

**South Carolina Student Loan Corporation**

**Student Loan Backed Notes**

**2015-A Series Investor Report**

**Distribution Date: January 27, 2025**



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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>				
	<b>11/30/2024</b>	<b>Activity</b>	<b>12/31/2024</b>	
i. Portfolio Principal Balance	\$ 69,145,871.85	\$ (868,298.01)	\$ 68,277,573.84	
ii. Accrued Interest to be Capitalized	788,404.78		689,765.97	
iii. Pool Balance (III.A.i + III.A.ii)	69,934,276.63		68,967,339.81	
iv. Borrower Accrued Interest	1,753,045.50		1,703,529.51	
v. Weighted Average Coupon (WAC) - Gross	7.95%		7.95%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	7.85%		7.85%	
vii. Weighted Average Payments Made	151.16		152.07	
viii. Weighted Average Remaining Months to Maturity	117.63		116.73	
ix. Number of Loans	9,117		9,003	
x. Number of Borrowers	3,705		3,650	
xi. Average Borrower Indebtedness	18,662.85		18,706.18	
<b>B. Debt Characteristics</b>				
<b>Accrual Period:</b>		<b>Collection Period:</b>		
<b>First Date in Accrual Period</b>	<b>12/26/2024</b>	<b>First Date in Collection Period</b>	<b>12/1/2024</b>	<b>Distribution Date</b>
<b>Last Date in Accrual Period</b>	<b>1/26/2025</b>	<b>Last Date in Collection Period</b>	<b>12/31/2024</b>	<b>Record Date</b>
<b>Days in Accrual Period</b>	<b>32</b>			<b>1/27/2025</b>
				<b>1/24/2025</b>

	<b>Notes</b>	<b>CUSIP</b>	<b>Rate Type</b>	<b>Adjustment</b>	<b>Spread</b>	<b>Index Rate</b>	<b>Coupon Rate</b>	<b>Maturity</b>	<b>12/26/2024</b>	<b>Interest Due</b>	<b>1/27/2025</b>
i.	A Notes	83715RAH5	SOFR	0.11448%	1.50%	4.33874%	5.9532200%	1/25/2036	\$ 16,021,782.25	\$ 84,783.28	\$ 14,900,206.78

IV. Transactions for the Time Period		12/01/2024 - 12/31/2024
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 764,043.75
ii.	Principal Collections from Guaranty Agency	18,816.70
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	43,193.64
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	51,309.70
vi.	Other System Adjustments	-
vii.	<b>Total Principal Collections</b>	<b>\$ 877,363.79</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	-
ii.	Principal Realized Losses - Other	39,402.12
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	211,595.63
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(56,299.52)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(43,193.64)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(160,570.37)
viii.	Other Adjustments	-
ix.	<b>Total Non-Cash Principal Activity</b>	<b>\$ (9,065.78)</b>
<b>C. Total Student Loan Principal Activity ( IV.A.vii + IV.B.ix )</b>		<b>\$ 868,298.01</b>
<b>D. Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$ 376,326.20
ii.	Interest Claims Received from Guaranty Agency	1,419.66
iii.	Interest Recoveries on Private Loans Previously Considered Loss	3,506.53
iv.	Late Fees & Other	5,501.42
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	1,295.02
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	<b>Total Interest Collections</b>	<b>\$ 388,048.83</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	-
ii.	Interest Losses - Other	(1.65)
iii.	Interest Capitalized into Principal During Collection Period	160,570.37
iv.	Other Adjustments	-
v.	<b>Total Non-Cash Interest Adjustments</b>	<b>\$ 160,568.72</b>
<b>F. Total Student Loan Interest Activity ( IV.D.x + IV.E.v )</b>		<b>\$ 548,617.55</b>
<b>G. Interest Expected to be Capitalized</b>		
i.	Interest Expected to be Capitalized - Beginning	788,404.78
ii.	Interest Capitalized into Principal During Collection Period ( IV.B.vii )	(160,570.37)
iii.	Change in Interest Expected to be Capitalized	61,931.56
iv.	<b>Interest Expected to be Capitalized - Ending</b>	<b>\$ 689,765.97</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	1,250,153.96
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	7,292.65
vii.	Less Funds Previously Transferred	-
viii.	<b>Available Funds</b>	<b>\$ 1,257,446.61</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	2,997.62
v.	Other	-
vi.	<b>Total</b>	<b>\$ 2,997.62</b>
<b>D. Funds Remitted During Collection Period: Operating Fund</b>		
i.	Servicing Fees	\$ 64,474.03
ii.	Trustee Fees	-
iii.	Administrator Fees	7,163.49
iv.	Other	-
v.	<b>Total</b>	<b>\$ 71,637.52</b>

