

**South Carolina Student Loan Corporation**

**Student Loan Revenue Bonds**

**2014 Series Investor Report**

**Payment Date: February 3, 2025**



**South Carolina Student Loan Corporation  
Student Loan Revenue Bonds, 2014 Series**

**Investor Report**

**Payment Date:** 2/3/2025

**Collection Period:** 12/01/2024 - 12/31/2024

**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. Optional Redemption Information	9
VIII. 2014 Series Interest Rates for Next Payment Date	9
IX. Items to Note	9
XI. Collateralization	10
XII. Student Loan Default Summary	10
XIII. Payment History and CPR	11
XIV. Portfolio Characteristics	12 - 13
XV. Portfolio Characteristics by Loan and School Type	13
XVI. Servicer Totals	13
XVII. Collateral Tables	14 - 16

**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 8/19/2016, all loans are subserviced by Nelnet Servicing, LLC.
Trustee, Paying Agent and Registrar	Computershare Trust Company, N.A., as agent for Wells Fargo Bank, N.A. 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 1996 General Resolution. The Trustee is compensated annually for these services.

**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 as authorized under the Higher Education Act.
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 2014 Series Notes (after any payments of principal are made) by the original principal balance of the 2014 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			\$ 136,236,626.76	\$ (1,636,490.24)	\$ 134,600,136.52					
ii.	Accrued Interest to be Capitalized			1,483,519.61		1,407,222.48					
iii.	Pool Balance (III.A.i + III.A.ii)			137,720,146.37		136,007,359.00					
iv.	Borrower Accrued Interest			6,683,257.43		6,692,233.53					
v.	Weighted Average Coupon (WAC) - Gross			5.27%		5.28%					
vi.	Weighted Average Coupon (WAC) - Net of Interest Rate Reductions			4.89%		4.90%					
vii.	Weighted Average Payments Made*			143.55		144.12					
viii.	Weighted Average Remaining Months to Maturity**			134.50		133.89					
ix.	Alternate Weighted Average Remaining Months to Maturity***			157.20		157.65					
x.	Number of Loans			18,094		17,832					
xi.	Number of Borrowers			8,999		8,867					
xii.	Average Borrower Indebtedness			15,139.09		15,179.90					
<b>B. 2014 Series Debt Characteristics</b>											
<b>First Date in Accrual Period</b>		<b>1/2/2025</b>									
<b>Last Date in Accrual Period</b>		<b>2/2/2025</b>									
<b>Days in Accrual Period</b>		<b>32</b>									
<b>Payment Date</b>		<b>2/3/2025</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>1/2/2025</b>	<b>Interest Due</b>	<b>2/3/2025</b>
i.	2014 A-1 Bonds	83715RAE2	1M LIBOR		0.75%			5/1/2030	\$ -	\$ -	\$ -
ii.	2014 A-2 Bonds	83715RAF9	SOFR	0.11448%	1.00%			1/3/2033	\$ -	\$ -	\$ -
iii.	2014 B Bonds	83715RAG7	SOFR	0.11448%	1.50%	0.00000%	1.6144800%	8/1/2035	\$ 64,820,579.57	\$ 354,322.54	\$ 63,137,348.33

\*Calculation is for loans having entered repayment (in Repayment, Deferment, or Forbearance status).

\*\*As of the date of this data, excludes loans for which the borrower has qualified for an Income-Based Repayment Schedule. For the prior period, these loans total \$63,225,320.44 and represent 46.83% of the total loans having entered repayment. For the current period, these loans total \$63,121,912.66 and represent 47.22% of the total loans currently having entered repayment.

\*\*\*Includes loans for which a borrower has qualified for an Income-Based Repayment Schedule, using the remaining term indicated by the borrower's latest income based repayment disclosure.

IV. Transactions for the Time Period		12/01/2024 - 12/31/2024
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 986,550.25
ii.	Principal Collections from Guaranty Agency	473,725.37
iii.	Principal Repurchases/Reimbursements by Servicer	-
iv.	Paydown due to Loan Consolidation	424,288.93
v.	Other System Adjustments	-
vi.	<b>Total Principal Collections</b>	\$ 1,884,564.55
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	\$ 6,854.14
ii.	Principal Realized Losses - Other	80.59
iii.	Other Adjustments (Borrower Incentives)	-
iv.	Interest Capitalized into Principal During Collection Period	(255,009.04)
v.	Other Adjustments	-
vi.	<b>Total Non-Cash Principal Activity</b>	\$ (248,074.31)
<b>C. Student Loan Principal Additions</b>		
i.	Reissues of Financed Student Loans	\$ -
<b>D. Total Student Loan Principal Activity ( IV.A.vi + IV.B.vi. + IV.C.i )</b>		
		<b>\$ 1,636,490.24</b>
<b>E. Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$ 241,053.00
ii.	Interest Claims Received from Guaranty Agency	17,915.99
iii.	Late Fees & Other	7,506.68
iv.	Interest Repurchases/Reimbursements by Servicer	-
v.	Interest due to Loan Consolidation	15,519.49
vi.	Other System Adjustments	-
vii.	Special Allowance Payments	-
viii.	Interest Subsidy Payments	-
ix.	<b>Total Interest Collections</b>	\$ 281,995.16
<b>F. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	\$ 7.73
ii.	Interest Losses - Other	4,975.93
iii.	Interest Capitalized into Principal During Collection Period	255,009.04
iv.	Other Adjustments	211.75
v.	<b>Total Non-Cash Interest Adjustments</b>	\$ 260,204.45
<b>G. Total Student Loan Interest Activity ( IV.E.ix + IV.F.v )</b>		
		<b>\$ 542,199.61</b>
<b>H. Interest Expected to be Capitalized</b>		
i.	Interest Expected to be Capitalized - Beginning	1,483,519.61
ii.	Interest Capitalized into Principal During Collection Period ( IV.B.iv )	(255,009.04)
iii.	Change in Interest Expected to be Capitalized	178,711.91
iv.	<b>Interest Expected to be Capitalized - Ending</b>	<b>\$ 1,407,222.48</b>

