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**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**

Education Loan Revenue Bonds, Issue K

Data as of 03/31/2024

**I. Principal Parties to the Transaction**

Issuing Entity	Massachusetts Educational Financing Authority
Servicer	Pennsylvania Higher Education Assistance Agency "PHEAA"
Indenture Trustee	U.S. Bank National Association

**II. Explanations / Definitions / Abbreviations / Notes**

Please refer to associated Official Statements for General Resolution Requirements and specific series for Redemption Provisions and Interest Payment Dates.

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**III. Deal Parameters**

<b>A. Student Loan Portfolio Characteristics</b>	<b>12/31/2023</b>	<b>Activity</b>	<b>03/31/2024</b>
i. Portfolio Principal Balance	\$88,324,249.44	(\$4,413,838.24)	\$83,910,411.20
ii. Interest Expected to be Capitalized	\$59,504.75	(\$19,512.52)	\$39,992.23
iii. Reserve Account	\$3,431,100.00	\$0.00	\$3,431,100.00
<b>iv. Pool Balance (i + ii + iii)</b>	<b>\$91,814,854.19</b>	<b>(\$4,433,350.76)</b>	<b>\$87,381,503.43</b>
v. Other Accrued Interest	\$546,476.75	(\$6,674.10)	\$539,802.65
vi. Weighted Average Coupon (WAC)	6.58%		6.58%
vii. Weighted Average Remaining Months to Maturity (WARM)	97		94
xiii. Number of Loans	8,413		8,089
ix. Number of Borrowers	6,755		6,507
x. Average Borrower Indebtedness	\$13,075.39		\$12,895.41

<b>B. Notes</b>	<b>Original Bonds Outstanding</b>	<b>12/31/2023</b>	<b>Paydown Factors</b>	<b>03/31/2024</b>
Education Loan Revenue Bonds, Issue K, Series 2013	\$222,035,000	\$0	\$0	\$0
Education Loan Revenue Bonds, Issue K, Series 2017	\$160,515,000	\$77,880,000	\$0	\$77,880,000
	<b>\$382,550,000</b>	<b>\$77,880,000</b>	<b>\$0</b>	<b>\$77,880,000</b>

<b>C. Available Trust Fund Balances</b>	<b>12/31/2023</b>	<b>Net Activity</b>	<b>03/31/2024</b>
i. Reserve Account	\$3,431,100.00	\$0.00	\$3,431,100.00
ii. Revenue Account	\$4,827,381.71	\$1,643,301.57	\$6,470,683.28
iii. Debt Service Account	\$8,401,500.00	\$2,414,250.00	\$10,815,750.00
iv. Capitalized Interest Account	\$0.00	\$0.00	\$0.00
v. Cost of Issuance Account	\$0.00	\$0.00	\$0.00
vi. Current Refunding Account	\$0.00	\$0.00	\$0.00
vii. Program Expense Account	\$340,696.17	\$31,053.46	\$371,749.63
viii. Redemption Account	\$0.00	\$0.00	\$0.00
ix. Purchase Account	\$0.00	\$0.00	\$0.00
<b>Total Fund Balances</b>	<b>\$17,000,677.88</b>	<b>\$4,088,605.03</b>	<b>\$21,089,282.91</b>

**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**  
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**IV. Transactions for the Time Period 01/01/2023-03/31/2024**