<b>VI. Distributions</b>			
<b>A. Waterfall Summary</b>			
			Remaining Funds Balance
Total Available Funds for Distribution ( V.B.viii )		\$	1,257,446.61
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	-	\$ 1,257,446.61
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.	\$	51,087.86	\$ 1,206,358.75
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.	\$	84,783.28	\$ 1,121,575.47
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.	\$	-	\$ 1,121,575.47
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).	\$	-	\$ 1,121,575.47
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,121,575.47	\$ -
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	\$ 84,783.28	\$	84,783.28	\$	1,121,575.47	\$	1,206,358.75

\* Principal is due on the Stated Maturity Date of January 25, 2036.

**C. Note Principal Balances**

	12/26/2024	Paydown Factors	1/27/2025
A Notes	\$ 16,021,782.25		\$ 14,900,206.78
A Notes Ending Balance Factor	0.080754951	0.005653102	0.075101849



**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		4,901,445.14
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		49,825,071.75
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		18,816.70
v.	Cumulative Principal Balance of Defaulted FFELP Loans		19,302,006.71
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		38.74%

**B. FFELP Student Loan Recovery**

i.	Default Claims Principal Balance Reimbursed During Period	\$	18,816.70
ii.	Principal Balance of Loans Having a Claim Paid During Period		18,816.70
iii.	Cumulative Default Claims Principal Balance Reimbursed		19,022,464.00
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		19,302,006.71
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.55%

**C. FFELP Claim Rejects**

i.	Principal of Default Claims Rejected During Period		-
ii.	Cumulative Principal of Default Claims Rejected		23,178.40
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.12%

**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		8,395,411.17
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		208,947,920.99
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		152,187.89
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		23,824,908.44
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		11.40%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		16,263,639.11
viii.	Current Default Rate (VII.D.vii. / VII.D.iii.)		7.78%

**E. Alternative Student Loan Recovery**

i.	Principal Received on Defaulted Alternative Loans During Period	\$	43,193.64
ii.	Interest Received on Defaulted Alternative Loans During Period		3,506.53
iii.	Fees Received on Defaulted Alternative Loans During Period		171.26
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		46,871.43
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.20%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	2,861,632.77
vii.	Cumulative Interest Received on Alternative Loans Since Default		592,839.45
viii.	Cumulative Fees Received on Alternative Loans Since Default		61,997.39
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		3,516,469.61
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		14.76%

**VIII. Optional Redemption Information as of 12/31/2024**

Current Pool Balance	Initial Pool Balance	%
\$ 68,967,339.81	\$ 246,808,861.44	27.94%
10 % or Less - Qualify for Optional Redemption		N

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

<b>Next Distribution Date</b>	2/25/2025
<b>First Date in Accrual Period</b>	1/27/2025
<b>Last Date in Accrual Period</b>	2/24/2025
<b>Days in Accrual Period</b>	29

Notes	CUSIP	Rate Type	Spread Adjustment	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	One-Month CME Term SOFR	0.11448%	1.50%	4.31064%	5.92512%

**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>12/31/2024</b>
i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 7,574,950.85
ii.	Borrower Accrued Interest on Financed FFELP Loans	353,678.61
iii.	Accrued Interest Subsidy Payments	5,462.15
iv.	Accrued Special Allowance Payments (if positive)	24,858.64
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(1,307.73)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	60,702,622.99
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,349,850.90
viii.	Other Cash and Investments	1,768,531.93
ix.	Total Assets	<u>71,778,648.34</u>
xii.	Notes Outstanding	\$ 16,021,782.25
xiii.	Note Accrued Interest	15,896.87
xiv.	Other Liabilities	71,087.86
xv.	Total Liabilities	<u>16,108,766.98</u>
<b>Parity Percentage [ XI.A.xi / XI.A.xv ]</b>		<b>445.59%</b>

**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%	\$ 3,415,344.18
9/30/2019	\$ 152,166,396.70	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%	\$ 1,822,861.64
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
3/31/2024	\$ 76,718,813.04	11.50%	8.66%	\$ 2,378,983.14
6/30/2024	\$ 73,422,608.87	10.81%	8.74%	\$ 2,130,478.72
9/30/2024	\$ 71,131,576.63	6.03%	8.67%	\$ 1,115,314.48
12/31/2024	\$ 68,967,339.81	5.44%	8.61%	\$ 970,890.81

**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	\$ 206,668,322.26	\$ 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	\$ 191,668,048.05	0.25%	0.80%	4.23%	5.28%
4/1/2017 - 6/30/2017	\$ 191,461,090.79	\$ 186,478,999.81	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%	6.65%	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%
1/1/2024 - 3/31/2024	\$ 72,445,716.40	\$ 68,954,218.59	2.10%	3.15%	7.97%	13.22%
4/1/2024 - 6/30/2024	\$ 69,630,461.31	\$ 66,873,306.22	0.98%	1.75%	7.07%	9.80%
7/1/2024 - 9/30/2024	\$ 66,628,904.87	\$ 64,340,388.52	1.01%	0.64%	5.88%	7.53%
10/1/2024 - 12/31/2024	\$ 64,909,471.56	\$ 64,340,388.54	0.36%	0.71%	5.65%	6.72%

XIII Portfolio Characteristics											
Status	WAC		Number of Loans		WARM		Principal Balance		%		
	9/30/2024	12/31/2024	9/30/2024	12/31/2024	9/30/2024	12/31/2024	9/30/2024	12/31/2024	9/30/2024	12/31/2024	
<b>In School</b>											
Alternative Loans	8.50%	8.00%	10	7	113.00	110.00	39,792.33	17,976.98	0.06%	0.03%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
<b>Total In School</b>	<b>8.50%</b>	<b>8.00%</b>	<b>10</b>	<b>7</b>	<b>113.00</b>	<b>110.00</b>	<b>\$ 39,792.33</b>	<b>\$ 17,976.98</b>	<b>0.06%</b>	<b>0.03%</b>	
<b>Repayment</b>											
<b>Active</b>											
Alternative Loans											
Days Delinquent											
0 - 30	8.57%	8.04%	7,019	6,855	115.79	115.36	52,917,963.07	52,524,346.76	75.16%	76.93%	
31 - 60	8.86%	8.41%	174	147	138.32	119.22	1,812,113.68	1,326,969.36	2.57%	1.94%	
61 - 90	9.05%	8.61%	80	70	116.08	141.30	589,284.06	782,235.36	0.84%	1.15%	
91 - 120	8.73%	8.51%	88	66	159.99	138.65	1,006,672.24	601,418.11	1.43%	0.88%	
121 - 180	8.96%	8.26%	124	96	157.75	144.81	1,538,728.87	986,108.38	2.19%	1.44%	
Total	8.59%	8.07%	7,485	7,234	118.39	116.58	57,864,761.92	56,221,077.97	82.19%	82.34%	
FFELP Loans											
Days Delinquent											
0 - 30	5.72%	5.91%	749	932	87.18	89.56	4,547,644.54	6,133,889.75	6.46%	8.98%	
31 - 60	5.91%	6.11%	47	19	111.69	60.27	331,273.85	44,083.29	0.47%	0.06%	
61 - 90	6.38%	7.81%	41	8	119.66	70.12	322,619.08	14,710.32	0.46%	0.02%	
91 - 120	6.57%		22	-	63.95		153,036.60	-	0.22%	0.00%	
121 - 180	6.55%	5.68%	64	18	60.53	143.87	440,634.76	171,855.71	0.63%	0.25%	
> 180	6.81%	6.48%	145	44	108.87	122.97	735,125.43	340,866.80	1.04%	0.50%	
Total	5.96%	5.94%	1,068	1,021	90.13	92.41	6,530,334.26	6,705,405.87	9.28%	9.82%	
<b>Deferment</b>											
FFELP Loans	6.45%	6.46%	147	117	137.90	128.38	818,307.56	478,399.67	1.16%	0.70%	
<b>Forbearance</b>											
Alternative Loans	8.78%	8.23%	538	528	162.46	158.68	4,712,602.14	4,463,568.04	6.69%	6.54%	
FFELP Loans	6.22%	6.75%	64	72	101.35	62.86	399,965.11	299,071.96	0.57%	0.44%	
<b>Total Repayment</b>	<b>8.32%</b>	<b>7.85%</b>	<b>9,302</b>	<b>8,972</b>	<b>118.88</b>	<b>116.81</b>	<b>\$ 70,325,970.99</b>	<b>\$ 68,167,523.51</b>	<b>99.89%</b>	<b>99.84%</b>	
Claims In Process	6.58%	7.17%	15	24	44.94	53.06	39,624.96	92,073.35	0.06%	0.13%	
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%	
<b>Grand Total</b>	<b>8.32%</b>	<b>7.85%</b>	<b>9,327</b>	<b>9,003</b>	<b>118.84</b>	<b>116.73</b>	<b>\$ 70,405,388.28</b>	<b>\$ 68,277,573.84</b>	<b>100.00%</b>	<b>100.00%</b>	

