

South Carolina Student Loan Corporation

Student Loan Backed Notes

2015-A Series Investor Report

Distribution Date: October 25, 2024



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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.

III. Trust Parameters				
A. Student Loan Portfolio Characteristics				
	8/31/2024	Activity	9/30/2024	
i. Portfolio Principal Balance	\$ 71,225,638.32	\$ (820,250.04)	\$ 70,405,388.28	
ii. Accrued Interest to be Capitalized	719,998.42		726,188.35	
iii. Pool Balance (III.A.i + III.A.ii)	71,945,636.74		71,131,576.63	
iv. Borrower Accrued Interest	1,906,348.22		1,839,035.52	
v. Weighted Average Coupon (WAC) - Gross	8.43%		8.43%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	8.32%		8.32%	
vii. Weighted Average Payments Made	148.42		149.46	
viii. Weighted Average Remaining Months to Maturity	119.86		118.84	
ix. Number of Loans	9,467		9,327	
x. Number of Borrowers	3,873		3,811	
xi. Average Borrower Indebtedness	18,390.30		18,474.26	
B. Debt Characteristics				
Accrual Period:		Collection Period:		
First Date in Accrual Period	9/25/2024	First Date in Collection Period	9/1/2024	Distribution Date 10/25/2024
Last Date in Accrual Period	10/24/2024	Last Date in Collection Period	9/30/2024	Record Date 9/24/2024
Days in Accrual Period	30			

Notes	CUSIP	Rate Type	Adjustment	Spread	Index Rate	Coupon Rate	Maturity	9/25/2024	Interest Due	10/25/2024
i. A Notes	83715RAH5	SOFR	0.11448%	1.50%	4.85478%	6.4692600%	1/25/2036	\$ 18,909,028.12	\$ 101,939.52	\$ 17,871,999.89

IV. Transactions for the Time Period		9/01/2024 - 9/30/2024
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 704,099.04
ii.	Principal Collections from Guaranty Agency	13,741.44
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	12,981.03
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	46,422.64
vi.	Other System Adjustments	-
vii.	Total Principal Collections	\$ 777,244.15
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	239.85
ii.	Principal Realized Losses - Other	27,162.86
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	169,392.47
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	-
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(12,981.03)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(140,808.26)
viii.	Other Adjustments	-
ix.	Total Non-Cash Principal Activity	\$ 43,005.89
C. Total Student Loan Principal Activity (IV.A.vii + IV.B.ix)		\$ 820,250.04
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 411,161.06
ii.	Interest Claims Received from Guaranty Agency	561.36
iii.	Interest Recoveries on Private Loans Previously Considered Loss	2,345.07
iv.	Late Fees & Other	5,558.00
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	522.70
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	Total Interest Collections	\$ 420,148.19
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	0.33
ii.	Interest Losses - Other	(972.93)
iii.	Interest Capitalized into Principal During Collection Period	140,808.26
iv.	Other Adjustments	-
v.	Total Non-Cash Interest Adjustments	\$ 139,835.66
F. Total Student Loan Interest Activity (IV.D.x + IV.E.v)		\$ 559,983.85
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	719,998.42
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)	(140,808.26)
iii.	Change in Interest Expected to be Capitalized	146,998.19
iv.	Interest Expected to be Capitalized - Ending	\$ 726,188.35

V. Cash Payment Detail and Available Funds for the Time Period		
A. Debt Service Reserve Fund Reconciliation		
i.	Balance on Prior Distribution Date	\$ 375,550.00
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	375,550.00
iv.	Releases or Replenishments in Waterfall Process	-
v.	Balance on Current Distribution Date	375,550.00
B. Collection Fund Reconciliation		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	-
iii.	Amount by which the Department Reserve Fund Exceeds the Department Reserve Fund Requirement	-
iv.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement	-
v.	Amounts in the Collection Fund Received by the Servicer During the Collection Period	1,197,392.34
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	9,315.62
vii.	Less Funds Previously Transferred	-
viii.	Available Funds	\$ 1,206,707.96
C. Funds Remitted During Collection Period: Department Reserve Fund		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	3,049.26
v.	Other	-
vi.	Total	\$ 3,049.26
D. Funds Remitted During Collection Period: Operating Fund		
i.	Servicing Fees	\$ 66,067.21
ii.	Trustee Fees	-
iii.	Administrator Fees	7,340.51
iv.	Other	-
v.	Total	\$ 73,407.72

