Navient Student Loan Trust 2014-7 Monthly Servicing Report

Distribution Date 02/25/2022

Collection Period 01/01/2022 - 01/31/2022

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	12/31/2021	01/31/2022
Principal Balance	\$ 154,923,176.48	\$ 81,664,397.48	\$ 81,132,352.86
Interest to be Capitalized Balance	872,283.20	276,326.04	296,627.02
Pool Balance	\$ 155,795,459.68	\$ 81,940,723.52	\$ 81,428,979.88
Specified Reserve Account Balance	3,559,654.00	204,851.81	203,572.45
Adjusted Pool	\$ 159,355,113.68	\$ 82,145,575.33	\$ 81,632,552.33
Weighted Average Coupon (WAC)	5.58%	5.68%	5.69%
Number of Loans	6,861	3,410	3,362
Aggregate Outstanding Principal Balance - Tbill		\$ 3,934,480.33	\$ 3,908,217.33
Aggregate Outstanding Principal Balance - LIBOR		\$ 78,006,243.19	\$ 77,520,762.55
Pool Factor		0.517934054	0.514699406
Since Issued Constant Prepayment Rate		4.69%	4.66%

(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	01/25/2022	02/25/2022
А	63939AAA9	\$ 74,254,894.20	\$ 73,759,087.48
В	63939AAB7	\$ 4,200,000.00	\$ 4,200,000.00
C Account Balances		01/25/2022	02/25/2022
Reserve Account Balance	ce	\$ 204,851.81	\$ 203,572.45
Capitalized Interest Acco	ount Balance	\$ -	\$ -
Floor Income Rebate Ac	count	\$ 252,418.95	\$ 381,329.64
Supplemental Loan Pure	chase Account	\$ -	\$ -

D	Asset / Liability	01/25/2022	02/25/2022
	Adjusted Pool Balance + Supplemental Loan Purchase	\$ 82,145,575.33	\$ 81,632,552.33
	Total Notes	\$ 78,454,894.20	\$ 77,959,087.48
	Difference	\$ 3,690,681.13	\$ 3,673,464.85
	Parity Ratio	1.04704	1.04712

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O Non-Reimbursable Losses During Collection Period \$ - P Aggregate Purchased Amounts by the Depositor, Servicer or Seller \$ -	М	AVAILABLE FUNDS	\$ 652,848.64	
P Aggregate Purchased Amounts by the Depositor, Servicer or Seller \$-	N	Non-Cash Principal Activity During Collection Period	\$(161,286.80)	
	0	Non-Reimbursable Losses During Collection Period	\$ -	
Q Aggregate Loan Substitutions \$-	Р	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -	
	Q	Aggregate Loan Substitutions	\$ -	

III. 2014-7 Portfolio Characteristics

			01/31/	2022			12/31/	2021	
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.54%	106	\$2,848,635.99	3.511%	5.54%	111	\$2,887,945.99	3.536%
REPAYMENT:	CURRENT	5.56%	2,687	\$58,755,638.50	72.419%	5.61%	2,760	\$60,363,096.22	73.916%
	31-60 DAYS DELINQUENT	6.06%	103	\$3,807,106.39	4.692%	5.71%	79	\$2,511,232.16	3.075%
	61-90 DAYS DELINQUENT	6.15%	44	\$1,319,227.88	1.626%	6.04%	63	\$2,368,390.04	2.900%
	91-120 DAYS DELINQUENT	6.52%	39	\$1,182,788.94	1.458%	5.39%	27	\$724,504.32	0.887%
	> 120 DAYS DELINQUENT	6.23%	66	\$2,228,296.58	2.746%	6.45%	66	\$2,403,523.47	2.943%
	FORBEARANCE	6.00%	304	\$10,488,557.32	12.928%	5.89%	298	\$10,315,102.70	12.631%
	CLAIMS IN PROCESS	5.92%	13	\$502,101.26	0.619%	6.47%	6	\$90,602.58	0.111%
TOTAL			3,362	\$81,132,352.86	100.00%		3,410	\$81,664,397.48	100.00%

* Percentages may not total 100% due to rounding

IV. 2014-7 Portfolio Characteristics (cont'd)

	01/31/2022	12/31/2021
Pool Balance	\$81,428,979.88	\$81,940,723.52
Outstanding Borrower Accrued Interest	\$2,727,584.20	\$2,675,505.88
Borrower Accrued Interest to be Capitalized	\$296,627.02	\$276,326.04
Borrower Accrued Interest >30 Days Delinquent	\$303,176.97	\$269,619.71
Total # Loans	3,362	3,410
Total # Borrowers	1,871	1,896
Weighted Average Coupon	5.69%	5.68%
Weighted Average Remaining Term	198.16	198.00
Non-Reimbursable Losses	\$-	\$2,374.31
Cumulative Non-Reimbursable Losses	\$540,562.86	\$540,562.86
Since Issued Constant Prepayment Rate (CPR)	4.66%	4.69%
Loan Substitutions	\$-	\$-
Cumulative Loan Substitutions	\$-	\$-
Rejected Claim Repurchases	\$-	\$-
Cumulative Rejected Claim Repurchases	\$63,994.14	\$63,994.14
Unpaid Primary Servicing Fees	\$-	\$-
Unpaid Administration Fees	\$-	\$-
Unpaid Carryover Servicing Fees	\$-	\$-
Note Principal Shortfall	\$-	\$5,869.76
Note Interest Shortfall	\$-	\$-
Unpaid Interest Carryover	\$-	\$-
Non-Cash Principal Activity - Capitalized Interest	\$161,296.71	\$187,463.16
Borrower Interest Accrued	\$369,613.76	\$372,197.06
Interest Subsidy Payments Accrued	\$13,749.02	\$13,193.08
Special Allowance Payments Accrued	\$4,076.60	\$3,934.47

LOAN TYPE		ghted e Coupon	# LOANS	\$ AMOUNT	% *
- GSL (1) - Subsid	ized	0.00%	0	-	0.000%
- GSL - Unsubsid	zed	0.00%	0	-	0.000%
- PLUS (2) Loans		0.00%	0	-	0.000%
- SLS ⁽³⁾ Loans		0.00%	0	-	0.000%
- Consolidation L	bans	5.69%	3,362	81,132,352.86	100.000%
Total		5.69%	3,362	\$ 81,132,352.86	100.000%
SCHOOL TYPE		ghted e Coupon	# LOANS	\$ AMOUNT	% *
- Four Year		0.00%	0	-	0.000%
- Two Year		8.00%	1	20,453.62	0.025%
- Technical		0.00%	0		0.000%
- Other		5.68%	3,361	81,111,899.24	99.975%
Total		5.69%	3,362	\$ 81,132,352.86	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.

		Paid	Remaining Funds Balance
Total	Available Funds		\$ 652,848.64
А	Trustee Fees	\$ -	\$ 652,848.64
В	Primary Servicing Fee	\$ 8,664.72	\$ 644,183.92
С	Administration Fee	\$ 6,667.00	\$ 637,516.92
D	Class A Noteholders' Interest Distribution Amount	\$ 45,891.61	\$ 591,625.31
E	Class B Noteholders' Interest Distribution Amount	\$ 5,814.55	\$ 585,810.76
F	Reserve Account Reinstatement	\$ -	\$ 585,810.76
G	Class A Noteholders' Principal Distribution Amount	\$ 495,806.72	\$ 90,004.04
н	Class B Noteholders' Principal Distribution Amount	\$ -	\$ 90,004.04
I	Unpaid Expenses of The Trustees	\$ -	\$ 90,004.04
J	Carryover Servicing Fee	\$ -	\$ 90,004.04
<	Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ 90,004.04
L	Excess Distribution Certificateholder	\$ 90,004.04	\$ -

Waterfall Trig	gers
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Student Loan Principal Outstanding	\$ 81,132,352.86	
Interest to be Capitalized	\$ 296,627.02	
Capitalized Interest Account Balance	\$ -	
Reserve Account Balance (after any reinstatement)	\$ 203,572.45	
Less: Specified Reserve Account Balance	\$(203,572.45)	
Total	\$ 81,428,979.88	
Class A Notes Outstanding (after application of available funds)	\$ 73,759,087.48	
Insolvency Event or Event of Default Under Indenture	Ν	
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)	Ν	
	Interest to be Capitalized Capitalized Interest Account Balance Reserve Account Balance (after any reinstatement) Less: Specified Reserve Account Balance Total Class A Notes Outstanding (after application of available funds) Insolvency Event or Event of Default Under Indenture Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts	Interest to be Capitalized \$296,627.02 Capitalized Interest Account Balance (after any reinstatement) \$203,572.45 Reserve Account Balance (after any reinstatement) \$203,572.45 Less: Specified Reserve Account Balance \$(203,572.45) Total \$81,428,979.88 Class A Notes Outstanding (after application of available funds) \$73,759,087.48 Insolvency Event or Event of Default Under Indenture N Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts N

VII. 2014-7 Distributions		
Distribution Amounts		
	Α	В
Cusip/Isin	63939AAA9	63939AAB7
Beginning Balance	\$ 74,254,894.20	\$ 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	1/25/2022	1/25/2022
Accrual Period End	2/25/2022	2/25/2022
Daycount Fraction	0.08611111	0.08611111
Interest Rate*	0.71771%	1.60771%
Accrued Interest Factor	0.000618028	0.001384417
Current Interest Due	\$ 45,891.61	\$ 5,814.55
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 45,891.61	\$ 5,814.55
Interest Paid	\$ 45,891.61	\$ 5,814.55
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 495,806.72	\$ -
Ending Principal Balance	\$ 73,759,087.48	\$ 4,200,000.00
Paydown Factor	0.003223711	0.00000000
Ending Balance Factor	0.479577942	1.00000000

* 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.	2014-7 Reconciliations	
А	Principal Distribution Reconciliation	
	Notes Outstanding Principal Balance	\$ 78,454,894.20
	Adjusted Pool Balance	\$ 81,632,552.33
	Overcollateralization Amount	\$ 3,673,464.85
	Principal Distribution Amount	\$ 495,806.72
	Principal Distribution Amount Paid	\$ 495,806.72
в	Reserve Account Reconciliation	
	Beginning Period Balance	\$ 204,851.81
	Reserve Funds Utilized	0.00
	Reserve Funds Reinstated	0.00
	Balance Available	\$ 204,851.81
	Required Reserve Acct Balance	\$ 203,572.45
	Release to Collection Account	\$ 1,279.36
1	Ending Reserve Account Balance	\$ 203,572.45
С	Floor Income Rebate Account	
	Beginning Period Balance	\$ 252,418.95
	Deposits for the Period	\$ 128,910.69
	Release to Collection Account	\$ -
	Ending Balance	\$ 381,329.64
D	Supplemental Purchase Account	
	Beginning Period Balance	\$ -
	Supplemental Loan Purchases	\$ -
	Transfers to Collection Account	\$ -
	Ending Balance	\$ -