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2024					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	5.07%	122.32	166	\$ 1,617,518.58	2.37%
FFELP Consolidation Loans - Unsubsidized	4.65%	148.32	137	\$ 1,668,713.24	2.44%
FFELP Stafford Loans - Subsidized	6.83%	54.59	536	\$ 1,955,231.39	2.86%
FFELP Stafford Loans - Unsubsidized	6.95%	62.92	389	\$ 2,266,194.55	3.32%
FFELP PLUS Undergraduate	8.27%	150.06	6	\$ 67,293.09	0.10%
FFELP Grad PLUS			-	\$ -	0.00%
FFELP SLS			-	\$ -	0.00%
Alternative Loans	8.08%	118.78	7,687	\$ 57,305,135.65	83.93%
Alternative Loans - Consolidation	8.00%	134.93	82	\$ 3,397,487.34	4.98%
<b>Total</b>	<b>7.85%</b>	<b>116.73</b>	<b>9,003</b>	<b>\$ 68,277,573.84</b>	<b>100.00%</b>
<b>School Type</b>					
Four-Year Public & Private Nonprofit	8.05%	114.31	7,073	\$ 49,687,868.44	72.77%
Two-Year Public & Private Nonprofit	7.32%	64.22	824	\$ 2,876,548.60	4.21%
For Profit / Vocational	7.96%	133.63	700	\$ 8,942,265.12	13.10%
Unknown / Consolidation Loans	6.48%	134.45	406	\$ 6,770,891.68	9.92%
<b>Total</b>	<b>7.85%</b>	<b>116.73</b>	<b>9,003</b>	<b>\$ 68,277,573.84</b>	<b>100.00%</b>

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2024					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	7.95%	104.98	2,651	\$ 17,491,958.30	25.62%
Sophomore	7.99%	111.95	2,284	\$ 15,306,671.61	22.42%
Junior	8.11%	114.04	1,549	\$ 10,786,622.83	15.80%
Senior	8.17%	114.58	1,437	\$ 8,825,160.08	12.93%
1st Year Graduate	7.79%	135.16	339	\$ 4,324,355.33	6.33%
2nd Year Graduate	7.86%	139.98	246	\$ 3,108,109.74	4.55%
3rd Year Graduate +	7.91%	145.87	112	\$ 1,750,976.79	2.56%
Unknown / Consolidation	6.46%	135.22	385	\$ 6,683,719.16	9.79%
<b>Total</b>	<b>7.85%</b>	<b>116.73</b>	<b>9,003</b>	<b>\$ 68,277,573.84</b>	<b>100.00%</b>

XVI. Servicer Totals as of 12/31/2024		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 68,277,573.84	100.00%

\* Loans are serviced by Nelnet Servicing, LLC.

**XVII. Collateral Table as of 12/31/2024**

**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	877	\$ 6,517,117.14	86.04%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	6,613	\$ 51,617,467.59	85.03%
3-Month LIBOR	-	\$ -	0.00%	1,130	\$ 9,052,762.24	14.91%
1-Year Treasury	-	\$ -	0.00%	-	\$ -	0.00%
91-Day TBill	357	\$ 1,057,833.71	13.96%	26	\$ 32,393.16	0.05%
<b>Total</b>	<b>1,234</b>	<b>\$ 7,574,950.85</b>	<b>100.00%</b>	<b>7,769</b>	<b>\$ 60,702,622.99</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%	4	\$ 16,299.40	0.22%	-	\$ -	0.00%
3.00% - 3.99%	39	\$ 404,094.88	5.33%	14	\$ (1,365.56)	0.00%
4.00% - 4.99%	122	\$ 1,513,187.19	19.98%	-	\$ -	0.00%
5.00% - 5.99%	90	\$ 626,744.21	8.27%	30	\$ 264,301.42	0.44%
6.00% - 6.99%	578	\$ 3,452,239.96	45.57%	61	\$ 481,049.51	0.79%
7.00% - 7.99%	359	\$ 1,307,666.50	17.26%	2,349	\$ 17,874,021.12	29.45%
8.00% - 8.99%	39	\$ 213,991.62	2.82%	3,745	\$ 29,220,490.80	48.14%
9.00% or Greater	3	\$ 40,727.09	0.54%	1,570	\$ 12,864,125.70	21.19%
<b>Total</b>	<b>1,234</b>	<b>\$ 7,574,950.85</b>	<b>100.00%</b>	<b>7,769</b>	<b>\$ 60,702,622.99</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	314	\$ 1,849,499.75	24.42%	2,151	\$ 17,263,973.38	28.44%
April 1, 2006 - Sept. 30, 2007	482	\$ 3,550,777.05	46.88%	3,357	\$ 27,420,830.09	45.17%
October 1, 1993 - March 31, 2006	438	\$ 2,174,674.05	28.71%	2,261	\$ 16,017,819.52	26.39%
<b>Total</b>	<b>1,234</b>	<b>\$ 7,574,950.85</b>	<b>100.00%</b>	<b>7,769</b>	<b>\$ 60,702,622.99</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	214	\$ 761,851.92	10.06%	632	\$ 1,181,769.41	1.95%
13 - 24	158	\$ 715,963.02	9.45%	837	\$ 2,150,522.41	3.54%
25 - 36	127	\$ 392,806.24	5.19%	753	\$ 2,567,116.57	4.23%
37 - 48	121	\$ 557,898.03	7.37%	580	\$ 2,600,613.24	4.28%
49 - 60	123	\$ 632,717.96	8.35%	640	\$ 3,450,941.29	5.68%
61 - 72	152	\$ 908,023.33	11.99%	556	\$ 3,461,007.41	5.70%
73 - 84	53	\$ 255,130.48	3.37%	561	\$ 3,696,700.69	6.09%
85 - 96	56	\$ 308,567.99	4.07%	433	\$ 3,590,727.22	5.92%
97 - 108	38	\$ 246,730.82	3.26%	444	\$ 4,192,032.64	6.91%
109 - 120	28	\$ 227,008.68	3.00%	383	\$ 4,039,407.71	6.65%
121 - 132	34	\$ 346,233.48	4.57%	357	\$ 4,700,160.00	7.74%
133 - 144	16	\$ 333,839.19	4.41%	308	\$ 4,084,905.49	6.73%
145 - 156	10	\$ 152,549.55	2.01%	314	\$ 4,385,497.95	7.22%
157 - 168	13	\$ 304,567.40	4.02%	194	\$ 3,156,939.88	5.20%
169 - 180	19	\$ 366,584.38	4.84%	193	\$ 2,952,958.12	4.86%
181 - 192	21	\$ 182,506.09	2.41%	178	\$ 2,916,846.98	4.81%
193 - 204	9	\$ 283,883.20	3.75%	105	\$ 1,818,820.18	3.00%
205 - 216	6	\$ 199,618.26	2.64%	116	\$ 2,013,288.05	3.32%
217 - 228	15	\$ 225,272.13	2.97%	57	\$ 1,309,370.98	2.16%
229 - 240	2	\$ 37,990.94	0.50%	35	\$ 675,524.13	1.11%
241 or Greater	19	\$ 135,207.76	1.78%	93	\$ 1,757,472.64	2.90%
<b>Total</b>	<b>1,234</b>	<b>\$ 7,574,950.85</b>	<b>100.00%</b>	<b>7,769</b>	<b>\$ 60,702,622.99</b>	<b>100.00%</b>

