

Navient Student Loan Trust 2014-6
Monthly Servicing Report

Distribution Date 07/25/2022

Collection Period 06/01/2022 - 06/30/2022

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 | 05/31/2022 | 06/30/2022 |
|---|--------------------------|-------------------------|-------------------------|
| Principal Balance | \$ 154,772,903.21 | \$ 74,752,842.55 | \$ 73,972,830.27 |
| Interest to be Capitalized Balance | 729,738.48 | 432,886.01 | 431,952.53 |
| Pool Balance | \$ 155,502,641.69 | \$ 75,185,728.56 | \$ 74,404,782.80 |
| Specified Reserve Account Balance | 3,559,801.00 | 187,964.32 | 186,011.96 |
| Adjusted Pool ⁽¹⁾ | \$ 159,062,442.69 | \$ 75,373,692.88 | \$ 74,590,794.76 |
| Weighted Average Coupon (WAC) | 5.54% | 5.69% | 5.69% |
| Number of Loans | 6,838 | 3,256 | 3,216 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 3,389,786.13 | \$ 3,395,870.22 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 71,795,942.43 | \$ 71,008,912.58 |
| Pool Factor | | 0.475217324 | 0.470281294 |
| Since Issued Constant Prepayment Rate | | 5.18% | 5.19% |

⁽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 | 06/27/2022 | 07/25/2022 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 63939BAA7 | \$ 67,781,876.70 | \$ 67,034,209.00 |
| B | 63939BAB5 | \$ 4,200,000.00 | \$ 4,200,000.00 |

| C Account Balances | 06/27/2022 | 07/25/2022 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 187,964.32 | \$ 186,011.96 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 90,603.61 | \$ 162,166.13 |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 06/27/2022 | 07/25/2022 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 75,373,692.88 | \$ 74,590,794.76 |
| Total Notes | \$ 71,981,876.70 | \$ 71,234,209.00 |
| Difference | \$ 3,391,816.18 | \$ 3,356,585.76 |
| Parity Ratio | 1.04712 | 1.04712 |

II. Trust Activity 06/01/2022 through 06/30/2022

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 302,585.25 |
| | Guarantor Principal | 174,884.68 |
| | Consolidation Activity Principal | 588,975.97 |
| | Seller Principal Reimbursement | 27.98 |
| | Servicer Principal Reimbursement | (56.37) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 1,066,417.51 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 130,379.26 |
| | Guarantor Interest | 8,708.38 |
| | Consolidation Activity Interest | 5,676.58 |
| | Special Allowance Payments | 15,436.47 |
| | Interest Subsidy Payments | 0.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 2,367.40 |
| | Total Interest Receipts | \$ 162,568.09 |
| C | Reserves in Excess of Requirement | \$ 1,952.36 |
| D | Investment Income | \$ 1,391.08 |
| 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 | \$(66,156.16) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$(71,562.52) |
| M | AVAILABLE FUNDS | \$ 1,094,610.36 |
| N | Non-Cash Principal Activity During Collection Period | \$(286,405.23) |
| O | Non-Reimbursable Losses During Collection Period | \$ 3,313.46 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2014-6 Portfolio Characteristics

| | | 06/30/2022 | | | | 05/31/2022 | | | |
|--------------|------------------------|-------------------|--------------|------------------------|----------------|-------------------|--------------|------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 5.30% | 86 | \$2,041,141.92 | 2.759% | 5.43% | 89 | \$2,195,978.20 | 2.938% |
| REPAYMENT: | CURRENT | 5.64% | 2,610 | \$54,995,082.69 | 74.345% | 5.56% | 2,693 | \$55,241,261.91 | 73.899% |
| | 31-60 DAYS DELINQUENT | 5.60% | 113 | \$3,338,166.02 | 4.513% | 5.48% | 69 | \$1,957,048.39 | 2.618% |
| | 61-90 DAYS DELINQUENT | 5.41% | 44 | \$1,424,651.71 | 1.926% | 5.35% | 37 | \$980,683.04 | 1.312% |
| | 91-120 DAYS DELINQUENT | 5.27% | 18 | \$629,125.38 | 0.850% | 5.68% | 25 | \$801,334.02 | 1.072% |
| | > 120 DAYS DELINQUENT | 5.89% | 65 | \$2,141,405.95 | 2.895% | 5.73% | 69 | \$2,255,618.65 | 3.017% |
| | FORBEARANCE | 6.08% | 271 | \$9,180,278.69 | 12.410% | 6.40% | 265 | \$11,005,148.57 | 14.722% |
| | CLAIMS IN PROCESS | 7.90% | 9 | \$222,977.91 | 0.301% | 6.08% | 9 | \$315,769.77 | 0.422% |
| TOTAL | | | 3,216 | \$73,972,830.27 | 100.00% | | 3,256 | \$74,752,842.55 | 100.00% |