VI. Distributions**A. Waterfall Summary**

			Remaining Funds Balance
Total Available Funds for Distribution (V.B.viii)		\$	1,206,707.96
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	-	\$ 1,206,707.96
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.	\$	67,740.21	\$ 1,138,967.75
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.	\$	101,939.52	\$ 1,037,028.23
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.	\$	-	\$ 1,037,028.23
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).	\$	-	\$ 1,037,028.23
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,037,028.23	\$ -
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	\$ 101,939.52	\$ 101,939.52	\$ 1,037,028.23	\$ 1,138,967.75
* Principal is due on the Stated Maturity Date of January 25, 2036.				
C. Note Principal Balances				
	9/25/2024	Paydown Factors	10/25/2024	
A Notes	\$ 18,909,028.12		\$ 17,871,999.89	
A Notes Ending Balance Factor	0.095307601	0.005226957	0.090080645	

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		4,746,741.39
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		49,670,368.00
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		13,981.29
v.	Cumulative Principal Balance of Defaulted FFELP Loans		19,243,565.05
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	\$	13,741.44
ii.	Principal Balance of Loans Having a Claim Paid During Period		13,981.29
iii.	Cumulative Default Claims Principal Balance Reimbursed		18,965,042.71
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		19,243,565.05
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		8,354,903.58
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		208,907,413.40
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		151,334.72
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		23,426,923.73
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		11.21%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		16,198,220.60
viii.	Current Default Rate (VII.D.vii. / VII.D.iii.)		7.75%

E. Alternative Student Loan Recovery

i.	Principal Received on Defaulted Alternative Loans During Period	\$	12,981.03
ii.	Interest Received on Defaulted Alternative Loans During Period		2,345.07
iii.	Fees Received on Defaulted Alternative Loans During Period		276.02
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		15,602.12
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.07%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	2,798,721.71
vii.	Cumulative Interest Received on Alternative Loans Since Default		585,875.17
viii.	Cumulative Fees Received on Alternative Loans Since Default		61,571.96
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		3,446,168.84
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		14.71%

VIII. Optional Redemption Information as of 9/30/2024

Current Pool Balance	Initial Pool Balance	%
\$ 71,131,576.63	\$ 246,808,861.44	28.82%
10 % or Less - Qualify for Optional Redemption		N

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

Next Distribution Date	11/25/2024
First Date in Accrual Period	10/25/2024
Last Date in Accrual Period	11/24/2024
Days in Accrual Period	31

Notes	CUSIP	Rate Type	Spread Adjustment	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	One-Month CME Term SOFR	0.11448%	1.50%	4.73759%	6.35207%

X. Items to Note

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XI. Collateralization**A. Parity Percentage as of the End of the Collection Period****9/30/2024**

i.	Unpaid Principal Balance of Financed FFELP Loans	\$	7,788,231.89
ii.	Borrower Accrued Interest on Financed FFELP Loans		438,992.41
iii.	Accrued Interest Subsidy Payments		7,861.80
iv.	Accrued Special Allowance Payments (if positive)		36,752.05
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status		(1,015.02)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy		62,617,156.39
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy		1,400,043.11
viii.	Other Cash and Investments		1,687,534.62
ix.	Total Assets		<u>73,975,557.25</u>
xii.	Notes Outstanding	\$	18,909,028.12
xiii.	Note Accrued Interest		20,387.90
xiv.	Other Liabilities		72,740.21
xv.	Total Liabilities		<u>19,002,156.23</u>
	Parity Percentage [XI.A.xi / XI.A.xv]		389.30%