**XVII. Collateral Table as of 12/31/2024 (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	5	\$ 1,503.29	0.02%	13	\$ 181,419.48	0.30%
2nd year of repayment	25	\$ 110,385.89	1.48%	33	\$ 488,563.59	0.81%
3rd year of repayment	42	\$ 207,927.11	2.78%	22	\$ 319,861.79	0.53%
More than 3 years of repayment	1,138	\$ 7,163,061.21	95.73%	7,694	\$ 59,694,801.15	98.37%
<b>Total</b>	<b>1,210</b>	<b>\$ 7,482,877.50</b>	<b>100.00%</b>	<b>7,762</b>	<b>\$ 60,684,646.01</b>	<b>100.00%</b>

**Weighted Average Months in Repayment**

FFELP Loans	97.5
Alternative Loans	158.9
<b>Total</b>	<b>152.2</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	183	71,743.34	0.95%	1,022	491,166.42	0.81%
\$1,000 - \$1,999	164	241,925.16	3.19%	871	1,299,335.69	2.14%
\$2,000 - \$2,999	140	342,976.31	4.53%	852	2,122,969.23	3.50%
\$3,000 - \$3,999	116	402,300.36	5.31%	644	2,253,000.16	3.71%
\$4,000 - \$4,999	108	483,522.33	6.38%	588	2,648,095.73	4.36%
\$5,000 - \$5,999	99	543,482.74	7.17%	501	2,759,905.96	4.55%
\$6,000 - \$6,999	85	551,278.50	7.28%	387	2,516,969.67	4.15%
\$7,000 - \$7,999	51	379,693.49	5.01%	349	2,615,375.20	4.31%
\$8,000 - \$8,999	42	352,860.54	4.66%	307	2,612,310.92	4.30%
\$9,000 - \$9,999	44	420,005.92	5.54%	255	2,419,654.17	3.99%
\$10,000 - \$14,999	113	1,336,412.36	17.64%	864	10,595,913.52	17.46%
\$15,000 - \$19,999	34	582,308.61	7.69%	497	8,599,504.12	14.17%
\$20,000 - \$24,999	18	398,463.28	5.26%	273	6,074,612.74	10.01%
\$25,000 - \$29,999	11	303,180.18	4.00%	129	3,528,525.59	5.81%
\$30,000 - \$34,999	6	200,591.48	2.65%	77	2,493,054.60	4.11%
\$35,000 - \$39,999	7	261,506.78	3.45%	44	1,642,252.25	2.71%
\$40,000 - \$44,999	5	209,179.30	2.76%	44	1,866,029.92	3.07%
\$45,000 - \$49,999	2	97,052.10	1.28%	24	1,138,954.02	1.88%
\$50,000 - \$54,999	2	107,505.62	1.42%	9	477,052.56	0.79%
\$55,000 or Greater	4	288,962.45	3.81%	32	2,547,940.52	4.20%
<b>Total</b>	<b>1,234</b>	<b>\$ 7,574,950.85</b>	<b>100.00%</b>	<b>7,769</b>	<b>\$ 60,702,622.99</b>	<b>100.00%</b>



**XVII. Collateral Table as of 12/31/2024 (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)	1,234	\$ 7,574,950.85	100.00%

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

Rate	Number of Loans	Principal Balance	Percent of Total
100%	445	\$ 2,005,984.12	26.48%
98%	262	\$ 1,791,155.14	23.65%
97%	527	\$ 3,777,811.59	49.87%
<b>Total</b>	<b>1,234</b>	<b>\$ 7,574,950.85</b>	<b>100.00%</b>

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

Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	3,473	\$ 18,068,740	26.51%
Extended	12	\$ 110,622	0.16%
Graduated	4,696	\$ 44,835,055	65.77%
Graduated Extended	39	\$ 374,139	0.55%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	312	\$ 2,043,840	3.00%
IBR - Permanent Standard	440	\$ 2,735,128	4.01%
<b>Total</b>	<b>8,972</b>	<b>\$ 68,167,523.51</b>	<b>100.00%</b>

**XVII. Collateral Table as of 12/31/2024 (continued from previous page)**

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

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	5,862	\$ 42,469,620.15	87.28%	774	\$ 4,842,488.78	40.21%
Two-Year Public & Private Nonprofit	296	\$ 936,290.02	1.92%	74	\$ 196,457.32	1.63%
For Profit / Vocational	370	\$ 4,163,843.74	8.56%	290	\$ 4,609,263.12	38.27%
Unknown/Consolidation Loans	51	\$ 1,089,216.82	2.24%	52	\$ 2,395,443.04	19.89%
<b>Total</b>	<b>6,579</b>	<b>\$ 48,658,970.73</b>	<b>100.00%</b>	<b>1,190</b>	<b>\$ 12,043,652.26</b>	<b>100.00%</b>