* Percentages may not total 100% due to rounding

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

| | 06/30/2022 | 05/31/2022 |
|--|-----------------|-----------------|
| Pool Balance | \$74,404,782.80 | \$75,185,728.56 |
| Outstanding Borrower Accrued Interest | \$2,407,924.78 | \$2,512,654.43 |
| Borrower Accrued Interest to be Capitalized | \$431,952.53 | \$432,886.01 |
| Borrower Accrued Interest >30 Days Delinquent | \$266,165.18 | \$221,303.07 |
| Total # Loans | 3,216 | 3,256 |
| Total # Borrowers | 1,786 | 1,808 |
| Weighted Average Coupon | 5.69% | 5.69% |
| Weighted Average Remaining Term | 198.66 | 197.35 |
| Non-Reimbursable Losses | \$3,313.46 | \$- |
| Cumulative Non-Reimbursable Losses | \$546,098.46 | \$542,785.00 |
| Since Issued Constant Prepayment Rate (CPR) | 5.19% | 5.18% |
| 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 | \$289,763.54 | \$133,997.31 |
| Borrower Interest Accrued | \$328,354.53 | \$342,523.09 |
| Interest Subsidy Payments Accrued | \$8,044.07 | \$9,498.67 |
| Special Allowance Payments Accrued | \$13,131.00 | \$8,277.22 |

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 | 5.69% | 3,216 | 73,972,830.27 | 100.000% |
| | Total | 5.69% | 3,216 | \$ 73,972,830.27 | 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 | 5.69% | 3,216 | 73,972,830.27 | 100.000% |
| | Total | 5.69% | 3,216 | \$ 73,972,830.27 | 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

| | <u>Paid</u> | <u>Remaining Funds Balance</u> |
|---|---------------|------------------------------------|
| Total Available Funds | | \$ 1,094,610.36 |
| A Trustee Fees | \$ - | \$ 1,094,610.36 |
| B Primary Servicing Fee | \$ 8,262.56 | \$ 1,086,347.80 |
| C Administration Fee | \$ 6,667.00 | \$ 1,079,680.80 |
| D Class A Noteholders' Interest Distribution Amount | \$ 117,752.11 | \$ 961,928.69 |
| E Class B Noteholders' Interest Distribution Amount | \$ 10,203.66 | \$ 951,725.03 |
| F Reserve Account Reinstatement | \$ - | \$ 951,725.03 |
| G Class A Noteholders' Principal Distribution Amount | \$ 747,667.70 | \$ 204,057.33 |
| H Class B Noteholders' Principal Distribution Amount | \$ - | \$ 204,057.33 |
| I Unpaid Expenses of The Trustees | \$ - | \$ 204,057.33 |
| J Carryover Servicing Fee | \$ - | \$ 204,057.33 |
| K Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 204,057.33 |
| L Excess Distribution Certificateholder | \$ 204,057.33 | \$ - |

Waterfall Triggers

| | |
|---|------------------|
| A Student Loan Principal Outstanding | \$ 73,972,830.27 |
| B Interest to be Capitalized | \$ 431,952.53 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 186,011.96 |
| E Less: Specified Reserve Account Balance | \$(186,011.96) |
| F Total | \$ 74,404,782.80 |
| G Class A Notes Outstanding (after application of available funds) | \$ 67,034,209.00 |
| 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 | \$ 67,781,876.70 | \$ 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 | 6/27/2022 | 6/27/2022 |
| Accrual Period End | 7/25/2022 | 7/25/2022 |
| Daycount Fraction | 0.07777778 | 0.07777778 |
| Interest Rate* | 2.23357% | 3.12357% |
| Accrued Interest Factor | 0.001737221 | 0.002429443 |
| Current Interest Due | \$ 117,752.11 | \$ 10,203.66 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 117,752.11 | \$ 10,203.66 |
| Interest Paid | \$ 117,752.11 | \$ 10,203.66 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 747,667.70 | \$ - |
| Ending Principal Balance | \$ 67,034,209.00 | \$ 4,200,000.00 |
| Paydown Factor | 0.004861298 | 0.000000000 |
| Ending Balance Factor | 0.435853114 | 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 | \$ 71,981,876.70 |
| | Adjusted Pool Balance | \$ 74,590,794.76 |
| | Overcollateralization Amount | \$ 3,356,585.76 |
| | Principal Distribution Amount | \$ 747,667.70 |
| | Principal Distribution Amount Paid | \$ 747,667.70 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 187,964.32 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | \$ 187,964.32 |
| | Required Reserve Acct Balance | \$ 186,011.96 |
| | Release to Collection Account | \$ 1,952.36 |
| | Ending Reserve Account Balance | \$ 186,011.96 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 90,603.61 |
| | Deposits for the Period | \$ 71,562.52 |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ 162,166.13 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |