

Navient Student Loan Trust 2014-6
Monthly Servicing Report

Distribution Date 05/25/2022

Collection Period 04/01/2022 - 04/30/2022

Navient Funding, LLC - *Depositor*

Navient Solutions - *Master Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

Navient Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

| A Student Loan Portfolio Characteristics | 08/14/2014 | 03/31/2022 | 04/30/2022 |
|---|--------------------------|-------------------------|-------------------------|
| Principal Balance | \$ 154,772,903.21 | \$ 76,409,813.85 | \$ 75,473,219.57 |
| Interest to be Capitalized Balance | 729,738.48 | 389,406.56 | 456,397.65 |
| Pool Balance | \$ 155,502,641.69 | \$ 76,799,220.41 | \$ 75,929,617.22 |
| Specified Reserve Account Balance | 3,559,801.00 | 191,998.05 | 189,824.04 |
| Adjusted Pool ⁽¹⁾ | \$ 159,062,442.69 | \$ 76,991,218.46 | \$ 76,119,441.26 |
| Weighted Average Coupon (WAC) | 5.54% | 5.69% | 5.68% |
| Number of Loans | 6,838 | 3,335 | 3,290 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 3,378,701.91 | \$ 3,386,852.50 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 73,420,518.50 | \$ 72,542,764.72 |
| Pool Factor | | 0.485415526 | 0.479919131 |
| Since Issued Constant Prepayment Rate | | 5.15% | 5.17% |

⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

| B Debt Securities | Cusip/Isin | 04/25/2022 | 05/25/2022 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 63939BAA7 | \$ 69,326,613.63 | \$ 68,494,066.40 |
| B | 63939BAB5 | \$ 4,200,000.00 | \$ 4,200,000.00 |

| C Account Balances | 04/25/2022 | 05/25/2022 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 191,998.05 | \$ 189,824.04 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 222,967.39 | \$ 322,435.34 |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 04/25/2022 | 05/25/2022 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 76,991,218.46 | \$ 76,119,441.26 |
| Total Notes | \$ 73,526,613.63 | \$ 72,694,066.40 |
| Difference | \$ 3,464,604.83 | \$ 3,425,374.86 |
| Parity Ratio | 1.04712 | 1.04712 |

II. Trust Activity 04/01/2022 through 04/30/2022

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 461,073.22 |
| | Guarantor Principal | 600,003.32 |
| | Consolidation Activity Principal | 88,556.04 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (528.38) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 1,149,104.20 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 132,095.65 |
| | Guarantor Interest | 20,829.40 |
| | Consolidation Activity Interest | 392.38 |
| | Special Allowance Payments | 0.00 |
| | Interest Subsidy Payments | 0.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 1,309.16 |
| | Total Interest Receipts | \$ 154,626.59 |
| C | Reserves in Excess of Requirement | \$ 2,174.01 |
| D | Investment Income | \$ 361.34 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Initial Deposits to Collection Account | \$ - |
| I | Excess Transferred from Other Accounts | \$ - |
| J | Other Deposits | \$ - |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$ - |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(67,511.92) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$(99,467.95) |
| M | AVAILABLE FUNDS | \$ 1,139,286.27 |
| N | Non-Cash Principal Activity During Collection Period | \$(212,509.92) |
| O | Non-Reimbursable Losses During Collection Period | \$ 216.81 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2014-6 Portfolio Characteristics

| | | 04/30/2022 | | | | 03/31/2022 | | | |
|--------------|------------------------|----------------|--------------|------------------------|----------------|----------------|--------------|------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 5.50% | 100 | \$2,389,728.47 | 3.166% | 5.43% | 107 | \$2,471,484.51 | 3.235% |
| REPAYMENT: | CURRENT | 5.49% | 2,716 | \$55,421,624.24 | 73.432% | 5.50% | 2,730 | \$55,432,220.22 | 72.546% |
| | 31-60 DAYS DELINQUENT | 5.92% | 68 | \$2,034,199.45 | 2.695% | 5.85% | 63 | \$2,776,084.27 | 3.633% |
| | 61-90 DAYS DELINQUENT | 5.89% | 32 | \$1,137,427.67 | 1.507% | 6.10% | 51 | \$1,710,673.90 | 2.239% |
| | 91-120 DAYS DELINQUENT | 5.41% | 23 | \$772,357.67 | 1.023% | 5.03% | 28 | \$889,553.43 | 1.164% |
| | > 120 DAYS DELINQUENT | 5.97% | 63 | \$2,014,737.16 | 2.669% | 6.19% | 60 | \$1,639,915.16 | 2.146% |
| | FORBEARANCE | 6.59% | 279 | \$11,286,243.93 | 14.954% | 6.49% | 281 | \$10,651,129.45 | 13.939% |
| | CLAIMS IN PROCESS | 5.07% | 9 | \$416,900.98 | 0.552% | 6.59% | 15 | \$838,752.91 | 1.098% |
| TOTAL | | | 3,290 | \$75,473,219.57 | 100.00% | | 3,335 | \$76,409,813.85 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2014-6 Portfolio Characteristics (cont'd)

| | 04/30/2022 | 03/31/2022 |
|--|-----------------|-----------------|
| Pool Balance | \$75,929,617.22 | \$76,799,220.41 |
| Outstanding Borrower Accrued Interest | \$2,467,176.73 | \$2,497,075.00 |
| Borrower Accrued Interest to be Capitalized | \$456,397.65 | \$389,406.56 |
| Borrower Accrued Interest >30 Days Delinquent | \$238,475.43 | \$263,039.28 |
| Total # Loans | 3,290 | 3,335 |
| Total # Borrowers | 1,826 | 1,849 |
| Weighted Average Coupon | 5.68% | 5.69% |
| Weighted Average Remaining Term | 197.89 | 198.78 |
| Non-Reimbursable Losses | \$216.81 | \$3,634.09 |
| Cumulative Non-Reimbursable Losses | \$542,785.00 | \$542,568.19 |
| Since Issued Constant Prepayment Rate (CPR) | 5.17% | 5.15% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$- | \$- |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$- | \$- |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$212,560.29 | \$275,808.17 |
| Borrower Interest Accrued | \$334,796.13 | \$348,971.63 |
| Interest Subsidy Payments Accrued | \$9,537.89 | \$10,326.12 |
| Special Allowance Payments Accrued | \$5,499.12 | \$4,323.85 |

V. 2014-6 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|--------------|-------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 0.00% | 0 | - | 0.000% |
| | - GSL - Unsubsidized | 0.00% | 0 | - | 0.000% |
| | - PLUS ⁽²⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - SLS ⁽³⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - Consolidation Loans | 5.68% | 3,290 | 75,473,219.57 | 100.000% |
| | Total | 5.68% | 3,290 | \$ 75,473,219.57 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 0.00% | 0 | - | 0.000% |
| | - Two Year | 0.00% | 0 | - | 0.000% |
| | - Technical | 0.00% | 0 | - | 0.000% |
| | - Other | 5.68% | 3,290 | 75,473,219.57 | 100.000% |
| | Total | 5.68% | 3,290 | \$ 75,473,219.57 | 100.000% |

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2014-6 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|---------------|----------------------------|
| Total Available Funds | | \$ 1,139,286.27 |
| A Trustee Fees | \$ - | \$ 1,139,286.27 |
| B Primary Servicing Fee | \$ 8,449.93 | \$ 1,130,836.34 |
| C Administration Fee | \$ 6,667.00 | \$ 1,124,169.34 |
| D Class A Noteholders' Interest Distribution Amount | \$ 73,824.76 | \$ 1,050,344.58 |
| E Class B Noteholders' Interest Distribution Amount | \$ 7,587.51 | \$ 1,042,757.07 |
| F Reserve Account Reinstatement | \$ - | \$ 1,042,757.07 |
| G Class A Noteholders' Principal Distribution Amount | \$ 832,547.23 | \$ 210,209.84 |
| H Class B Noteholders' Principal Distribution Amount | \$ - | \$ 210,209.84 |
| I Unpaid Expenses of The Trustees | \$ - | \$ 210,209.84 |
| J Carryover Servicing Fee | \$ - | \$ 210,209.84 |
| K Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 210,209.84 |
| L Excess Distribution Certificateholder | \$ 210,209.84 | \$ - |

Waterfall Triggers

| | |
|---|------------------|
| A Student Loan Principal Outstanding | \$ 75,473,219.57 |
| B Interest to be Capitalized | \$ 456,397.65 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 189,824.04 |
| E Less: Specified Reserve Account Balance | \$(189,824.04) |
| F Total | \$ 75,929,617.22 |
| G Class A Notes Outstanding (after application of available funds) | \$ 68,494,066.40 |
| H Insolvency Event or Event of Default Under Indenture | N |
| I Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (G>F or H=Y) | N |

VII. 2014-6 Distributions

Distribution Amounts

| | <u>A</u> | <u>B</u> |
|--|-------------------------|-------------------------|
| Cusip/Isin | 63939BAA7 | 63939BAB5 |
| Beginning Balance | \$ 69,326,613.63 | \$ 4,200,000.00 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.61% | 1.50% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 4/25/2022 | 4/25/2022 |
| Accrual Period End | 5/25/2022 | 5/25/2022 |
| Daycount Fraction | 0.08333333 | 0.08333333 |
| Interest Rate* | 1.27786% | 2.16786% |
| Accrued Interest Factor | 0.001064883 | 0.001806550 |
| Current Interest Due | \$ 73,824.76 | \$ 7,587.51 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 73,824.76 | \$ 7,587.51 |
| Interest Paid | \$ 73,824.76 | \$ 7,587.51 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 832,547.23 | \$ - |
| Ending Principal Balance | \$ 68,494,066.40 | \$ 4,200,000.00 |
| Paydown Factor | 0.005413181 | 0.000000000 |
| Ending Balance Factor | 0.445345035 | 1.000000000 |

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://images.navient.com/investors/data/abrate.txt>.

VIII. 2014-6 Reconciliations

| | | |
|---|--|----------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 73,526,613.63 |
| | Adjusted Pool Balance | \$ 76,119,441.26 |
| | Overcollateralization Amount | \$ 3,425,374.86 |
| | Principal Distribution Amount | \$ 832,547.23 |
| | Principal Distribution Amount Paid | \$ 832,547.23 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 191,998.05 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 191,998.05</u> |
| | Required Reserve Acct Balance | \$ 189,824.04 |
| | Release to Collection Account | \$ 2,174.01 |
| | Ending Reserve Account Balance | \$ 189,824.04 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 222,967.39 |
| | Deposits for the Period | \$ 99,467.95 |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ 322,435.34 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |