31/2021	9/30/2021	12/31/2021	9/30/2021	12/31/2021	9/30/2021	12/31/2021
<b>In School</b>										
Alternative Loans	3.25%	3.25%	9	8	142.68	139.77	49,709.86	18,942.41	0.04%	0.02%
FFELP Loans			-	-			-	-	0.00%	0.00%
<b>Total In School</b>	<b>3.25%</b>	<b>3.25%</b>	<b>9</b>	<b>8</b>	<b>142.68</b>	<b>139.77</b>	<b>\$ 49,709.86</b>	<b>\$ 18,942.41</b>	<b>0.04%</b>	<b>0.02%</b>
<b>Repayment</b>										
<b>Active</b>										
Alternative Loans										
Days Delinquent										
0 - 30	3.33%	3.33%	11,402	10,991	139.95	138.27	85,760,781.31	83,156,269.03	74.95%	75.10%
31 - 60	3.58%	3.85%	173	146	194.56	134.59	2,027,949.22	1,172,330.73	1.77%	1.06%
61 - 90	3.75%	3.56%	94	88	193.25	154.76	984,834.98	633,067.61	0.86%	0.57%
91 - 120	3.46%	3.65%	58	53	155.70	179.83	352,511.61	578,031.90	0.31%	0.52%
121 - 180	3.54%	3.56%	91	153	205.54	198.74	1,064,726.86	1,824,398.08	0.93%	1.65%
Total	3.35%	3.34%	11,818	11,431	142.59	139.87	90,190,803.98	87,364,097.35	78.82%	78.91%
FFELP Loans										
Days Delinquent										
0 - 30	4.91%	4.97%	1,902	1,727	134.04	123.54	11,615,779.89	9,962,104.40	10.15%	9.00%
31 - 60	5.65%	5.28%	90	202	141.76	140.46	705,187.23	1,501,358.35	0.62%	1.36%
61 - 90	5.66%	5.35%	72	80	145.92	172.99	380,615.25	505,670.91	0.33%	0.46%
91 - 120	5.58%	4.69%	37	67	74.81	92.77	195,281.08	372,471.55	0.17%	0.34%
121 - 180	6.00%	5.35%	43	52	102.92	96.49	317,986.03	369,322.82	0.28%	0.33%
> 180	4.57%	5.68%	81	72	76.89	95.03	355,595.86	411,919.30	0.31%	0.37%
Total	5.00%	5.05%	2,225	2,200	131.70	124.85	13,570,445.34	13,122,847.33	11.86%	11.85%
<b>Deferment</b>										
FFELP Loans	5.36%	5.38%	284	246	161.95	157.29	1,513,545.41	1,246,897.18	1.32%	1.13%
<b>Forbearance</b>										
Alternative Loans	3.66%	3.63%	926	885	168.12	167.94	7,576,543.45	7,093,141.12	6.62%	6.41%
FFELP Loans	5.49%	5.25%	205	207	123.96	174.05	1,361,323.99	1,797,580.81	1.19%	1.62%
<b>Total Repayment</b>	<b>3.62%</b>	<b>3.62%</b>	<b>15,458</b>	<b>14,969</b>	<b>143.03</b>	<b>140.64</b>	<b>\$ 114,212,662.17</b>	<b>\$ 110,624,563.79</b>	<b>99.81%</b>	<b>99.91%</b>
Claims In Process	5.04%	4.32%	32	18	104.15	60.64	168,508.55	76,837.67	0.15%	0.07%
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%
<b>Grand Total</b>	<b>3.62%</b>	<b>3.62%</b>	<b>15,499</b>	<b>14,995</b>	<b>142.97</b>	<b>140.59</b>	<b>\$ 114,430,880.58</b>	<b>\$ 110,720,343.87</b>	<b>100.00%</b>	<b>100.00%</b>

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2021						
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%	
FFELP Consolidation Loans - Subsidized	5.10%	163.35	338	\$ 4,140,998.18	3.74%	
FFELP Consolidation Loans - Unsubsidized	4.78%	186.44	300	\$ 4,430,829.62	4.00%	
FFELP Stafford Loans - Subsidized	4.93%	79.17	1,188	\$ 3,732,449.38	3.37%	
FFELP Stafford Loans - Unsubsidized	5.48%	87.77	822	\$ 3,791,405.33	3.42%	
FFELP PLUS Undergraduate	7.81%	145.74	22	\$ 145,608.75	0.13%	
FFELP Grad PLUS			-	\$ -	0.00%	
FFELP SLS	3.34%	35.00	1	\$ 2,871.73	0.00%	
Alternative Loans	3.37%	139.33	12,166	\$ 88,392,850.14	79.83%	
Alternative Loans - Consolidation	3.35%	180.50	158	\$ 6,083,330.74	5.49%	
<b>Total</b>	<b>3.62%</b>	<b>140.59</b>	<b>14,995</b>	<b>\$ 110,720,343.87</b>	<b>100.00%</b>	
<b>School Type</b>						
Four-Year Public & Private Nonprofit	3.48%	133.60	11,498	\$ 77,155,723.47	69.69%	
Two-Year Public & Private Nonprofit	4.67%	89.92	1,504	\$ 5,037,256.29	4.55%	
For Profit / Vocational	3.28%	160.25	1,140	\$ 13,677,285.63	12.35%	
Unknown / Consolidation Loans	4.28%	175.96	853	\$ 14,850,078.48	13.41%	
<b>Total</b>	<b>3.62%</b>	<b>140.59</b>	<b>14,995</b>	<b>\$ 110,720,343.87</b>	<b>100.00%</b>	

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2021						
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%	
Freshman	3.61%	120.39	4,530	\$ 28,262,178.73	25.53%	
Sophomore	3.55%	132.76	3,684	\$ 23,480,986.72	21.21%	
Junior	3.53%	138.07	2,474	\$ 16,581,383.96	14.98%	
Senior	3.62%	134.78	2,373	\$ 13,876,792.11	12.53%	
1st Year Graduate	3.16%	161.29	549	\$ 6,835,876.50	6.17%	
2nd Year Graduate	3.17%	164.82	403	\$ 4,585,802.21	4.14%	
3rd Year Graduate +	3.14%	175.10	186	\$ 2,442,165.10	2.21%	
Unknown / Consolidation	4.28%	177.45	796	\$ 14,655,158.54	13.24%	
<b>Total</b>	<b>3.62%</b>	<b>140.59</b>	<b>14,995</b>	<b>\$ 110,720,343.87</b>	<b>100.00%</b>	

XVI. Servicer Totals as of 12/31/2021		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 110,720,343.87	100.00%

\* Loans are subserviced by Nelnet Servicing, LLC.

**XVII. Collateral Table as of 12/31/2021**

**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	1,757	\$ 13,771,939.36	84.78%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	10,434	\$ 79,170,544.35	83.80%
3-Month LIBOR	-	\$ -	0.00%	1,829	\$ 15,188,446.37	16.08%
1-Year Treasury	1	\$ 2,871.73	0.02%	-	\$ -	0.00%
91-Day TBill	913	\$ 2,469,351.90	15.20%	61	\$ 117,190.16	0.12%
<b>Total</b>	<b>2,671</b>	<b>\$ 16,244,162.99</b>	<b>100.00%</b>	<b>12,324</b>	<b>\$ 94,476,180.88</b>	<b>100.00%</b>

**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%	837	\$ 2,412,081.90	14.85%	59	\$ 112,528.40	0.12%
3.00% - 3.99%	172	\$ 1,368,519.17	8.42%	9,258	\$ 70,387,645.37	74.50%
4.00% - 4.99%	244	\$ 3,354,269.48	20.65%	3,007	\$ 23,976,007.11	25.38%
5.00% - 5.99%	194	\$ 1,933,391.73	11.90%	-	\$ -	0.00%
6.00% - 6.99%	1,141	\$ 5,947,915.13	36.62%	-	\$ -	0.00%
7.00% - 7.99%	37	\$ 663,379.34	4.08%	-	\$ -	0.00%
8.00% - 8.99%	42	\$ 503,022.20	3.10%	-	\$ -	0.00%
9.00% or Greater	4	\$ 61,584.04	0.38%	-	\$ -	0.00%
<b>Total</b>	<b>2,671</b>	<b>\$ 16,244,162.99</b>	<b>100.00%</b>	<b>12,324</b>	<b>\$ 94,476,180.88</b>	<b>100.00%</b>

**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	606	\$ 2,989,595.38	18.40%	3,486	\$ 28,653,801.22	30.33%
April 1, 2006 - Sept. 30, 2007	1,007	\$ 8,198,060.73	50.47%	5,198	\$ 41,465,527.56	43.89%
October 1, 1993 - March 31, 2006	1,058	\$ 5,056,506.88	31.13%	3,640	\$ 24,356,852.10	25.78%
<b>Total</b>	<b>2,671</b>	<b>\$ 16,244,162.99</b>	<b>100.00%</b>	<b>12,324</b>	<b>\$ 94,476,180.88</b>	<b>100.00%</b>

**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	29	\$ 34,429.70	0.21%	698	\$ 640,102.75	0.68%
13 - 24	94	\$ 248,416.12	1.53%	820	\$ 1,481,223.90	1.57%
25 - 36	416	\$ 856,449.73	5.27%	850	\$ 2,157,641.93	2.28%
37 - 48	267	\$ 969,817.96	5.97%	1,027	\$ 3,363,900.85	3.56%
49 - 60	322	\$ 1,285,267.50	7.91%	892	\$ 3,641,470.70	3.85%
61 - 72	306	\$ 1,243,467.49	7.65%	816	\$ 4,063,786.05	4.30%
73 - 84	343	\$ 1,656,803.95	10.20%	858	\$ 5,019,454.30	5.31%
85 - 96	270	\$ 1,537,268.91	9.46%	854	\$ 5,704,462.22	6.04%
97 - 108	115	\$ 555,745.71	3.42%	785	\$ 6,159,302.22	6.52%
109 - 120	66	\$ 431,519.36	2.66%	711	\$ 6,305,001.50	6.67%
121 - 132	32	\$ 218,831.04	1.35%	619	\$ 5,667,159.57	6.00%
133 - 144	31	\$ 342,776.00	2.11%	553	\$ 5,625,603.36	5.95%
145 - 156	46	\$ 640,407.77	3.94%	486	\$ 5,589,794.70	5.92%
157 - 168	46	\$ 686,044.85	4.22%	504	\$ 6,510,626.38	6.89%
169 - 180	30	\$ 609,733.76	3.75%	398	\$ 4,920,626.75	5.21%
181 - 192	23	\$ 538,857.63	3.32%	307	\$ 4,693,115.52	4.97%
193 - 204	19	\$ 563,297.43	3.47%	257	\$ 4,881,616.75	5.17%
205 - 216	32	\$ 776,566.37	4.78%	253	\$ 4,843,952.93	5.13%
217 - 228	24	\$ 470,950.52	2.90%	180	\$ 3,632,858.16	3.85%
229 - 240	44	\$ 654,592.42	4.03%	136	\$ 2,482,678.92	2.63%
241 or Greater	116	\$ 1,922,918.77	11.84%	320	\$ 7,091,801.42	7.51%
<b>Total</b>	<b>2,671</b>	<b>\$ 16,244,162.99</b>	<b>100.00%</b>	<b>12,324</b>	<b>\$ 94,476,180.88</b>	<b>100.00%</b>

**XVII. Collateral Table as of 12/31/2021 (continued from previous page)**

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

	<b>FFELP Loans</b>			<b>Alternative Loans</b>		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	17	\$ 41,911.37	0.26%	49	\$ 754,519.55	0.80%
2nd year of repayment	113	\$ 483,448.56	2.99%	78	\$ 1,121,001.58	1.19%
3rd year of repayment	288	\$ 1,825,986.64	11.29%	107	\$ 1,208,780.42	1.28%
More than 3 years of repayment	2,235	\$ 13,815,978.75	85.46%	12,082	\$ 91,372,936.92	96.73%
<b>Total</b>	<b>2,653</b>	<b>\$ 16,167,325.32</b>	<b>100.00%</b>	<b>12,316</b>	<b>\$ 94,457,238.47</b>	<b>100.00%</b>

**Weighted Average Months in Repayment**

FFELP Loans	75.0
Alternative Loans	127.6
<b>Total</b>	<b>119.9</b>

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

Principal Balance	<b>FFELP Loans</b>			<b>Alternative Loans</b>		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1000	435	223,744.89	1.38%	1,297	711,937.27	0.75%
\$1,000 - \$1,999	383	563,891.77	3.47%	1,540	2,311,275.35	2.45%
\$2,000 - \$2,999	343	847,245.56	5.22%	1,336	3,329,559.38	3.52%
\$3,000 - \$3,999	307	1,076,262.61	6.63%	1,132	3,968,462.76	4.20%
\$4,000 - \$4,999	250	1,120,147.19	6.90%	978	4,383,501.67	4.64%
\$5,000 - \$5,999	175	960,466.85	5.91%	816	4,464,030.30	4.73%
\$6,000 - \$6,999	135	873,929.48	5.38%	672	4,346,233.43	4.60%
\$7,000 - \$7,999	109	814,978.01	5.02%	617	4,618,523.67	4.89%
\$8,000 - \$8,999	102	863,977.52	5.32%	499	4,239,799.40	4.49%
\$9,000 - \$9,999	60	567,585.06	3.49%	416	3,945,555.33	4.18%
\$10,000 - \$14,999	168	1,999,606.06	12.31%	1,354	16,505,997.37	17.47%
\$15,000 - \$19,999	60	1,043,149.28	6.42%	752	12,978,218.83	13.74%
\$20,000 - \$24,999	43	968,479.37	5.96%	375	8,306,853.24	8.79%
\$25,000 - \$29,999	24	653,305.66	4.02%	210	5,670,388.19	6.00%
\$30,000 - \$34,999	24	781,772.83	4.81%	101	3,253,998.85	3.44%
\$35,000 - \$39,999	12	448,697.33	2.76%	58	2,153,333.26	2.28%
\$40,000 - \$44,999	11	472,075.74	2.91%	56	2,378,107.15	2.52%
\$45,000 - \$49,999	7	328,447.97	2.02%	38	1,799,074.52	1.90%
\$50,000 - \$54,999	4	208,014.96	1.28%	16	823,239.14	0.87%
\$55,000 or Greater	19	1,428,384.85	8.79%	61	4,288,091.77	4.54%
<b>Total</b>	<b>2,671</b>	<b>\$ 16,244,162.99</b>	<b>100.00%</b>	<b>12,324</b>	<b>\$ 94,476,180.88</b>	<b>100.00%</b>



**XVII. Collateral Table as of 12/31/2021 (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)	2,671	\$ 16,244,162.99	100.00%

**H. Distribution of FFELP Loans by Guarantee Percentage**

Rate	Number of Loans	Principal Balance	Percent of Total
100%	927	\$ 3,529,725.97	21.73%
98%	635	\$ 4,132,261.38	25.44%
97%	1,109	\$ 8,582,175.64	52.83%
Total	<u>2,671</u>	<u>\$ 16,244,162.99</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	6,827	\$ 36,526,184	33.02%
Extended	29	\$ 228,253	0.21%
Graduated	6,775	\$ 64,620,888	58.41%
Graduated Extended	98	\$ 743,791	0.67%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	552	\$ 3,648,228	3.30%
IBR - Permanent Standard	688	\$ 4,857,220	4.39%
Total	<u>14,969</u>	<u>\$ 110,624,563.79</u>	<u>100.00%</u>

**XVII. Collateral Table as of 12/31/2021 (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	9,237	\$ 65,612,557.50	86.25%	1,184	\$ 7,026,990.35	38.19%	
Two-Year Public & Private Nonprofit	513	\$ 1,799,629.53	2.37%	103	\$ 347,633.99	1.89%	
For Profit / Vocational	628	\$ 6,356,978.32	8.36%	444	\$ 7,054,140.51	38.33%	
Unknown/Consolidation Loans	111	\$ 2,305,241.68	3.03%	104	\$ 3,973,009.00	21.59%	
<b>Total</b>	<b>10,489</b>	<b>\$ 76,074,407.03</b>	<b>100.00%</b>	<b>1,835</b>	<b>\$ 18,401,773.85</b>	<b>100.00%</b>	