<b>A.</b>	<b>Student Loan Principal Collection Activity</b>		
i.	Borrower Payments		(4,184,544.62)
ii.	Claim Payments		-
iii.	Reversals		-
iv.	Refunds		4,662.50
v.	Principal Write-Offs Reimbursed to the Trust		-
vi.	Other System Adjustments		-
vii.	<b>Total Principal Collections</b>		<b>(4,179,882.12)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs		(198,820.23)
ii.	Principal Realized Losses - Other		(18,189.25)
iii.	Other Adjustments		(17,499.29)
iv.	Capitalized Interest		552.65
v.	<b>Total Non-Cash Principal Activity</b>		<b>(233,956.12)</b>
<b>C.</b>	<b>Student Loan Principal Additions</b>		
i.	New Loan Additions		-
ii.	Loans Transferred into Indenture		-
iii.	<b>Total Principal Additions</b>		<b>-</b>
<b>D.</b>	<b>Total Student Loan Principal Activity (Avii + Bv + Ciii)</b>		<b>(4,413,838.24)</b>
<b>E.</b>	<b>Student Loan Interest Activity</b>		
i.	Borrower Payments		(1,417,115.83)
ii.	Claim Payments		-
iii.	Late Fees & Other		-
iv.	Reversals		-
v.	Refunds		-
vi.	Interest Write-Offs Reimbursed to the Trust		-
vii.	Other System Adjustments		-
xiii.	<b>Total Interest Collections</b>		<b>(1,417,115.83)</b>
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
i.	Borrower Accruals		1,410,046.73
ii.	Interest Losses - Other		(17,288.60)
iii.	Other Adjustments		(1,276.27)
iv.	Capitalized Interest		(552.65)
v.	<b>Total Non-Cash Interest Adjustments</b>		<b>1,390,929.21</b>
<b>G.</b>	<b>Student Loan Interest Additions</b>		
i.	New Loan Additions		-
ii.	Loans Transferred into Indenture		-
iii.	<b>Total Interest Additions</b>		<b>-</b>
<b>H.</b>	<b>Total Student Loan Interest Activity (Exiii + Fv + Giii)</b>		<b>(26,186.62)</b>
<b>I.</b>	<b>Default and Recovery Activity During this Period</b>		
	Defaults During this Period		\$216,108.83
	Recoveries During this Period		124,121.45
	Net Defaults		\$91,987.38
<b>J.</b>	<b>Default and Recovery Activity Since Inception</b>		
	Cumulative Defaults Since Inception		\$15,573,670.68
	Cumulative Recoveries Since Inception		3,107,919.52
	Cumulative Net Defaults Since Inception		\$12,465,751.16
<b>K.</b>	<b>Interest Expected to be Capitalized</b>		
	Interest Expected to be Capitalized - Beginning (III - A-ii)		59,504.75
	Interest Capitalized into Principal During Collection Period (B-iv)		552.65
	Change in Interest Expected to be Capitalized		(\$19,512.52)
	Interest Expected to be Capitalized - Ending (III - A-ii)		\$39,992.23

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V. Cash Receipts for the Time Period 01/01/2024-03/31/2024

A.	<b>Principal Collections</b>		
	i.	Borrower Payments	\$4,184,544.62
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	(\$4,662.50)
	v.	<b>Total Principal Collections</b>	<b>\$4,179,882.12</b>
B.	<b>Interest Collections</b>		
	i.	Borrower Payments	\$1,417,115.83
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	\$0.00
	v.	Late Fees & Other	-
	vi.	<b>Total Interest Collections</b>	<b>\$1,417,115.83</b>
C.	<b>Private Loan Recoveries</b>		<b>124,121.45</b>
D.	<b>Investment Earnings</b>		<b>\$213,148.17</b>
E.	<b>Total Cash Receipts during Collection Period</b>		<b>\$5,934,267.57</b>

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**VI. Waterfall for Distribution**

			<u>Remaining Funds Balance</u>
	Funds Available for Distribution Beginning Balance		\$17,000,677.88
(i.)	Total Principal and Interest Collections	\$5,721,119.40	\$22,721,797.28
(ii.)	Investment Income	\$213,148.17	\$22,934,945.45
(iii.)	Disbursements	\$0.00	\$22,934,945.45
(iv.)	Total Administration and Program Fees		
	Cost of Issuance	\$0.00	
	Servicing	(\$32,498.34)	
	Administration	(\$22,500.00)	
	Other	(\$4,164.20)	
	Total	(\$59,162.54)	\$22,875,782.91
(v.)	Noteholders Interest Distribution to the Noteholders	(\$1,786,500.00)	\$21,089,282.91
(vi.)	Principal Distribution Amount to the Noteholders	\$0.00	\$21,089,282.91
(vii.)	Amounts deposited to Fund Balances	\$0.00	\$21,089,282.91
(viii.)	Release to Issuer	\$0.00	\$21,089,282.91
	Net Activity	\$4,088,605.03	

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**VII. Distributions**

<b>A.</b>	
<b>Distribution Amounts</b>	<b>Issue K Bonds</b>
i. Semi-Annual Interest Due	\$1,786,500.00
ii. Semi-Annual Interest Paid	\$1,786,500.00
iii. Interest Shortfall	\$0.00
vi. Principal Paid	\$0.00
v. Total Distribution Amount	\$1,786,500.00

<b>B.</b>	
<b>Principal Distribution Amount Reconciliation</b>	
Noteholders' Principal Distribution Amount	\$0.00
Principal Distribution from Reserve Fund Excess (D-v)	\$0.00
Total Principal Distribution Amount Paid	\$0.00

<b>C.</b>	
<b>Additional Principal Paid</b>	
i. Original Outstanding Principal Balance (12/31/2023)	\$77,880,000.00
ii. Principal Distribution Paid	\$0.00
iii. Bonds Outstanding (03/31/2024)	\$77,880,000.00
iv. Interest Accrual (as of 03/31/2024)	\$893,250.00
v. Basis for Parity Ratio	\$78,773,250.00
vi. Pool Balance	
Student Loan Principal and Interest	\$84,490,206.08
Total Fund Balances	\$21,089,282.91
vii. Total Assets for Parity Ratio	\$105,579,488.99
viii. Parity %	134.03%
ix. Net Assets	\$26,806,238.99

<b>D.</b>	
<b>Reserve Fund Reconciliation</b>	
i. Beginning of Period Balance	\$3,431,100.00
ii. Net Activity During the Period	\$0.00
iii. Total Reserve Fund Balance Available	\$3,431,100.00
iv. Required Reserve Fund Balance*	\$3,431,100.00
v. Ending Reserve Fund Balance	\$3,431,100.00

\*Required Balance is 1% of Bonds Outstanding or minimum of \$3,431,100

**E. Outstanding CUSIP Listing**

<b>Bond Series</b>	<b>Maturity July 1</b>	<b>Yield <sup>1</sup></b>	<b>CUSIP Number</b>	<b>Bonds Outstanding</b>
K2017	2024	2.64%	57563RPB9	\$13,230,000.00
K2017	2025	2.84%	57563RPC7	\$12,480,000.00
K2017	2026	3.01%	57563RPD5	\$9,370,000.00
K2017	2046	4.32%	57563RPF0	\$42,800,000.00
<b>Total</b>				<b>\$77,880,000.00</b>

1. Yield to Maturity, except as noted

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**VIII. Portfolio Characteristics**

	WAC	WAC	Number of Loans	Number of Loans	WARM	WARM	Principal Amount	Principal Amount	%	%
Status	12/31/23	03/31/24	12/31/23	03/31/24	12/31/23	03/31/24	12/31/23	03/31/24	12/31/23	03/31/24
<b>Interim:</b>										
<b>In School</b>	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
<b>Grace</b>	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
<b>Total Interim</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Repayment</b>										
<b>Active</b>										
0-30 Days Delinquent	6.57%	6.57%	8,163	7,883	97	94	\$85,016,512.59	\$81,134,127.40	96.26%	96.69%
31-60 Days Delinquent	6.73%	6.79%	136	92	95	97	\$1,667,143.83	\$1,199,668.26	1.89%	1.43%
61-90 Days Delinquent	7.08%	6.43%	32	25	85	93	\$418,285.79	\$346,659.99	0.47%	0.41%
91-120 Days Delinquent	6.57%	6.76%	21	29	85	95	\$211,912.74	\$325,395.93	0.24%	0.39%
121-150 Days Delinquent	7.07%	6.67%	20	9	98	97	\$271,532.56	\$169,774.27	0.31%	0.20%
151-180 Days Delinquent	6.73%	7.11%	11	9	96	84	\$130,210.83	\$120,585.03	0.15%	0.14%
181-210 Days Delinquent	6.39%	6.45%	11	15	94	84	\$152,060.40	\$164,846.14	0.17%	0.20%
211-240 Days Delinquent	6.67%	7.09%	2	1	108	109	\$28,332.04	\$14,449.74	0.03%	0.02%
241-270 Days Delinquent	0.00%	7.36%	0	4	0	97	\$0.00	\$47,671.35	0.00%	0.06%
271+ Day Delinquent	7.01%	6.81%	3	6	111	96	\$82,386.07	\$102,833.74	0.09%	0.12%
<b>Deferment</b>	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
<b>Forbearance</b>	6.59%	6.76%	14	16	108	140	\$345,872.59	\$284,399.35	0.39%	0.34%
<b>Total Repayment</b>	<b>6.58%</b>	<b>6.58%</b>	<b>8,413</b>	<b>8,089</b>	<b>97</b>	<b>94</b>	<b>\$88,324,249.44</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>	<b>100.00%</b>
Claims In Process	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
Aged Claims Rejected	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
<b>Grand Total</b>	<b>6.58%</b>	<b>6.58%</b>	<b>8,413</b>	<b>8,089</b>	<b>97</b>	<b>94</b>	<b>\$88,324,249.44</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>	<b>100.00%</b>



