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**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**  
Education Loan Revenue Bonds, Issue K  
Data as of 06/30/2024

**I. Principal Parties to the Transaction**

<b>Issuing Entity</b>	Massachusetts Educational Financing Authority
<b>Servicer</b>	Pennsylvania Higher Education Assistance Agency "PHEAA"
<b>Indenture Trustee</b>	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>03/31/2024</b>	<b>Activity</b>	<b>06/30/2024</b>
i. Portfolio Principal Balance	\$83,910,411.20	(\$4,535,727.47)	\$79,374,683.73
ii. Interest Expected to be Capitalized	\$39,992.23	\$2,300.60	\$42,292.83
iii. Reserve Account	\$3,431,100.00	\$0.00	\$3,431,100.00
<b>iv. Pool Balance (i + ii + iii)</b>	<b>\$87,381,503.43</b>	<b>(\$4,533,426.87)</b>	<b>\$82,848,076.56</b>
v. Other Accrued Interest	\$539,802.65	(\$26,182.69)	\$513,619.96
vi. Weighted Average Coupon (WAC)	6.58%		6.58%
vii. Weighted Average Remaining Months to Maturity (WARM)	94		92
xiii. Number of Loans	8,089		7,786
ix. Number of Borrowers	6,507		6,293
x. Average Borrower Indebtedness	\$12,895.41		\$12,613.17

<b>B. Notes</b>	<b>Original Bonds Outstanding</b>	<b>03/31/2024</b>	<b>Paydown Factors</b>	<b>06/30/2024</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>03/31/2024</b>	<b>Net Activity</b>	<b>06/30/2024</b>
i. Reserve Account	\$3,431,100.00	\$0.00	\$3,431,100.00
ii. Revenue Account	\$6,470,683.28	\$1,483,151.68	\$7,953,834.96
iii. Debt Service Account	\$10,815,750.00	\$4,200,750.00	\$15,016,500.00
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	\$371,749.63	\$18,001.03	\$389,750.66
viii. Redemption Account	\$0.00	\$0.00	\$0.00
ix. Purchase Account	\$0.00	\$0.00	\$0.00
<b>Total Fund Balances</b>	<b>\$21,089,282.91</b>	<b>\$5,701,902.71</b>	<b>\$26,791,185.62</b>

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**IV. Transactions for the Time Period 04/01/2023-06/30/2024**

<b>A.</b>	<b>Student Loan Principal Collection Activity</b>		
i.	Borrower Payments		(4,061,319.39)
ii.	Claim Payments		-
iii.	Reversals		-
iv.	Refunds		4,427.09
v.	Principal Write-Offs Reimbursed to the Trust		-
vi.	Other System Adjustments		-
vii.	<b>Total Principal Collections</b>		<b>(4,056,892.30)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs		(429,948.69)
ii.	Principal Realized Losses - Other		(53,983.82)
iii.	Other Adjustments		21,430.93
iv.	Capitalized Interest		(16,333.59)
v.	<b>Total Non-Cash Principal Activity</b>		<b>(478,835.17)</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>(4,535,727.47)</b>
<b>E.</b>	<b>Student Loan Interest Activity</b>		
i.	Borrower Payments		(1,328,709.17)
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>(1,328,709.17)</b>
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
i.	Borrower Accruals		1,336,259.99
ii.	Interest Losses - Other		(12,977.12)
iii.	Other Adjustments		(34,789.38)
iv.	Capitalized Interest		16,333.59
v.	<b>Total Non-Cash Interest Adjustments</b>		<b>1,304,827.08</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>(23,882.09)</b>
<b>I.</b>	<b>Default and Recovery Activity During this Period</b>		
	Defaults During this Period		\$442,925.81
	Recoveries During this Period		105,191.94
	<b>Net Defaults</b>		<b>\$337,733.87</b>
<b>J.</b>	<b>Default and Recovery Activity Since Inception</b>		
	Cumulative Defaults Since Inception		\$16,016,596.49
	Cumulative Recoveries Since Inception		3,213,111.46
	<b>Cumulative Net Defaults Since Inception</b>		<b>\$12,803,485.03</b>
<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)		(16,333.59)
	Change in Interest Expected to be Capitalized		(\$17,211.92)
	<b>Interest Expected to be Capitalized - Ending (III - A-ii)</b>		<b>\$42,292.83</b>

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V. Cash Receipts for the Time Period 04/01/2024-06/30/2024

A.	<b>Principal Collections</b>		
	i.	Borrower Payments	\$4,061,319.39
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	(\$4,427.09)
	v.	<b>Total Principal Collections</b>	<b>\$4,056,892.30</b>
B.	<b>Interest Collections</b>		
	i.	Borrower Payments	\$1,328,709.17
	ii.	Claim Payments	\$0.00
	iii.	Reversals	\$0.00
	iv.	Refunds	\$0.00
	v.	Late Fees & Other	-
	vi.	<b>Total Interest Collections</b>	<b>\$1,328,709.17</b>
C.	<b>Private Loan Recoveries</b>		<b>105,191.94</b>
D.	<b>Investment Earnings</b>		<b>\$213,148.17</b>
E.	<b>Total Cash Receipts during Collection Period</b>		<b>\$5,703,941.58</b>

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**VI. Waterfall for Distribution**

			<u>Remaining Funds Balance</u>
	Funds Available for Distribution Beginning Balance		\$21,089,282.91
(i.)	Total Principal and Interest Collections	\$5,490,793.41	\$26,580,076.32
(ii.)	Investment Income	\$283,324.27	\$26,863,400.59
(iii.)	Disbursements	\$0.00	\$26,863,400.59
(iv.)	Total Administration and Program Fees		
	Cost of Issuance	\$0.00	
	Servicing	(\$33,667.57)	
	Administration	(\$22,500.00)	
	Other	(\$16,047.40)	
	Total	<u>(\$72,214.97)</u>	\$26,791,185.62
(v.)	Noteholders Interest Distribution to the Noteholders	\$0.00	\$26,791,185.62
(vi.)	Principal Distribution Amount to the Noteholders	\$0.00	\$26,791,185.62
(vii.)	Amounts deposited to Fund Balances	\$0.00	\$26,791,185.62
(viii.)	Release to Issuer	\$0.00	\$26,791,185.62
	Net Activity	\$5,701,902.71	

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**VII. Distributions**

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

<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 (03/31/2024)	\$77,880,000.00
ii. Principal Distribution Paid	\$0.00
iii. Bonds Outstanding (06/30/2024)	\$77,880,000.00
iv. Interest Accrual (as of 06/30/2024)	\$1,786,500.00
v. Basis for Parity Ratio	\$79,666,500.00
vi. Pool Balance	
Student Loan Principal and Interest	\$79,930,596.52
Total Fund Balances	\$26,791,185.62
vii. Total Assets for Parity Ratio	\$106,721,782.14
viii. Parity %	133.96%
ix. Net Assets	\$27,055,282.14

<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	03/31/24	06/30/24	03/31/24	06/30/24	03/31/24	06/30/24	03/31/24	06/30/24	03/31/24	06/30/24
<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%	7,883	7,550	94	92	\$81,134,127.40	\$76,080,330.84	96.69%	95.85%
31-60 Days Delinquent	6.79%	6.71%	92	137	97	97	\$1,199,668.26	\$1,699,477.22	1.43%	2.14%
61-90 Days Delinquent	6.43%	6.58%	25	32	93	90	\$346,659.99	\$420,022.58	0.41%	0.53%
91-120 Days Delinquent	6.76%	6.90%	29	19	95	89	\$325,395.93	\$392,400.99	0.39%	0.49%
121-150 Days Delinquent	6.67%	7.16%	9	12	97	77	\$169,774.27	\$147,112.98	0.20%	0.19%
151-180 Days Delinquent	7.11%	6.22%	9	10	84	88	\$120,585.03	\$131,769.92	0.14%	0.17%
181-210 Days Delinquent	6.45%	6.66%	15	13	84	77	\$164,846.14	\$173,731.33	0.20%	0.22%
211-240 Days Delinquent	7.09%	0.00%	1	0	109	0	\$14,449.74	\$0.00	0.02%	0.00%
241-270 Days Delinquent	7.36%	0.00%	4	0	97	0	\$47,671.35	\$0.00	0.06%	0.00%
271+ Day Delinquent	6.81%	6.00%	6	1	96	107	\$102,833.74	\$24,534.79	0.12%	0.03%
<b>Deferment</b>	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
<b>Forbearance</b>	6.76%	6.66%	16	12	140	137	\$284,399.35	\$305,303.08	0.34%	0.38%
<b>Total Repayment</b>	<b>6.58%</b>	<b>6.58%</b>	<b>8,089</b>	<b>7,786</b>	<b>94</b>	<b>92</b>	<b>\$83,910,411.20</b>	<b>\$79,374,683.73</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>8,089</b>	<b>7,786</b>	<b>94</b>	<b>92</b>	<b>\$83,910,411.20</b>	<b>\$79,374,683.73</b>	<b>100.00%</b>	<b>100.00%</b>

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**IX. Portfolio Characteristics by School and Program as of 06/30/2024**

<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%	43	1,428	\$7,818,065.92	9.85%
Undergraduate Immediate Repayment - 15 Year	6.09%	98	742	\$7,434,036.26	9.37%
Interest Only	6.97%	98	1,154	\$13,380,101.06	16.86%
Undergraduate Deferred	6.39%	99	2,697	\$35,470,084.71	44.69%
Graduate Deferred	6.55%	102	81	\$973,376.31	1.23%
Student Alternative	7.48%	92	1,684	\$14,299,019.47	18.01%
<b>Total</b>	<b>6.58%</b>	<b>92</b>	<b>7,786</b>	<b>\$79,374,683.73</b>	<b>100.00%</b>
<b>School Type</b>					
Four Year	6.57%	92	7,513	\$77,690,956.73	97.88%
Community/2-Year	6.85%	85	264	\$1,642,282.19	2.07%
Other/Unknown	7.17%	73	9	\$41,444.81	0.05%
<b>Total</b>	<b>6.58%</b>	<b>92</b>	<b>7,786</b>	<b>\$79,374,683.73</b>	<b>100.00%</b>

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**Xa. Collateral Tables as of 06/30/2024**