XII. Payment History and CPR

A. CPR of All Loans

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

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

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

XIII Portfolio Characteristics										
Status	WAC		Number of Loans		WARM		Principal Balance		%	
	6/30/2024	9/30/2024	6/30/2024	9/30/2024	6/30/2024	9/30/2024	6/30/2024	9/30/2024	6/30/2024	9/30/2024
In School										
Alternative Loans	8.50%	8.50%	10	10	190.81	113.00	39,792.33	39,792.33	0.05%	0.06%
FFELP Loans			-	-			-	-	0.00%	0.00%
Total In School	8.50%	8.50%	10	10	190.81	113.00	\$ 39,792.33	\$ 39,792.33	0.05%	0.06%
Repayment										
Active										
Alternative Loans										
Days Delinquent										
0 - 30	8.55%	8.57%	7,284	7,019	117.99	115.79	54,185,185.01	52,917,963.07	74.73%	75.16%
31 - 60	8.88%	8.86%	197	174	128.73	138.32	1,686,347.35	1,812,113.68	2.33%	2.57%
61 - 90	9.12%	9.05%	100	80	134.50	116.08	1,003,256.42	589,284.06	1.38%	0.84%
91 - 120	9.08%	8.73%	62	88	152.90	159.99	634,158.93	1,006,672.24	0.87%	1.43%
121 - 180	8.86%	8.96%	130	124	160.15	157.75	1,495,095.56	1,538,728.87	2.06%	2.19%
Total	8.58%	8.59%	7,773	7,485	120.02	118.39	59,004,043.27	57,864,761.92	81.37%	82.19%
FFELP Loans										
Days Delinquent										
0 - 30	5.74%	5.72%	885	749	100.27	87.18	5,310,412.49	4,547,644.54	7.32%	6.46%
31 - 60	5.98%	5.91%	42	47	87.20	111.69	239,714.65	331,273.85	0.33%	0.47%
61 - 90	7.04%	6.38%	72	41	49.50	119.66	418,919.84	322,619.08	0.58%	0.46%
91 - 120	6.77%	6.57%	49	22	104.49	63.95	291,424.08	153,036.60	0.40%	0.22%
121 - 180	6.76%	6.55%	65	64	125.47	60.53	364,543.75	440,634.76	0.50%	0.63%
> 180	6.92%	6.81%	82	145	50.19	108.87	254,819.74	735,125.43	0.35%	1.04%
Total	5.97%	5.96%	1,195	1,068	96.38	90.13	6,879,834.55	6,530,334.26	9.49%	9.28%
Deferment										
FFELP Loans	6.38%	6.45%	146	147	125.54	137.90	780,443.40	818,307.56	1.08%	1.16%
Forbearance										
Alternative Loans	8.80%	8.78%	572	538	171.43	162.46	5,401,927.41	4,712,602.14	7.45%	6.69%
FFELP Loans	6.55%	6.22%	43	64	50.62	101.35	251,595.25	399,965.11	0.35%	0.57%
Total Repayment	8.32%	8.32%	9,729	9,302	121.43	118.88	\$ 72,317,843.88	\$ 70,325,970.99	99.73%	99.89%
Claims In Process	6.62%	6.58%	33	15	118.63	44.94	153,177.93	39,624.96	0.21%	0.06%
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%
Grand Total	8.31%	8.32%	9,772	9,327	121.45	118.84	\$ 72,510,814.14	\$ 70,405,388.28	100.00%	100.00%

XIV. Portfolio Characteristics by Program and School Type as of 9/30/2024						
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%	
FFELP Consolidation Loans - Subsidized	5.04%	124.59	173	\$ 1,661,038.11	2.36%	
FFELP Consolidation Loans - Unsubsidized	4.64%	150.39	139	\$ 1,709,995.17	2.43%	
FFELP Stafford Loans - Subsidized	6.84%	56.60	560	\$ 2,023,588.21	2.87%	
FFELP Stafford Loans - Unsubsidized	6.98%	66.55	414	\$ 2,324,245.24	3.30%	
FFELP PLUS Undergraduate	8.28%	150.07	7	\$ 69,225.17	0.10%	
FFELP Grad PLUS			-	\$ -	0.00%	
FFELP SLS	8.35%	2.00	1	\$ 139.99	0.00%	
Alternative Loans	8.61%	120.71	7,943	\$ 59,083,535.19	83.92%	
Alternative Loans - Consolidation	8.53%	138.95	90	\$ 3,533,621.20	5.02%	
Total	8.32%	118.84	9,327	\$ 70,405,388.28	100.00%	
School Type						
Four-Year Public & Private Nonprofit	8.56%	116.23	7,315	\$ 51,030,109.92	72.48%	
Two-Year Public & Private Nonprofit	7.60%	66.29	866	\$ 3,116,079.02	4.43%	
For Profit / Vocational	8.45%	136.78	721	\$ 9,261,569.86	13.15%	
Unknown / Consolidation Loans	6.76%	137.46	425	\$ 6,997,629.48	9.94%	
Total	8.32%	118.84	9,327	\$ 70,405,388.28	100.00%	

XV. Portfolio Characteristics by Student Grade Level Distribution as of 9/30/2024						
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%	
Freshman	8.42%	105.66	2,758	\$ 18,099,728.00	25.71%	
Sophomore	8.48%	113.85	2,366	\$ 15,721,485.83	22.33%	
Junior	8.62%	116.96	1,596	\$ 11,064,843.35	15.72%	
Senior	8.69%	116.11	1,482	\$ 9,052,945.75	12.86%	
1st Year Graduate	8.28%	139.28	351	\$ 4,545,908.48	6.46%	
2nd Year Graduate	8.35%	143.02	258	\$ 3,208,430.09	4.56%	
3rd Year Graduate +	8.41%	150.41	114	\$ 1,807,392.30	2.57%	
Unknown / Consolidation	6.73%	138.33	402	\$ 6,904,654.48	9.81%	
Total	8.32%	118.84	9,327	\$ 70,405,388.28	100.00%	

XVI. Servicer Totals as of 9/30/2024		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 70,405,388.28	100.00%

* Loans are serviced by Nelnet Servicing, LLC.

XVII. Collateral Table as of 9/30/2024

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	911	\$ 6,613,853.20	84.92%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	6,837	\$ 53,267,118.07	85.07%
3-Month LIBOR	-	\$ -	0.00%	1,168	\$ 9,312,493.29	14.87%
1-Year Treasury	1	\$ 139.99	0.00%	-	\$ -	0.00%
91-Day TBill	382	\$ 1,174,238.70	15.08%	28	\$ 37,545.03	0.06%
Total	1,294	\$ 7,788,231.89	100.00%	8,033	\$ 62,617,156.39	100.00%

B. Distribution of the Student Loans by Interest Rate

Interest Rate	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1.00% - 1.99%	-	\$ -	0.00%	-	\$ -	0.00%
2.00% - 2.99%	4	\$ 16,893.19	0.22%	-	\$ -	0.00%
3.00% - 3.99%	40	\$ 410,121.56	5.27%	4	\$ (35.27)	0.00%
4.00% - 4.99%	124	\$ 1,590,008.67	20.42%	-	\$ -	0.00%
5.00% - 5.99%	96	\$ 626,414.24	8.04%	31	\$ 269,049.69	0.43%
6.00% - 6.99%	603	\$ 3,466,069.29	44.50%	57	\$ 450,749.73	0.72%
7.00% - 7.99%	382	\$ 1,421,520.77	18.25%	22	\$ 34,186.28	0.05%
8.00% - 8.99%	42	\$ 216,258.69	2.78%	6,009	\$ 46,737,822.17	74.64%
9.00% or Greater	3	\$ 40,945.48	0.53%	1,910	\$ 15,125,383.79	24.16%
Total	1,294	\$ 7,788,231.89	100.00%	8,033	\$ 62,617,156.39	100.00%

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

Disbursement Date	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	325	\$ 1,842,795.76	23.66%	2,237	\$ 17,869,365.06	28.54%
April 1, 2006 - Sept. 30, 2007	504	\$ 3,643,849.84	46.79%	3,465	\$ 28,096,618.86	44.87%
October 1, 1993 - March 31, 2006	465	\$ 2,301,586.29	29.55%	2,331	\$ 16,651,172.47	26.59%
Total	1,294	\$ 7,788,231.89	100.00%	8,033	\$ 62,617,156.39	100.00%

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

Number of Months	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	225	\$ 889,955.36	11.43%	762	\$ 1,206,542.57	1.93%
13 - 24	168	\$ 640,801.03	8.23%	797	\$ 1,985,012.07	3.17%
25 - 36	110	\$ 353,780.73	4.54%	793	\$ 2,858,546.23	4.57%
37 - 48	127	\$ 516,641.20	6.63%	556	\$ 2,570,431.99	4.10%
49 - 60	134	\$ 700,799.94	9.00%	613	\$ 3,254,442.85	5.20%
61 - 72	157	\$ 876,609.55	11.26%	567	\$ 3,444,206.26	5.50%
73 - 84	66	\$ 345,206.58	4.43%	557	\$ 3,891,472.87	6.21%
85 - 96	62	\$ 325,453.90	4.18%	478	\$ 3,733,764.91	5.96%
97 - 108	28	\$ 143,718.24	1.85%	442	\$ 4,092,634.21	6.54%
109 - 120	38	\$ 240,559.39	3.09%	363	\$ 3,841,678.96	6.14%
121 - 132	24	\$ 409,323.48	5.26%	405	\$ 4,611,062.83	7.36%
133 - 144	20	\$ 292,804.15	3.76%	324	\$ 4,185,936.90	6.68%
145 - 156	13	\$ 256,997.91	3.30%	314	\$ 4,648,182.37	7.42%
157 - 168	10	\$ 228,951.34	2.94%	228	\$ 3,528,160.38	5.63%
169 - 180	19	\$ 379,934.47	4.88%	212	\$ 3,473,040.59	5.55%
181 - 192	20	\$ 145,201.59	1.86%	173	\$ 2,975,709.22	4.75%
193 - 204	11	\$ 321,918.10	4.13%	120	\$ 2,076,196.02	3.32%
205 - 216	2	\$ 40,881.09	0.52%	104	\$ 1,779,453.48	2.84%
217 - 228	17	\$ 315,387.79	4.05%	82	\$ 1,752,525.15	2.80%
229 - 240	4	\$ 91,884.73	1.18%	38	\$ 669,629.23	1.07%
241 or Greater	39	\$ 271,421.32	3.49%	105	\$ 2,038,527.30	3.26%
Total	1,294	\$ 7,788,231.89	100.00%	8,033	\$ 62,617,156.39	100.00%