V. Cash Payment Detail and Available Funds for the Time Period		
<b>A. Senior Debt Service Reserve Fund Reconciliation</b>		
i.	Balance on Prior Payment Date	\$ 567,500.00
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	567,500.00
iv.	Releases or Replenishments in Waterfall Process	-
v.	<b>Balance on Current Payment Date</b>	<b>\$ 567,500.00</b>
<b>B. Subordinate Debt Service Reserve Fund Reconciliation</b>		
i.	Balance on Prior Payment Date	\$ 182,500.00
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	182,500.00
iv.	Releases or Replenishments in Waterfall Process	-
v.	<b>Balance on Current Payment Date</b>	<b>\$ 182,500.00</b>
<b>C. Supplemental Reserve Fund Reconciliation</b>		
i.	Balance on Prior Payment Date	\$ -
ii.	Draws Due to Liquidity Needs	-
iii.	Amounts Transferred to General Revenue Fund	-
iv.	<b>Balance on Current Payment Date</b>	<b>\$ -</b>
<b>D. Funds Available for Waterfall</b>		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	-
iii.	Amounts Transferred from Supplemental Reserve Fund	-
iv.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement	-
v.	Amounts in the General Revenue Fund Received by the Servicer During the Collection Period	2,166,559.71
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	20,422.24
vii.	Less Funds Previously Transferred	-
viii.	<b>Available Funds</b>	<b>\$ 2,186,981.95</b>
<b>E. Funds Remitted During Period: Operating Fund</b>		
i.	Servicing Fees	\$ 60,171.63
ii.	Trustee Fees	-
iii.	Administrator Fees	2,270.66
iv.	Negative Special Allowance	-
v.	Interest Subsidy	-
vi.	Special Allowance	-
vii.	Consolidation Loan Rebate Fee	86,985.88
viii.	Other	-
ix.	<b>Total</b>	<b>\$ 149,428.17</b>

<b>VI. Distributions</b>			
<b>A. Waterfall Summary</b>			
			Remaining Funds Balance
Total Available Funds for Distribution ( V.D.viii )		\$	2,186,981.95
i. To the Interest Account for the payment of interest on Senior Lien Bonds.	\$	-	\$ 2,186,981.95
ii. To the Principal Account for the payment of principal of Senior Lien Bonds at maturity.	\$	-	\$ 2,186,981.95
iii. To the Interest Account for the payment of interest on Subordinate Lien Bonds.	\$	354,322.54	\$ 1,832,659.41
iv. To the Principal Account for the payment of principal of Subordinate Lien Bonds at maturity	\$	-	\$ 1,832,659.41
v. To the Operating Fund, such that amounts therein will equal the Operating Fund Requirement.	\$	149,428.17	\$ 1,683,231.24
vi. To the Debt Service Reserve Fund Senior Lien Account, such that amounts therein will equal the Debt Service Reserve Requirement for all Senior Lien Bonds.	\$	-	\$ 1,683,231.24
vii. To the Debt Service Reserve Fund Subordinate Lien Account, such that amounts therein will equal the Debt Service Reserve Requirement for all Subordinate Lien Bonds.	\$	-	\$ 1,683,231.24
viii. To the Principal Account to pay Targeted Amortization Payments on Prior Bonds	\$	-	\$ 1,683,231.24
ix. To the Corporation on or prior to 9/3/2014, and after satisfaction of certain parity test.	\$	-	\$ 1,683,231.24
x. To the Principal Account after Prior Bonds are paid in full, to pay Pass-Through Payments of Principal of Senior Lien Bonds.	\$	-	\$ 1,683,231.24
xi. To the Principal Account to pay Pass-Through Payments of Subordinate Lien Bonds.	\$	1,683,231.24	\$ -
xii. To the Corporation upon payment in full of all Bonds Outstanding under the General Resolution.	\$	-	\$ -

**VI. Distributions (continued from previous page)**

**B. 2014 Series Interest And Principal Detail**

	Interest Due		Interest Paid		Principal Due		Principal Paid		Total Payment Amount
2014 A-1 Bonds	\$	-	\$	-	\$	-	\$	-	\$ -
2014 A-2 Bonds	\$	-	\$	-	\$	-	\$	-	\$ -
2014 B Bonds	\$	354,322.54	\$	354,322.54	\$	-	\$	1,683,231.24	\$ 2,037,553.78

**C. Note Principal Balances**

	1/2/2025		Paydown Factors	2/3/2025	
2014 A-1 Bonds	\$	-		\$	-
2014 A-1 Bonds Ending Balance Factor		-	-		-
2014 A-2 Bonds	\$	-		\$	-
2014 A-2 Bonds Ending Balance Factor		-	-		-
2014 B Bonds	\$	64,820,579.57		\$	63,137,348.33
2014 B Bonds Ending Balance Factor		0.887953145	0.023057962		0.864895183



VII. Optional Redemption Information as of 12/31/2024		
Current Pool Balance	Initial Pool Balance	%
\$ 136,007,359.00	\$ 928,789,580.00	14.64%
10 % or Less - Qualify for Optional Redemption		N

VIII. 2014 Series Interest Rates for Next Payment Date						
Next Payment Date		3/3/2025				
First Date in Accrual Period		2/3/2025				
Last Date in Accrual Period		3/2/2025				
Days in Accrual Period		28				
Notes	CUSIP	Rate Type	Spread Adjustment	Spread	Index Rate	Coupon Rate
2014 A-1 Bonds	83715RAE2	1M LIBOR		0.75%		
2014 A-2 Bonds	83715RAF9	30-day Average SOFR	0.11448%	1.00%		
2014 B Bonds	83715RAG7	30-day Average SOFR	0.11448%	1.50%	4.32859%	5.94307%

IX. Items to Note

<b>XI. Collateralization</b>		
<b>A. Balance Sheet and Parity Percentage as of the end of the Collection Period</b>		<b>12/31/2024</b>
i.	Student Loan Principal Balance	\$ 134,600,136.52
ii.	Accrued Interest, Subsidy, and SAP on Loans	7,581,673.72
iii.	Debt Service Reserve Account - Senior	567,500.00
iv.	Debt Service Reserve Fund - Subordinate	182,500.00
v.	Supplemental Reserve Fund	-
vi.	General Revenue Fund	2,186,981.95
vii.	Accrued Interest on Investments	15,975.74
viii.	Other Cash and Investments	2,505,503.23
<b>ix.</b>	<b>Total Assets</b>	<b>\$ 147,640,271.16</b>
x.	Senior Bonds Outstanding	\$ -
xi.	Senior Bond Accrued Interest	2,774.74
xii.	Subordinate Bonds Outstanding	64,820,579.57
xiii.	Subordinate Bond Accrued Interest	349,962.88
xiv.	Accrued Expenses	-
<b>xv.</b>	<b>Total Liabilities</b>	<b>65,173,317.19</b>
<b>xvi.</b>	<b>Senior Parity Percentage [XI.A.ix / (XI.A.x + XI.A.xi + XI.A.xiv)]</b>	<b>5320868.66%</b>
<b>xvii.</b>	<b>Parity Percentage [XI.A.ix / XI.A.xv]</b>	<b>226.53%</b>

<b>XII. Student Loan Default Summary</b>		
<b>A. Student Loan Defaults</b>		
i.	Principal Balance of Student Loans Upon Transfer into Trust Estate	\$ 910,767,386.12
ii.	Interest Capitalized to Date on Student Loans Since Transfer into Trust Estate	73,046,169.43
iii.	Total Principal Required to be Paid on Student Loans (XII.A.i + XII.A.ii)	983,813,555.55
iv.	Principal Balance of Student Loans Defaulting (claim paid by Guaranty Agency) During Period	2,272,721.36
v.	Cumulative Principal Balance of Defaulted Student Loans	178,132,242.38
vi.	Cumulative Default Rate (XI.A.v / XI.A.iii)	18.11%
<b>B. Student Loan Recovery</b>		
i.	Default Claims Principal Balance Reimbursed During Period	2,232,658.24
ii.	Principal Balance of Loans Having a Claim Paid During Period	2,272,721.36
iii.	Cumulative Default Claims Principal Balance Reimbursed	175,031,367.86
iv.	Cumulative Principal Balance of Loans Having a Claim Paid	178,132,242.38
v.	Cumulative Principal Reimbursement Rate (XI.B.iii / XI.B.iv)	98.26%
<b>C. Claim Rejects</b>		
i.	Principal of Default Claims Rejected During Period	-
ii.	Cumulative Principal of Default Claims Rejected	185,023.35
iii.	Cumulative Gross Reject Rate (XI.C.ii / XI.A.v)	0.10%