**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	2,685	\$ 19,973,904.14	26.26%	683	\$ 6,204,712.65	33.72%	
670 - 679	403	\$ 3,103,605.70	4.08%	52	\$ 779,678.72	4.24%	
680 - 689	418	\$ 2,652,647.56	3.49%	82	\$ 1,025,608.11	5.57%	
690 - 699	451	\$ 3,751,438.48	4.93%	76	\$ 931,791.64	5.06%	
700 - 709	425	\$ 3,170,258.35	4.17%	90	\$ 1,012,464.87	5.50%	
710 - 719	505	\$ 3,548,734.93	4.66%	95	\$ 925,898.04	5.03%	
720 - 729	542	\$ 4,345,138.17	5.71%	92	\$ 820,177.99	4.46%	
730 - 739	452	\$ 3,173,696.92	4.17%	71	\$ 737,707.72	4.01%	
740 - 749	470	\$ 3,271,065.36	4.30%	60	\$ 522,604.67	2.84%	
750 - 759	408	\$ 3,024,053.72	3.98%	94	\$ 839,151.80	4.56%	
760 - 769	403	\$ 2,929,489.03	3.85%	79	\$ 716,463.59	3.89%	
770 - 779	375	\$ 2,681,281.31	3.52%	84	\$ 780,253.54	4.24%	
780 - 789	490	\$ 3,287,624.35	4.32%	43	\$ 372,163.02	2.02%	
790 - 799	390	\$ 2,984,520.20	3.92%	71	\$ 871,911.58	4.74%	
800 or Greater	2,072	\$ 14,176,948.81	18.64%	163	\$ 1,861,185.91	10.11%	
<b>Total</b>	<b>10,489</b>	<b>\$ 76,074,407.03</b>	<b>100.00%</b>	<b>1,835</b>	<b>\$ 18,401,773.85</b>	<b>100.00%</b>	

**Weighted Average FICO Score**

Co-signed	719.9
Not Co-signed	699.6
<b>Total</b>	<b>715.9</b>

**XVII. Collateral Table as of 12/31/2021 (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 -	2,562	\$ 15,133,524.92	17.16%
CLEMSON UNIVERSITY	1,780	\$ 13,517,148.62	15.33%
CHARLESTON SCHOOL OF LAW	458	\$ 9,570,279.70	10.85%
COASTAL CAROLINA UNIVERSITY	744	\$ 6,053,269.12	6.86%
WINTHROP UNIVERSITY	790	\$ 4,829,934.74	5.48%
MEDICAL UNIVERSITY OF SOUTH CA	499	\$ 3,957,352.57	4.49%
FURMAN UNIVERSITY	319	\$ 3,451,374.32	3.91%
NEWBERRY COLLEGE	336	\$ 2,727,032.14	3.09%
CHARLESTON SOUTHERN UNIVERSITY	391	\$ 2,530,512.11	2.87%
BENEDICT COLLEGE	198	\$ 2,188,924.25	2.48%
FRANCIS MARION UNIVERSITY	486	\$ 2,159,539.87	2.45%
CITADEL, THE MILITARY COLLEGE	198	\$ 1,890,811.26	2.14%
COLLEGE OF CHARLESTON	178	\$ 1,368,577.21	1.55%
WOFFORD COLLEGE	121	\$ 1,327,541.75	1.51%
PRESBYTERIAN COLLEGE	255	\$ 1,193,071.14	1.35%
SOUTH CAROLINA STATE UNIVERSIT	166	\$ 1,153,911.14	1.31%
NORTH GREENVILLE UNIVERSITY	162	\$ 1,052,559.31	1.19%
LANDER UNIVERSITY	183	\$ 961,445.99	1.09%
VIRGINIA COLLEGE	117	\$ 939,920.16	1.07%
UNIVERSITY OF SOUTH CAROLINA U	205	\$ 935,836.26	1.06%
Other SC Schools	1,348	\$ 6,262,119.35	7.10%
Other Out-of-State Schools	613	\$ 4,993,244.27	5.66%
<b>Total</b>	<b>12,109</b>	<b>\$ 88,197,930.20</b>	<b>100.00%</b>