XVII. Collateral Table as of 9/30/2024 (continued from previous page)

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

	<u>FFELP Loans</u>			<u>Alternative Loans</u>		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	5	\$ 1,621.77	0.02%	16	\$ 251,515.69	0.40%
2nd year of repayment	20	\$ 82,935.89	1.07%	35	\$ 497,053.71	0.79%
3rd year of repayment	62	\$ 306,988.03	3.96%	21	\$ 286,519.71	0.46%
More than 3 years of repayment	1,192	\$ 7,357,061.24	94.95%	7,951	\$ 61,542,274.95	98.35%
Total	1,279	\$ 7,748,606.93	100.00%	8,023	\$ 62,577,364.06	100.00%

Weighted Average Months in Repayment

FFELP Loans	96.1
Alternative Loans	156.1
Total	149.5

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

Principal Balance	<u>FFELP Loans</u>		<u>Alternative Loans</u>			
	Number of Loans	Principal Balance	Number of Loans	Principal Balance		
Less than \$1000	186	83,113.00	1,029	523,313.71		
\$1,000 - \$1,999	177	265,472.19	914	1,361,255.54		
\$2,000 - \$2,999	162	405,601.86	887	2,209,196.22		
\$3,000 - \$3,999	118	413,443.91	688	2,395,148.08		
\$4,000 - \$4,999	120	537,965.50	599	2,696,689.43		
\$5,000 - \$5,999	103	570,523.21	509	2,791,013.10		
\$6,000 - \$6,999	84	541,651.34	408	2,643,563.54		
\$7,000 - \$7,999	56	420,139.54	362	2,712,600.53		
\$8,000 - \$8,999	45	379,652.50	313	2,655,210.93		
\$9,000 - \$9,999	46	436,637.56	282	2,674,807.52		
\$10,000 - \$14,999	109	1,293,351.77	882	10,792,990.13		
\$15,000 - \$19,999	32	555,456.28	518	8,957,750.18		
\$20,000 - \$24,999	19	424,130.45	268	5,960,848.73		
\$25,000 - \$29,999	11	303,599.93	139	3,789,601.21		
\$30,000 - \$34,999	6	195,151.84	81	2,632,512.34		
\$35,000 - \$39,999	7	261,720.66	41	1,536,056.67		
\$40,000 - \$44,999	5	205,551.95	46	1,958,423.52		
\$45,000 - \$49,999	2	96,147.65	24	1,133,488.39		
\$50,000 - \$54,999	1	52,589.17	9	471,308.89		
\$55,000 or Greater	5	346,331.58	34	2,721,377.73		
Total	1,294	\$ 7,788,231.89	100.00%	8,033	\$ 62,617,156.39	100.00%

XVII. Collateral Table as of 9/30/2024 (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)	1,294	\$ 7,788,231.89	100.00%
H. Distribution of FFELP Loans by Guarantee Percentage			
Rate	Number of Loans	Principal Balance	Percent of Total
100%	475	\$ 2,100,136.93	26.97%
98%	272	\$ 1,839,632.07	23.62%
97%	547	\$ 3,848,462.89	49.41%
Total	1,294	\$ 7,788,231.89	100.00%
I. Distribution by Repayment Schedule Type (Repayment Loans Only)			
Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	3,648	\$ 18,994,575	27.01%
Extended	12	\$ 109,582	0.16%
Graduated	4,820	\$ 45,948,723	65.34%
Graduated Extended	57	\$ 445,224	0.63%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	292	\$ 1,952,645	2.78%
IBR - Permanent Standard	473	\$ 2,875,222	4.09%
Total	9,302	\$ 70,325,970.99	100.00%