XIII. Payment History and CPR						
A. CPR of All Loans						
Date	Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume		
9/30/2014	\$ 934,420,122.57	5.39%	5.39%	\$	5,869,392.31	
12/31/2014	\$ 877,313,284.44	7.03%	6.45%	\$	16,136,353.82	
3/31/2015	\$ 851,255,277.13	6.90%	6.68%	\$	15,342,386.19	
6/30/2015	\$ 824,172,376.60	7.65%	7.03%	\$	16,565,405.33	
9/30/2015	\$ 797,462,401.73	7.85%	7.28%	\$	16,461,318.19	
12/31/2015	\$ 774,378,965.27	6.47%	7.16%	\$	13,066,650.88	
3/31/2016	\$ 750,338,605.94	7.23%	7.24%	\$	14,256,800.93	
6/30/2016	\$ 727,034,360.29	7.24%	7.32%	\$	13,781,095.95	
9/30/2016	\$ 705,270,343.00	6.80%	7.33%	\$	12,518,379.19	
12/31/2016	\$ 680,125,933.28	8.95%	7.56%	\$	16,131,076.77	
3/31/2017	\$ 656,355,084.48	8.67%	7.75%	\$	15,059,139.02	
6/30/2017	\$ 629,876,277.93	10.68%	8.10%	\$	18,041,342.05	
9/30/2017	\$ 607,717,631.03	8.75%	8.22%	\$	14,070,790.16	
12/31/2017	\$ 586,911,312.26	8.35%	8.28%	\$	12,938,539.69	
3/31/2018	\$ 557,370,460.01	14.30%	8.80%	\$	21,929,191.74	
6/30/2018	\$ 532,183,642.44	12.41%	9.11%	\$	17,917,090.91	
9/30/2018	\$ 510,582,330.84	10.71%	9.27%	\$	14,666,145.68	
12/31/2018	\$ 491,117,656.17	9.74%	9.34%	\$	12,730,134.41	
3/31/2019	\$ 472,941,123.09	9.29%	9.40%	\$	11,665,854.08	
6/30/2019	\$ 452,862,707.76	11.30%	9.58%	\$	13,776,058.43	
9/30/2019	\$ 433,796,906.43	11.15%	9.72%	\$	13,011,057.04	
12/31/2019	\$ 416,595,381.15	10.20%	9.79%	\$	11,356,783.75	
3/31/2020	\$ 398,286,186.81	11.77%	9.94%	\$	12,661,947.00	
6/30/2020	\$ 384,418,715.80	8.31%	9.94%	\$	8,428,114.45	
9/30/2020	\$ 368,651,005.69	10.52%	10.02%	\$	10,392,438.11	
12/31/2020	\$ 356,262,769.20	7.68%	9.97%	\$	7,183,941.34	
3/31/2021	\$ 341,928,170.23	10.13%	10.03%	\$	9,256,087.56	
6/30/2021	\$ 329,873,026.90	8.19%	10.01%	\$	7,123,325.31	
9/30/2021	\$ 317,846,123.68	8.60%	10.02%	\$	7,228,965.25	
12/31/2021	\$ 301,516,616.11	14.08%	10.20%	\$	11,659,622.15	
3/31/2022	\$ 286,499,194.67	13.46%	10.36%	\$	10,545,815.95	
6/30/2022	\$ 268,193,498.44	18.43%	10.68%	\$	14,013,106.46	
9/30/2022	\$ 247,434,572.04	23.00%	11.12%	\$	16,704,643.91	
12/31/2022	\$ 219,325,403.05	33.65%	11.91%	\$	23,704,092.99	
3/31/2023	\$ 209,852,403.89	11.74%	11.96%	\$	6,656,642.60	
6/30/2023	\$ 200,000,209.45	12.10%	12.02%	\$	6,553,494.00	
9/30/2023	\$ 190,518,535.28	12.40%	12.09%	\$	6,408,796.68	
12/31/2023	\$ 180,327,585.37	14.56%	12.21%	\$	7,234,549.44	
3/31/2024	\$ 163,989,644.41	27.09%	12.65%	\$	13,478,052.02	
6/30/2024	\$ 148,502,553.73	28.21%	13.11%	\$	12,828,048.85	
9/30/2024	\$ 141,159,921.94	12.79%	13.16%	\$	4,914,470.71	
12/31/2024	\$ 136,007,359.00	7.90%	13.10%	\$	2,827,118.58	
B. Periodic CPR by Payment Type of Loans in Active Repayment at the Beginning of the Period						
Period	Beginning Balance	Ending Balance	CPR from Claim Payment	Voluntary CPR Due to Consolidation	Voluntary CPR Due to Borrower Payment	Total CPR
8/18/2014 - 9/30/2014	\$ 690,895,440.89	\$ 682,017,805.48	1.24%	2.56%	3.03%	6.14%
10/1/2014 - 12/31/2014	\$ 678,427,145.89	\$ 654,629,424.29	3.10%	3.05%	3.03%	9.18%
1/1/2015 - 3/31/2015	\$ 670,251,924.52	\$ 646,726,089.14	2.47%	2.92%	3.78%	9.17%
4/1/2015 - 6/30/2015	\$ 646,626,348.46	\$ 624,121,338.13	2.35%	2.81%	3.97%	9.13%
7/1/2015 - 9/30/2015	\$ 630,887,627.40	\$ 608,179,305.16	2.46%	3.14%	3.99%	9.59%
10/1/2015 - 12/31/2015	\$ 606,484,201.75	\$ 588,039,640.71	2.26%	2.75%	3.42%	8.43%
1/1/2016 - 3/31/2016	\$ 593,025,738.77	\$ 572,158,960.19	2.71%	2.17%	4.02%	8.90%
4/1/2016 - 6/30/2016	\$ 582,500,882.42	\$ 562,158,741.90	1.88%	3.00%	4.17%	9.05%
7/1/2016 - 9/30/2016	\$ 563,374,187.65	\$ 544,818,356.86	1.09%	3.10%	4.05%	8.24%
10/1/2016 - 12/31/2016	\$ 547,494,701.80	\$ 528,440,281.34	2.14%	3.62%	3.07%	8.83%
1/1/2017 - 3/31/2017	\$ 542,322,255.79	\$ 522,657,655.75	0.80%	4.33%	4.42%	9.35%
4/1/2017 - 6/30/2017	\$ 543,024,325.61	\$ 524,030,908.35	0.99%	4.52%	3.48%	8.99%
7/1/2017 - 9/30/2017	\$ 534,252,680.71	\$ 516,767,146.30	1.55%	3.29%	3.27%	8.11%
10/1/2017 - 12/31/2017	\$ 512,822,465.50	\$ 496,983,609.13	0.50%	3.24%	3.45%	7.19%
1/1/2018 - 3/31/2018	\$ 509,529,859.84	\$ 480,581,674.19	8.58%	4.10%	4.65%	17.33%
4/1/2018 - 6/30/2018	\$ 483,683,880.38	\$ 459,254,035.98	6.27%	4.59%	4.25%	15.11%
7/1/2018 - 9/30/2018	\$ 465,563,374.06	\$ 444,784,458.24	3.82%	4.81%	4.16%	12.79%
10/1/2018 - 12/31/2018	\$ 444,885,877.60	\$ 426,124,111.96	4.11%	3.45%	4.01%	11.57%
1/1/2019 - 3/31/2019	\$ 434,750,155.85	\$ 416,779,470.64	3.05%	4.00%	4.17%	11.22%
4/1/2019 - 6/30/2019	\$ 420,373,886.85	\$ 400,526,785.50	5.25%	3.96%	4.49%	13.70%
7/1/2019 - 9/30/2019	\$ 403,353,391.61	\$ 384,613,595.76	4.92%	3.95%	4.52%	13.39%
10/1/2019 - 12/31/2019	\$ 384,875,828.17	\$ 367,049,059.15	4.56%	3.89%	4.65%	13.10%
1/1/2020 - 3/31/2020	\$ 371,552,614.24	\$ 353,419,821.44	5.63%	3.94%	4.46%	14.03%
4/1/2020 - 6/30/2020	\$ 338,782,807.81	\$ 323,502,470.35	5.22%	2.97%	4.54%	12.73%
7/1/2020 - 9/30/2020	\$ 304,934,234.55	\$ 291,535,385.83	4.33%	2.43%	5.38%	12.14%
10/1/2020 - 12/31/2020	\$ 310,796,858.55	\$ 298,748,837.42	3.40%	1.54%	4.92%	9.86%
1/1/2021 - 3/31/2021	\$ 306,525,276.43	\$ 292,647,341.95	2.88%	4.01%	5.48%	12.37%
4/1/2021 - 6/30/2021	\$ 291,972,304.61	\$ 280,491,788.91	1.62%	3.69%	4.62%	10.15%
7/1/2021 - 9/30/2021	\$ 282,950,691.34	\$ 270,394,563.71	4.40%	2.49%	5.20%	12.09%
10/1/2021 - 12/31/2021	\$ 271,604,615.53	\$ 255,639,787.14	3.25%	9.12%	5.06%	17.43%
1/1/2022 - 3/31/2022	\$ 263,874,939.72	\$ 249,349,842.58	2.81%	9.15%	3.95%	15.91%
4/1/2022 - 6/30/2022	\$ 255,989,911.31	\$ 238,201,215.44	3.01%	14.86%	3.58%	21.45%
7/1/2022 - 9/30/2022	\$ 237,290,120.70	\$ 219,393,477.41	3.86%	16.61%	3.11%	23.58%
10/1/2022 - 12/31/2022	\$ 215,107,364.90	\$ 193,240,986.20	4.67%	24.88%	2.68%	32.21%
1/1/2023 - 3/31/2023	\$ 195,755,350.25	\$ 185,643,581.47	4.70%	7.10%	2.57%	14.37%
4/1/2023 - 6/30/2023	\$ 185,442,270.99	\$ 175,855,876.66	5.92%	6.07%	2.55%	14.54%
7/1/2023 - 9/30/2023	\$ 179,377,908.95	\$ 169,872,894.86	4.26%	7.12%	3.82%	15.20%
10/1/2023 - 12/31/2023	\$ 169,368,497.96	\$ 159,943,900.32	3.76%	9.16%	2.96%	15.88%
1/1/2024 - 3/31/2024	\$ 159,692,981.58	\$ 144,202,077.78	1.62%	20.17%	2.88%	26.36%
4/1/2024 - 6/30/2024	\$ 145,381,659.37	\$ 133,195,805.15	5.08%	17.65%	3.69%	26.39%
7/1/2024 - 9/30/2024	\$ 133,826,585.42	\$ 126,971,043.61	7.76%	4.06%	2.27%	14.09%
10/1/2024 - 12/31/2024	\$ 126,712,594.56	\$ 121,295,401.06	6.59%	2.34%	1.55%	10.48%