**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**  
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**IX. Portfolio Characteristics by School and Program as of 03/31/2024**

<b>Loan Type</b>	<b>WAC</b>	<b>WARM</b>	<b>Number of Loans</b>	<b>Principal Amount</b>	<b>%</b>
Undergraduate Immediate Repayment - 10 Year	5.54%	46	1,497	\$8,523,578.04	10.16%
Undergraduate Immediate Repayment - 15 Year	6.10%	100	768	\$7,837,516.87	9.34%
Interest Only	6.97%	100	1,190	\$14,135,968.77	16.85%
Undergraduate Deferred	6.39%	102	2,757	\$37,248,592.64	44.39%
Graduate Deferred	6.57%	104	84	\$1,010,833.23	1.20%
Student Alternative	7.50%	94	1,793	\$15,153,921.65	18.06%
<b>Total</b>	<b>6.58%</b>	<b>94</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>
<b>School Type</b>					
Four Year	6.57%	95	7,806	\$82,086,973.44	97.83%
Community/2-Year	6.84%	88	274	\$1,778,478.39	2.12%
Other/Unknown	7.19%	75	9	\$44,959.37	0.05%
<b>Total</b>	<b>6.58%</b>	<b>94</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

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**Xa. Collateral Tables as of 03/31/2024**

<b>Distribution of the Student Loans by Geographic Location *</b>			
<u>Location</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
AK	1	\$3,301.63	0.00%
AL	4	\$59,636.92	0.07%
AR	5	\$20,433.36	0.02%
AZ	8	\$60,651.68	0.07%
CA	93	\$994,134.26	1.18%
CO	17	\$210,269.52	0.25%
CT	231	\$2,422,288.56	2.89%
DE	4	\$37,213.99	0.04%
FL	131	\$1,390,227.83	1.66%
GA	18	\$179,542.96	0.21%
HI	3	\$61,537.14	0.07%
IA	0	\$0.00	0.00%
ID	3	\$28,241.14	0.03%
IL	25	\$300,661.84	0.36%
IN	2	\$11,836.58	0.01%
KS	3	\$40,310.67	0.05%
KY	0	\$0.00	0.00%
LA	2	\$32,690.92	0.04%
MA	6,535	\$67,334,165.60	80.25%
MD	30	\$305,149.88	0.36%
ME	87	\$852,395.32	1.02%
MI	6	\$75,322.09	0.09%
MN	5	\$15,007.29	0.02%
MO	1	\$10,820.75	0.01%
MT	1	\$3,645.68	0.00%
NC	41	\$449,224.29	0.54%
ND	3	\$40,873.42	0.05%
NE	0	\$0.00	0.00%
NH	249	\$2,495,820.39	2.97%
NJ	55	\$902,743.29	1.08%
NM	2	\$23,280.51	0.03%
NV	4	\$50,547.61	0.06%
NY	157	\$1,517,628.39	1.81%
OH	8	\$73,878.47	0.09%
OK	2	\$83,549.32	0.10%
OR	8	\$53,479.13	0.06%
PA	37	\$663,974.60	0.79%
RI	99	\$905,636.94	1.08%
SC	26	\$187,158.58	0.22%
SD	1	\$3,784.33	0.00%
TN	13	\$99,744.90	0.12%
TX	43	\$445,217.33	0.53%
UT	9	\$92,665.84	0.11%
VA	36	\$453,014.83	0.54%
VT	25	\$251,284.37	0.30%
WA	23	\$295,596.68	0.35%
WI	4	\$39,948.04	0.05%
WV	2	\$7,136.39	0.01%
WY	1	\$2,184.22	0.00%
Other	26	\$322,553.72	0.38%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution by Servicer</b>			
<u>Servicer</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
PHEAA	8,089	\$83,910,411.20	100.00%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution by # of Months Remaining Until Scheduled Maturity</b>			
<u>Number of Months</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less Than 73	3,186	\$17,537,194.03	20.90%
73 to 84	214	\$1,184,073.26	1.41%
85 to 96	214	\$1,181,537.45	1.41%
97 to 108	3,831	\$54,028,153.48	64.39%
109 to 120	573	\$9,332,755.42	11.12%
121 to 132	23	\$400,586.19	0.48%
133 to 144	5	\$42,315.58	0.05%
145 to 156	5	\$99,648.59	0.12%
157 to 168	2	\$19,207.47	0.02%
169 to 180	36	\$84,939.73	0.10%
181 to 192	0	\$0.00	0.00%
193 to 204	0	\$0.00	0.00%
205 to 216	0	\$0.00	0.00%
217 to 228	0	\$0.00	0.00%
229 to 240	0	\$0.00	0.00%
Greater Than 240	0	\$0.00	0.00%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Weighted Average Payments Made</b>			
<u>Status</u>	<u>Principal Balance</u>	<u>% of Total PBO</u>	<u>W.A. Months in Repayment</u>
In School	\$0.00	0.00%	-
In Grace	\$0.00	0.00%	-
Deferment	\$0.00	0.00%	-
Forbearance	\$284,399.35	0.34%	(2.82)
<b>Repayment</b>	<b>\$83,626,011.85</b>	<b>99.66%</b>	<b>57.69</b>
<b>Total</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>	<b>57.49</b>