XVII. Collateral Table as of 9/30/2024 (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	6,031	\$ 43,491,251.66	86.98%	814	\$ 5,055,484.73	40.08%
Two-Year Public & Private Nonprofit	319	\$ 1,021,762.01	2.04%	75	\$ 330,285.05	2.62%
For Profit / Vocational	384	\$ 4,343,731.02	8.69%	297	\$ 4,748,045.72	37.64%
Unknown/Consolidation Loans	57	\$ 1,146,735.74	2.29%	56	\$ 2,479,860.46	19.66%
Total	6,791	\$ 50,003,480.43	100.00%	1,242	\$ 12,613,675.96	100.00%

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	1,799	\$ 13,812,494.46	27.62%	524	\$ 4,850,879.99	38.46%
670 - 679	287	\$ 2,135,663.63	4.27%	39	\$ 402,987.25	3.19%
680 - 689	260	\$ 1,666,876.15	3.33%	57	\$ 903,969.56	7.17%
690 - 699	304	\$ 2,476,965.56	4.95%	44	\$ 815,952.38	6.47%
700 - 709	270	\$ 1,913,126.77	3.83%	53	\$ 709,946.14	5.63%
710 - 719	328	\$ 2,360,116.38	4.72%	52	\$ 614,628.68	4.87%
720 - 729	359	\$ 2,848,496.40	5.70%	56	\$ 434,378.06	3.44%
730 - 739	269	\$ 1,942,838.63	3.89%	52	\$ 534,719.26	4.24%
740 - 749	308	\$ 2,273,997.32	4.55%	31	\$ 231,614.72	1.84%
750 - 759	269	\$ 2,003,921.90	4.01%	54	\$ 539,582.73	4.28%
760 - 769	268	\$ 2,083,618.30	4.17%	44	\$ 361,071.19	2.86%
770 - 779	227	\$ 1,748,126.58	3.50%	54	\$ 417,794.23	3.31%
780 - 789	331	\$ 2,079,729.81	4.16%	23	\$ 158,730.20	1.26%
790 - 799	267	\$ 1,927,876.76	3.86%	52	\$ 611,690.23	4.85%
800 or Greater	1,245	\$ 8,729,631.78	17.46%	107	\$ 1,025,731.34	8.13%
Total	6,791	\$ 50,003,480.43	100.00%	1,242	\$ 12,613,675.96	100.00%

Weighted Average FICO Score

Co-signed	717.5
Not Co-signed	688.9
Total	711.7

XVII. Collateral Table as of 9/30/2024 (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 -	1,718	\$ 10,323,824.86	17.50%
CLEMSON UNIVERSITY	1,121	\$ 8,588,216.63	14.56%
CHARLESTON SCHOOL OF LAW	334	\$ 6,897,484.52	11.69%
COASTAL CAROLINA UNIVERSITY	484	\$ 3,882,402.23	6.58%
WINTHROP UNIVERSITY	523	\$ 3,255,599.67	5.52%
MEDICAL UNIVERSITY OF SOUTH CA	314	\$ 2,681,884.76	4.55%
FURMAN UNIVERSITY	211	\$ 2,302,444.58	3.90%
NEWBERRY COLLEGE	246	\$ 2,045,532.78	3.47%
CHARLESTON SOUTHERN UNIVERSITY	245	\$ 1,630,723.15	2.76%
BENEDICT COLLEGE	140	\$ 1,613,087.44	2.73%
FRANCIS MARION UNIVERSITY	341	\$ 1,458,914.33	2.47%
CITADEL, THE MILITARY COLLEGE	137	\$ 1,337,473.70	2.27%
COLLEGE OF CHARLESTON	119	\$ 957,717.99	1.62%
SOUTH CAROLINA STATE UNIVERSIT	113	\$ 822,204.87	1.39%
WOFFORD COLLEGE	74	\$ 754,455.06	1.28%
PRESBYTERIAN COLLEGE	157	\$ 748,832.32	1.27%
NORTH GREENVILLE UNIVERSITY	104	\$ 710,194.28	1.20%
UNIVERSITY OF SOUTH CAROLINA U	135	\$ 626,427.97	1.06%
LANDER UNIVERSITY	104	\$ 585,514.47	0.99%
ERSKINE COLLEGE	67	\$ 476,423.80	0.81%
Other SC Schools	790	\$ 3,519,292.64	5.97%
Other Out-of-State Schools	443	\$ 3,771,908.14	6.39%
Total	7,920	\$ 58,990,560.19	100.00%