XIV. Portfolio Characteristics as of 12/31/2024												
A. Characteristics by Status												
Status	Number of Loans		Principal Balance		Percent of Principal		Weighted Average Term to Maturity*		Weighted Average Payments Made		Alt Weighted Average Term to Maturity**	
	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	6/30/2024	9/30/2024
<b>Interim</b>												
<b>In School</b>												
Subsidized Loans	2	2	6,815.00	6,815.00	0.00%	0.01%	136.05	137.04	0.00	0.00	136.05	137.04
Unsubsidized Loans	2	2	2,116.00	2,116.00	0.00%	0.00%	136.05	137.04	0.00	0.00	136.05	137.04
<b>Grace</b>												
Subsidized Loans	8	8	20,251.00	20,251.00	0.01%	0.02%	122.21	124.92	0.00	0.00	122.21	124.92
Unsubsidized Loans	5	5	14,850.00	14,850.00	0.01%	0.01%	122.68	125.39	0.00	0.00	122.68	125.39
<b>Total Interim</b>	<b>17</b>	<b>17</b>	<b>\$ 44,032.00</b>	<b>\$ 44,032.00</b>	<b>0.03%</b>	<b>0.03%</b>	<b>125.17</b>	<b>127.54</b>	<b>0.00</b>	<b>0.00</b>	<b>125.17</b>	<b>127.54</b>
<b>Repayment</b>												
<b>1st year of repayment</b>												
0 to 30	15	31	462,386	421,280	0.33%	0.31%	302.19	110.16	9.08	10.39	212.03	151.69
31 to 60	2	1	14,011	2,832	0.01%	0.00%	109.00		7.15	0.00	102.84	76.00
61 to 90	1	0	3,052	0	0.00%	0.00%	121.00		0.00		121.00	
91 to 120	0	0	0	0	0.00%	0.00%						
121 to 150	0	0	0	0	0.00%	0.00%						
151 to 180	0	1	0	3,052	0.00%	0.00%		124.00		0.00		124.00
181 and Above	1	0	8,466	0	0.01%	0.00%			0.00		195.00	
<b>Total</b>	<b>19</b>	<b>33</b>	<b>487,914.57</b>	<b>427,164.01</b>	<b>0.35%</b>	<b>0.32%</b>	<b>286.53</b>	<b>110.59</b>	<b>8.81</b>	<b>10.25</b>	<b>208.03</b>	<b>150.99</b>
<b>2nd year of repayment</b>												
0 to 30	71	92	356,732	520,376	0.25%	0.39%	99.97	110.03	19.18	19.58	124.95	124.56
31 to 60	19	5	90,756	27,308	0.06%	0.02%	100.77	98.49	17.78	20.16	100.77	97.35
61 to 90	2	3	16,422	20,103	0.01%	0.01%		97.00	24.00	17.34	134.72	115.68
91 to 120	1	0	818	0	0.00%	0.00%			22.00		126.00	
121 to 150	6	3	71,594	13,139	0.05%	0.01%	102.15	102.77	17.00	16.77	102.15	102.77
151 to 180	4	0	23,160	0	0.02%	0.00%		96.86	21.14		96.86	
181 and Above	5	6	15,769	71,594	0.01%	0.05%	221.77	99.15	22.89	20.00	221.77	99.15
<b>Total</b>	<b>108</b>	<b>109</b>	<b>575,252.21</b>	<b>652,519.81</b>	<b>0.41%</b>	<b>0.48%</b>	<b>105.32</b>	<b>107.40</b>	<b>19.01</b>	<b>19.53</b>	<b>120.10</b>	<b>119.92</b>
<b>3rd year of repayment</b>												
0 to 30	149	169	826,280	1,038,876	0.59%	0.77%	145.24	165.30	30.40	31.16	159.05	164.39
31 to 60	22	13	153,582	44,209	0.11%	0.03%	84.44	89.44	32.57	30.82	98.19	103.46
61 to 90	7	3	162,755	17,655	0.12%	0.01%	237.57		33.64	34.60	221.93	120.58
91 to 120	3	0	17,946	0	0.01%	0.00%	87.00		31.00		87.00	
121 to 150	16	3	78,876	18,651	0.06%	0.01%	92.96	90.59	30.29	27.81	109.40	90.59
151 to 180	7	0	40,030	0	0.03%	0.00%	88.00		31.05		130.56	
181 and Above	20	13	126,318	78,462	0.09%	0.06%	88.28	246.63	30.64	33.53	101.26	145.60
<b>Total</b>	<b>224</b>	<b>201</b>	<b>1,405,787.28</b>	<b>1,197,852.18</b>	<b>1.00%</b>	<b>0.89%</b>	<b>140.70</b>	<b>161.55</b>	<b>31.05</b>	<b>31.30</b>	<b>149.97</b>	<b>159.12</b>
<b>More than 3 years of repayment</b>												
0 to 30	13,881	14,308	106,339,372	108,915,476	75.98%	80.92%	134.83	132.39	155.47	154.99	156.28	155.42
31 to 60	565	289	4,292,579	2,018,917	3.07%	1.50%	124.49	109.38	135.49	116.94	140.81	151.42
61 to 90	394	143	2,951,402	1,141,205	2.11%	0.85%	124.65	139.82	122.50	106.47	140.36	144.54
91 to 120	221	102	1,953,834	680,118	1.40%	0.51%	122.67	95.68	121.35	119.82	148.65	144.53
121 to 150	194	55	1,522,872	354,709	1.09%	0.26%	126.47	89.34	100.98	76.75	142.97	119.31
151 to 180	202	78	1,496,115	630,156	1.07%	0.47%	129.95	144.93	118.32	105.26	138.37	174.49
181 and Above	561	219	3,740,699	1,808,030	2.67%	1.34%	124.58	145.21	97.51	103.49	133.46	153.62
<b>Total</b>	<b>16,018</b>	<b>15,194</b>	<b>122,296,873.25</b>	<b>115,548,610.72</b>	<b>87.38%</b>	<b>85.85%</b>	<b>133.86</b>	<b>132.05</b>	<b>150.53</b>	<b>152.32</b>	<b>154.15</b>	<b>155.14</b>
<b>Subtotal</b>	<b>16,369</b>	<b>15,537</b>	<b>124,765,827.31</b>	<b>117,826,146.72</b>	<b>89.15%</b>	<b>87.54%</b>	<b>134.14</b>	<b>132.10</b>	<b>148.02</b>	<b>149.84</b>	<b>154.16</b>	<b>154.97</b>
<b>Deferment</b>												
Subsidized Loans	596	532	3,271,910.12	3,019,022.40	2.34%	2.24%	139.13	150.10	94.95	93.23	154.56	157.40
Unsubsidized Loans	453	385	3,599,046.11	3,297,446.41	2.57%	2.45%	161.78	180.54	89.40	88.00	199.86	198.27
<b>Forbearance</b>												
Subsidized Loans	523	683	2,833,864.07	4,289,762.29	2.02%	3.19%	130.96	138.36	101.68	115.42	150.90	159.26
Unsubsidized Loans	404	546	3,493,974.66	5,251,648.27	2.50%	3.90%	165.12	161.87	102.69	111.11	182.82	197.88
<b>Total Repayment</b>	<b>18,345</b>	<b>17,683</b>	<b>137,964,622.27</b>	<b>133,684,026.09</b>	<b>98.58%</b>	<b>99.32%</b>	<b>135.18</b>	<b>133.99</b>	<b>143.13</b>	<b>144.41</b>	<b>156.02</b>	<b>157.92</b>
Claims In Process	239	132	1,944,185.43	872,078.43	1.39%	0.65%	107.53	115.41	112.49	98.78	123.37	118.36
Aged Claims Rejected (Uninsured)	0	0	0.00	0.00	0.00%	0.00%						
<b>Grand Total</b>	<b>18,601</b>	<b>17,832</b>	<b>\$ 139,952,839.70</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>	<b>100.00%</b>	<b>134.76</b>	<b>133.89</b>	<b>142.66</b>	<b>144.07</b>	<b>155.55</b>	<b>157.65</b>