<b>Distribution of the Student Loans by Reset Mode</b>			
<u>Reset Mode</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Variable	993	\$3,770,945.33	4.49%
Fixed	7,096	\$80,139,465.87	95.51%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Origination Channel</b>			
<u>Channel</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
School	8,089	\$83,910,411.20	100.00%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

\*Based on billing addresses of borrowers shown on servicer's records.

**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**  
**Education Loan Revenue Bonds, Issue K**  
**Data as of 03/31/2024**

**Xb. Collateral Tables as of 03/31/2024 (continued from previous page)**

<b>Distribution of the Student Loans by Borrower Payment Status</b>			
<u>Payment Status</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
In School	0	\$0.00	0.00%
In Grace	0	\$0.00	0.00%
Repayment	8,073	\$83,626,011.85	99.66%
Deferment	0	\$0.00	0.00%
Forbearance	16	\$284,399.35	0.34%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Range of Principal Balance</b>			
<u>Principal balance</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less Than \$5,000.00	2,667	\$7,051,003.53	8.40%
\$5,000.00 - \$9,999.99	2,260	\$16,561,796.64	19.74%
\$10,000.00 - \$19,999.99	2,121	\$30,058,922.63	35.82%
\$20,000.00 - \$29,999.99	694	\$16,727,651.71	19.94%
\$30,000.00 - \$39,999.99	241	\$8,184,157.56	9.75%
\$40,000.00 - \$49,999.99	67	\$2,972,537.83	3.54%
\$50,000.00 - \$59,999.99	25	\$1,363,942.97	1.63%
\$60,000.00 - \$69,999.99	8	\$524,072.40	0.62%
\$70,000.00 - \$79,999.99	4	\$295,626.12	0.35%
More Than 79,999.99	2	\$170,699.81	0.20%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Interest Rate</b>			
<u>Interest Rate</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
3.000% to 3.499%	0	\$0.00	0.00%
3.500% to 3.999%	0	\$0.00	0.00%
4.000% to 4.499%	0	\$0.00	0.00%
4.500% to 4.999%	0	\$0.00	0.00%
5.000% to 5.499%	1	\$4,647.09	0.01%
5.500% to 5.999%	2,093	\$15,429,710.88	18.39%
6.000% to 6.499%	2,486	\$35,462,906.26	42.26%
6.500% to 6.999%	1,003	\$12,738,554.18	15.18%
7.000% to 7.499%	805	\$10,775,769.47	12.84%
7.500% to 7.999%	425	\$3,337,180.59	3.98%
8.000% to 8.999%	1,276	\$6,161,642.73	7.34%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Date of Disbursement</b>			
<u>Disbursement Date</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
July 1, 2004 - June 30, 2005	7	\$1,097.78	0.00%
July 1, 2005 - June 30, 2006	97	\$85,911.42	0.10%
July 1, 2006 - June 30, 2007	242	\$382,634.38	0.46%
July 1, 2007 - June 30, 2008	644	\$3,297,647.69	3.93%
July 1, 2008 - June 30, 2009	3	\$3,654.06	0.00%
July 1, 2013 - June 30, 2014	927	\$6,790,252.30	8.09%
July 1, 2014 - June 30, 2015	6	\$132,629.43	0.16%
July 1, 2016 - June 30, 2017	0	\$0.00	0.00%
July 1, 2017 - June 30, 2018	5,917	\$68,444,132.62	81.57%
July 1, 2018 - June 30, 2019	246	\$4,772,451.52	5.69%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**  
**Education Loan Revenue Bonds, Issue K**  
**Data as of 03/31/2024**

**Xc. Collateral Tables as of 03/31/2024 (continued from previous page)**

<b>Distribution of the Student Loans by FICO Score Upon Origination</b>			
<u>FICO Score</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less than 630	15	\$45,436.78	0.05%
630-649	24	\$105,494.84	0.13%
650-669	54	\$163,815.25	0.20%
670-689	774	\$6,901,566.26	8.22%
690-709	970	\$8,717,312.57	10.39%
710-729	1,231	\$13,551,589.43	16.15%
730-749	1,151	\$12,499,444.51	14.90%
750-769	1,260	\$13,725,059.83	16.36%
770-789	1,251	\$13,199,045.17	15.73%
790+	1,359	\$15,001,646.56	17.88%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Co-Sign Status</b>			
	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
<u>Co-Sign</u>			
Graduate	66	\$805,108.47	0.96%
Undergraduate	<u>7,732</u>	<u>\$80,719,354.37</u>	<u>96.20%</u>
Subtotal	<u>7,798</u>	<u>\$81,524,462.84</u>	<u>97.16%</u>
<u>Non Co-Sign</u>			
Graduate	18	\$205,724.76	0.25%
Undergraduate	<u>273</u>	<u>\$2,180,223.60</u>	<u>2.60%</u>
Subtotal	<u>291</u>	<u>\$2,385,948.36</u>	<u>2.84%</u>
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by School</b>			
<u>School Name</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
University Of Massachusetts At Amherst	735	\$5,895,726.20	7.03%
Boston University	219	\$2,901,562.15	3.46%
University Of New Hampshire	224	\$2,689,876.67	3.21%
University Of Massachusetts Lowell	291	\$2,351,014.17	2.80%
Massachusetts College Of Pharmacy & Health Science	155	\$2,001,831.50	2.39%
Merrimack College	170	\$1,985,022.65	2.37%
Suffolk University	196	\$1,980,155.05	2.36%
Wentworth Institute Of Technology	162	\$1,956,501.85	2.33%
Bridgewater State University	292	\$1,916,602.32	2.28%
Curry College	134	\$1,687,303.20	2.01%
Worcester Polytechnic Institute	90	\$1,576,554.17	1.88%
Northeastern University	129	\$1,516,207.22	1.81%
College Of The Holy Cross	117	\$1,499,580.60	1.79%
University Of Massachusetts Dartmouth	251	\$1,454,630.61	1.73%
Emerson College	79	\$1,234,117.40	1.47%
Salem State University	194	\$1,219,671.78	1.45%
Bryant University	62	\$1,181,476.18	1.41%
Assumption College	114	\$1,171,256.42	1.40%
Dean College	76	\$1,168,066.56	1.39%
Boston College	85	\$1,166,052.53	1.39%
Quinnipiac University	53	\$1,132,691.00	1.35%
Stonehill College	109	\$1,092,747.56	1.30%
Emmanuel College	108	\$1,084,612.36	1.29%
Westfield State University	170	\$1,074,475.97	1.28%
University Of Rhode Island	84	\$966,053.65	1.15%
Boston Conservatory At Berklee	53	\$936,734.06	1.12%
Roger Williams University	57	\$860,729.95	1.03%
Framingham State University	119	\$845,361.84	1.01%
University of Maine	71	\$828,163.81	0.99%
Simmons University	66	\$813,196.78	0.97%
Other	3,424	\$35,722,434.99	42.57%
<b>Total</b>	<b>8,089</b>	<b>\$83,910,411.20</b>	<b>100.00%</b>