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

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
< 670	1,740	\$ 13,585,088.66	27.92%	501	\$ 4,607,033.35	38.25%
670 - 679	269	\$ 2,060,263.15	4.23%	39	\$ 394,304.75	3.27%
680 - 689	252	\$ 1,657,422.81	3.41%	57	\$ 890,443.79	7.39%
690 - 699	300	\$ 2,472,161.30	5.08%	42	\$ 806,442.16	6.70%
700 - 709	268	\$ 1,913,804.09	3.93%	50	\$ 644,568.41	5.35%
710 - 719	321	\$ 2,230,122.10	4.58%	49	\$ 589,419.72	4.89%
720 - 729	350	\$ 2,787,379.79	5.73%	54	\$ 428,658.76	3.56%
730 - 739	263	\$ 1,913,544.28	3.93%	51	\$ 519,421.03	4.31%
740 - 749	297	\$ 2,214,653.33	4.55%	30	\$ 222,870.82	1.85%
750 - 759	260	\$ 1,951,408.20	4.01%	54	\$ 540,285.63	4.49%
760 - 769	260	\$ 2,038,260.75	4.19%	44	\$ 351,688.10	2.92%
770 - 779	216	\$ 1,655,987.04	3.40%	48	\$ 385,757.79	3.20%
780 - 789	322	\$ 1,974,680.73	4.06%	23	\$ 156,734.90	1.30%
790 - 799	257	\$ 1,795,926.75	3.69%	52	\$ 599,736.81	4.98%
800 or Greater	1,204	\$ 8,408,267.75	17.28%	96	\$ 906,286.24	7.53%
<b>Total</b>	<b>6,579</b>	<b>\$ 48,658,970.73</b>	<b>100.00%</b>	<b>1,190</b>	<b>\$ 12,043,652.26</b>	<b>100.00%</b>

**Weighted Average FICO Score**

Co-signed	716.8
Not Co-signed	688.8
<b>Total</b>	<b>711.3</b>

**XVII. Collateral Table as of 12/31/2024 (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 -	1,676	\$ 10,079,317.08	17.62%
CLEMSON UNIVERSITY	1,084	\$ 8,344,032.64	14.58%
CHARLESTON SCHOOL OF LAW	329	\$ 6,678,199.97	11.67%
COASTAL CAROLINA UNIVERSITY	464	\$ 3,744,274.01	6.54%
WINTHROP UNIVERSITY	499	\$ 3,162,697.64	5.53%
MEDICAL UNIVERSITY OF SOUTH CA	303	\$ 2,613,991.88	4.57%
FURMAN UNIVERSITY	207	\$ 2,232,616.48	3.90%
NEWBERRY COLLEGE	245	\$ 2,004,584.60	3.50%
CHARLESTON SOUTHERN UNIVERSITY	243	\$ 1,639,123.74	2.86%
BENEDICT COLLEGE	137	\$ 1,597,049.86	2.79%
FRANCIS MARION UNIVERSITY	329	\$ 1,409,865.09	2.46%
CITADEL, THE MILITARY COLLEGE	134	\$ 1,321,825.52	2.31%
COLLEGE OF CHARLESTON	113	\$ 912,150.15	1.59%
SOUTH CAROLINA STATE UNIVERSIT	110	\$ 825,098.97	1.44%
WOFFORD COLLEGE	72	\$ 728,243.09	1.27%
PRESBYTERIAN COLLEGE	146	\$ 713,763.95	1.25%
NORTH GREENVILLE UNIVERSITY	100	\$ 686,889.71	1.20%
UNIVERSITY OF SOUTH CAROLINA U	128	\$ 603,095.57	1.05%
LANDER UNIVERSITY	102	\$ 591,192.50	1.03%
ERSKINE COLLEGE	64	\$ 449,713.44	0.79%
Other SC Schools	753	\$ 3,268,424.14	5.71%
Other Out-of-State Schools	428	\$ 3,611,813.10	6.31%
<b>Total</b>	<b>7,666</b>	<b>\$ 57,217,963.13</b>	<b>100.00%</b>