\*As of the date of this data, excludes loans for which the borrower has qualified for an Income-Based Repayment Schedule. For the prior period, these loans total \$63,225,320.44 and represent 46.83% of the total loans having entered repayment. For the current period, these loans total \$63,121,912.66 and represent 47.22% of the total loans currently having entered repayment.

\*\*Includes loans for which a borrower has qualified for an Income-Based Repayment Schedule, using the remaining term indicated by the borrower's latest income based repayment disclosure.

**XIV. Portfolio Characteristics as of 12/31/2024**

**B. Weighted Average Months Remaining in Status**

Status	Principal Balance	Percent of Principal	Months Remaining**	Alt Months Remaining***
In School*	\$ 8,931.00	0.01%	17.04	17.04
Grace	35,101.00	0.03%	5.39	5.39
Deferment	6,316,468.81	4.69%	19.88	21.88
Forbearance	9,541,410.56	7.09%	3.23	3.19
Repayment	117,826,146.72	87.54%	132.10	154.97
Claims in Process	872,078.43	0.65%	NA	NA
<b>Total</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>		

\* Includes grace period

\*\*As of the date of this data, excludes loans for which the borrower has qualified for an Income-Based Repayment Schedule.

For the current period, these loans total \$63,121,912.66 and represent 47.22% of the total loans currently having entered repayment.

\*\*\*Includes loans for which a borrower has qualified for an Income-Based Repayment Schedule, using the remaining term indicated by the borrower's latest income based repayment disclosure.

**XV. Portfolio Characteristics by Loan and School Type as of 12/31/2024**

Loan Type	Number of Loans	Principal Balance	Percent of Principal
Subsidized Stafford Loans	5,337	\$ 16,282,023.02	12.10%
Unsubsidized Stafford Loans	4,178	21,871,287.83	16.25%
PLUS Loans - Parent	108	1,094,767.98	0.81%
PLUS Loans - Graduate/Professional	27	651,504.73	0.48%
Subsidized Consolidation Loans	4,237	43,057,492.72	31.99%
Unsubsidized Consolidation Loans	3,928	51,495,361.53	38.26%
Consolidation Loans (HEAL)	4	83,663.21	0.06%
SLS	13	64,035.50	0.05%
<b>Total</b>	<b>17,832</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>

  

School Type	Number of Loans	Principal Balance	Percent of Principal
Four Year	14,811	\$ 121,787,222.78	90.48%
Two Year	2,826	11,158,389.52	8.29%
For Profit	154	1,327,630.33	0.99%
Out of Country/Unknown	41	326,893.89	0.24%
<b>Total</b>	<b>17,832</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>

**XVI. Servicer Totals as of 12/31/2024**

Servicer	Principal Balance	Percent of Total
South Carolina Student Loan Corporation*	\$ 134,600,136.52	100.00%

\* Loans are serviced by Nelnet Servicing, LLC.

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

**A. Distribution by Borrower Interest Rate Type**

Rate Type	Number of Loans	Principal Balance	Percent of Principal
Fixed Rate	13,121	\$ 120,275,585.08	89.36%
Variable Rate	4,711	14,324,551.44	10.64%
<b>Total</b>	<b>17,832</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>

**B. Distribution by Borrower Interest Rate**

Interest Rate	Number of Loans	Principal Balance	Percent of Principal
Less than 2.00%	-	\$ -	0.00%
2.00% - 2.99%	1,198	13,341,109.87	9.91%
3.00% - 3.99%	2,551	28,169,156.97	20.93%
4.00% - 4.99%	2,547	26,614,285.62	19.77%
5.00% - 5.99%	1,417	11,881,400.89	8.83%
6.00% - 6.99%	4,809	30,070,196.43	22.34%
7.00% or greater	5,310	24,523,986.74	18.22%
<b>Total</b>	<b>17,832</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>

**C. Distribution by Date of First Disbursement  
(Dates Correspond to Changes in Special Allowance Support Level)**

Disbursement Date	Number of Loans	Principal Balance	Percent of Principal
Prior to April 1, 2006	9,908	\$ 78,550,967.55	58.36%
April 1, 2006 - Sept. 30, 2007	4,301	36,646,101.47	27.23%
October 1, 2007 and after	3,623	19,403,067.50	14.42%
<b>Total</b>	<b>17,832</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>

**D. Distribution by Number of Months Remaining Until Scheduled Maturity \***

Number of Months	Number of Loans	Principal Balance	Percent of Principal
0 - 12	572	\$ 389,956.08	0.55%
13 - 24	717	1,135,057.53	1.60%
25 - 36	658	1,583,917.68	2.23%
37 - 48	668	2,226,054.30	3.14%
49 - 60	521	2,248,624.32	3.17%
61 - 72	617	3,458,919.51	4.87%
73 - 84	494	3,361,089.63	4.73%
85 - 96	480	3,812,599.48	5.37%
97 - 108	622	5,039,585.01	7.10%
109 - 120	575	5,228,146.25	7.36%
121 - 132	623	6,314,946.83	8.89%
133 - 144	515	5,827,103.39	8.21%
145 - 156	390	5,933,576.22	8.36%
157 - 168	349	5,064,363.22	7.13%
169 - 180	286	5,054,767.06	7.12%
181 - 192	206	3,610,573.60	5.09%
193 - 204	185	2,658,706.35	3.74%
205 - 216	114	3,048,112.17	4.29%
217 - 228	96	1,922,384.26	2.71%
229 - 240	60	1,094,314.62	1.54%
241 - 252	38	634,574.84	0.89%
253 - 264	16	793,533.14	1.12%
265 - 276	18	178,053.22	0.25%
277 - 288	4	144,079.89	0.20%
289 - 300	-	-	0.00%
Greater than 300	9	232,252.78	0.33%
<b>Total</b>	<b>8,833</b>	<b>\$ 70,995,291.38</b>	<b>100.00%</b>