<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	\$3,057.14	0.00%
AL	4	\$58,349.65	0.07%
AR	4	\$17,528.45	0.02%
AZ	7	\$47,969.81	0.06%
CA	86	\$930,771.48	1.17%
CO	16	\$202,825.08	0.26%
CT	211	\$2,211,104.35	2.79%
DE	4	\$36,284.55	0.05%
FL	130	\$1,293,650.10	1.63%
GA	17	\$165,362.46	0.21%
HI	2	\$56,989.45	0.07%
IA	0	\$0.00	0.00%
ID	3	\$27,835.28	0.04%
IL	23	\$267,993.14	0.34%
IN	2	\$11,006.23	0.01%
KS	3	\$38,547.08	0.05%
KY	0	\$0.00	0.00%
LA	2	\$31,831.77	0.04%
MA	6,301	\$63,791,920.72	80.37%
MD	29	\$289,672.65	0.36%
ME	86	\$815,557.35	1.03%
MI	6	\$72,824.02	0.09%
MN	4	\$14,295.42	0.02%
MO	1	\$10,587.64	0.01%
MT	1	\$3,449.95	0.00%
NC	40	\$421,559.87	0.53%
ND	0	\$0.00	0.00%
NE	3	\$40,033.24	0.05%
NH	236	\$2,375,297.57	2.99%
NJ	52	\$872,432.63	1.10%
NM	2	\$21,829.40	0.03%
NV	4	\$48,995.60	0.06%
NY	149	\$1,406,397.49	1.77%
OH	8	\$61,580.82	0.08%
OK	3	\$30,892.54	0.04%
OR	8	\$49,336.20	0.06%
PA	37	\$636,324.26	0.80%
RI	93	\$862,694.49	1.09%
SC	29	\$214,505.95	0.27%
SD	1	\$3,544.75	0.00%
TN	14	\$114,328.16	0.14%
TX	43	\$462,469.59	0.58%
UT	9	\$91,248.77	0.11%
VA	34	\$434,691.23	0.55%
VT	23	\$211,035.01	0.27%
WA	22	\$278,233.73	0.35%
WI	4	\$38,291.86	0.05%
WV	2	\$6,622.19	0.01%
WY	1	\$2,085.91	0.00%
Other	26	\$290,838.70	0.37%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	7,786	\$79,374,683.73	100.00%
	<b>7,786</b>	<b>\$79,374,683.73</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	3,045	\$16,093,165.01	20.27%
73 to 84	188	\$1,107,388.27	1.40%
85 to 96	216	\$1,216,225.32	1.53%
97 to 108	3,998	\$55,497,651.83	69.92%
109 to 120	272	\$5,076,952.84	6.40%
121 to 132	8	\$153,254.67	0.19%
133 to 144	6	\$79,658.52	0.10%
145 to 156	3	\$26,921.11	0.03%
157 to 168	3	\$20,809.98	0.03%
169 to 180	47	\$102,656.18	0.13%
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>7,786</b>	<b>\$79,374,683.73</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	\$305,303.08	0.38%	(2.77)
			<u>W.A. Months in Repayment</u>
Repayment	\$79,069,380.65	99.62%	60.15
<b>Total</b>	<b>\$79,374,683.73</b>	<b>100.00%</b>	<b>59.91</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	900	\$3,396,482.05	4.28%
Fixed	6,886	\$75,978,201.68	95.72%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	7,786	\$79,374,683.73	100.00%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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 06/30/2024**

**Xb. Collateral Tables as of 06/30/2024 (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	7,774	\$79,069,380.65	99.62%
Deferment	0	\$0.00	0.00%
Forbearance	12	\$305,303.08	0.38%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	2,623	\$6,994,213.77	8.81%
\$5,000.00 - \$9,999.99	2,169	\$15,863,516.84	19.99%
\$10,000.00 - \$19,999.99	2,035	\$28,749,118.94	36.22%
\$20,000.00 - \$29,999.99	649	\$15,681,717.04	19.76%
\$30,000.00 - \$39,999.99	215	\$7,324,596.17	9.23%
\$40,000.00 - \$49,999.99	59	\$2,606,403.91	3.28%
\$50,000.00 - \$59,999.99	23	\$1,246,873.98	1.57%
\$60,000.00 - \$69,999.99	9	\$588,135.85	0.74%
\$70,000.00 - \$79,999.99	2	\$149,407.42	0.19%
More Than 79,999.99	2	\$170,699.81	0.22%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	\$4,541.71	0.01%
5.500% to 5.999%	2,032	\$14,401,108.71	18.14%
6.000% to 6.499%	2,425	\$33,857,736.59	42.66%
6.500% to 6.999%	973	\$12,080,444.54	15.22%
7.000% to 7.499%	760	\$10,281,656.65	12.95%
7.500% to 7.999%	413	\$3,093,228.37	3.90%
8.000% to 8.999%	1,182	\$5,655,967.16	7.13%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	2	\$0.07	0.00%
July 1, 2005 - June 30, 2006	82	\$52,946.82	0.07%
July 1, 2006 - June 30, 2007	206	\$293,525.65	0.37%
July 1, 2007 - June 30, 2008	607	\$3,046,476.39	3.84%
July 1, 2008 - June 30, 2009	3	\$3,533.12	0.00%
July 1, 2013 - June 30, 2014	870	\$6,312,054.95	7.95%
July 1, 2014 - June 30, 2015	6	\$130,599.48	0.16%
July 1, 2016 - June 30, 2017	0	\$0.00	0.00%
July 1, 2017 - June 30, 2018	5,768	\$64,927,598.10	81.80%
July 1, 2018 - June 30, 2019	242	\$4,607,949.15	5.81%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</b>	<b>100.00%</b>

**MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY**  
**Education Loan Revenue Bonds, Issue K**  
**Data as of 06/30/2024**

**Xc. Collateral Tables as of 06/30/2024 (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	14	\$39,594.18	0.05%
630-649	22	\$97,258.06	0.12%
650-669	47	\$135,648.39	0.17%
670-689	745	\$6,476,064.34	8.16%
690-709	935	\$8,233,092.83	10.37%
710-729	1,199	\$12,915,483.55	16.27%
730-749	1,113	\$11,923,072.77	15.02%
750-769	1,207	\$13,019,064.17	16.40%
770-789	1,198	\$12,419,280.06	15.65%
790+	1,306	\$14,116,125.38	17.78%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	63	\$774,588.71	0.98%
Undergraduate	<u>7,437</u>	<u>\$76,218,628.18</u>	<u>96.02%</u>
Subtotal	<u>7,500</u>	<u>\$76,993,216.89</u>	<u>97.00%</u>
<u>Non Co-Sign</u>			
Graduate	18	\$198,787.60	0.25%
Undergraduate	<u>268</u>	<u>\$2,182,679.24</u>	<u>2.75%</u>
Subtotal	<u>286</u>	<u>\$2,381,466.84</u>	<u>3.00%</u>
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</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	706	\$5,551,511.18	6.99%
Boston University	214	\$2,788,252.79	3.51%
University Of New Hampshire	214	\$2,576,733.45	3.25%
University Of Massachusetts Lowell	274	\$2,136,533.74	2.69%
Merrimack College	161	\$1,907,944.55	2.40%
Massachusetts College Of Pharmacy & Health Science	152	\$1,886,353.27	2.38%
Wentworth Institute Of Technology	158	\$1,880,391.38	2.37%
Suffolk University	188	\$1,855,735.53	2.34%
Bridgewater State University	282	\$1,816,102.57	2.29%
Curry College	130	\$1,598,640.52	2.01%
Worcester Polytechnic Institute	86	\$1,465,656.83	1.85%
Northeastern University	122	\$1,437,786.98	1.81%
College Of The Holy Cross	115	\$1,436,596.70	1.81%
University Of Massachusetts Dartmouth	228	\$1,359,396.49	1.71%
Emerson College	77	\$1,187,725.70	1.50%
Salem State University	186	\$1,168,517.33	1.47%
Bryant University	60	\$1,147,314.69	1.45%
Assumption College	109	\$1,116,967.29	1.41%
Quinnipiac University	52	\$1,099,299.54	1.38%
Dean College	71	\$1,090,949.80	1.37%
Boston College	80	\$1,049,540.28	1.32%
Westfield State University	166	\$1,037,408.88	1.31%
Emmanuel College	103	\$984,922.20	1.24%
Stonehill College	102	\$973,199.55	1.23%
Boston Conservatory At Berklee	52	\$914,864.57	1.15%
University Of Rhode Island	82	\$885,105.96	1.12%
Framingham State University	117	\$809,007.33	1.02%
Roger Williams University	54	\$801,566.18	1.01%
University of Maine	69	\$801,500.33	1.01%
Simmons University	62	\$768,366.10	0.97%
Other	3,314	\$33,840,792.02	42.63%
<b>Total</b>	<b>7,786</b>	<b>\$79,374,683.73</b>	<b>100.00%</b>