\*As of the date of this data, excludes loans for which the borrower has qualified for an Income-Based Repayment Schedule. For the current period, these loans total \$63,121,912.66 and represent 47.22% of the total loans currently having entered repayment.

**E. Distribution by Alternate Number of Months Remaining Until Scheduled Maturity \***

Number of Months	Number of Loans	Principal Balance	Percent of Principal
0 - 12	657	\$ 446,033.22	0.33%
13 - 24	816	1,229,251.34	0.91%
25 - 36	829	1,919,312.27	1.43%
37 - 48	924	2,900,747.92	2.16%
49 - 60	896	3,153,485.88	2.34%
61 - 72	1,034	4,737,714.32	3.52%
73 - 84	965	5,192,320.28	3.86%
85 - 96	943	5,698,106.39	4.23%
97 - 108	1,075	7,504,026.91	5.58%
109 - 120	1,188	8,836,332.61	6.56%
121 - 132	1,353	11,416,107.85	8.48%
133 - 144	1,104	10,992,674.93	8.17%
145 - 156	910	10,543,839.31	7.83%
157 - 168	836	9,865,592.77	7.33%
169 - 180	660	8,891,474.00	6.61%
181 - 192	546	7,148,603.80	5.31%
193 - 204	476	5,587,471.81	4.15%
205 - 216	384	5,922,617.07	4.40%
217 - 228	319	3,932,111.25	2.92%
229 - 240	245	3,102,362.81	2.30%
241 - 252	223	2,531,227.79	1.88%
253 - 264	157	2,038,038.95	1.51%
265 - 276	166	1,606,329.27	1.19%
277 - 288	137	1,529,693.11	1.14%
289 - 300	115	796,695.28	0.59%
Greater than 300	874	7,077,965.38	5.26%
<b>Total</b>	<b>17,832</b>	<b>\$ 134,600,136.52</b>	<b>100.00%</b>

\*Includes loans for which a borrower has qualified for an Income-Based Repayment Schedule, using the remaining term indicated by the borrower's latest income based repayment disclosure.

**F. Distribution by Date of First Disbursement  
(Dates Correspond to Changes in Guaranty Percentage)**

	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
Prior to October 1, 1993	57	\$ 139,382.22	0.10%
October 1, 1993 to June 30, 2006	10,891	85,896,206.26	63.82%
July 1, 2006 and after	6,884	48,564,548.04	36.08%
Total	<u>17,832</u>	<u>\$ 134,600,136.52</u>	<u>100.00%</u>

**G. Distribution by Current Balance**

<u>Principal Balance</u>	<u>Number of Borrowers</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
\$0 to \$4,999	3,201	\$ 7,454,752.44	5.54%
\$5,000 to \$9,999	1,771	12,995,523.14	9.65%
\$10,000 to \$14,999	1,109	13,585,943.01	10.09%
\$15,000 to \$19,999	766	13,339,329.97	9.91%
\$20,000 to \$24,999	471	10,469,942.44	7.78%
\$25,000 to \$29,999	352	9,591,946.67	7.13%
\$30,000 to \$34,999	246	7,993,516.20	5.94%
\$35,000 to \$39,999	172	6,430,885.73	4.78%
\$40,000 to \$44,999	149	6,299,630.96	4.68%
\$45,000 to \$49,999	109	5,149,225.95	3.83%
\$50,000 to \$54,999	101	5,278,715.62	3.92%
\$55,000 to \$59,999	75	4,297,285.84	3.19%
\$60,000 to \$64,999	55	3,440,465.41	2.56%
\$65,000 to \$69,999	44	2,969,048.06	2.21%
\$70,000 to \$74,999	40	2,882,449.37	2.14%
\$75,000 and Above	206	22,421,475.71	16.66%
Total	<u>8,867</u>	<u>\$ 134,600,136.52</u>	<u>100.00%</u>

**XVII. Collateral Tables as of 12/31/2024****(continued from previous page)****H. Distribution by Guaranty Agency**

Guaranty Agency	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
Educational Credit Management Corporation (ECMC)	17,832	\$ 134,600,136.52	100.00%

**I. Distribution by SAP Interest Rate Index**

SAP Interest Rate	<u>Wtd Avg Margin</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
30 Day SOFR Index	2.48%	17,325	\$ 130,860,023.97	97.28%
91 Day T-Bill Index	3.07%	503	3,656,449.34	2.72%
Total		17,828	\$ 134,516,473.31	100.00%

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

Repayment Schedule Type	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
Level	4,912	39,174,859.45	33.25%
Extended	674	2,608,496.31	2.21%
Graduated	1,627	18,250,987.50	15.49%
Graduated Extended	796	5,295,405.87	4.49%
Income Sensitive	-	-	0.00%
Income-Based (IBR)	7,528	52,496,397.59	44.55%
Total	15,537	\$ 117,826,146.72	100.00%