Navient Private Education Loan Trust 2015-B

Monthly Servicing Report

Distribution Date 04/15/2021

Collection Period 03/01/2021 - 03/31/2021

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Wells Fargo - *Indenture Trustee*

Wells Fargo Delaware Trust Company - *Trustee*

Navient Credit Finance Corp. - *Excess Distribution Certificateholder*

I. Deal Parameters

A

Student Loan Portfolio Characteristics	08/13/2015	02/28/2021	03/31/2021
Principal Balance	$ 1,049,315,403.09	$ 393,407,532.86	$ 385,372,985.52
Interest to be Capitalized Balance	5,197,120.06	582,776.11	963,480.99
Pool Balance	$ 1,054,512,523.15	$ 393,990,308.97	$ 386,336,466.51
Weighted Average Coupon (WAC)	5.77%	5.61%	5.61%
Weighted Average Remaining Term	155.92	155.02	155.27
Number of Loans	104,548	42,476	41,610
Number of Borrowers	80,142	31,790	31,086
Pool Factor		0.373623167	0.366364987
Since Issued Constant Prepayment Rate		7.73%	7.74%

B

Debt Securities	Cusip/Isin	03/15/2021	04/15/2021
A3	63939KAC3	$236,394,185.38	$231,801,879.91

C

Account Balances	03/15/2021	04/15/2021
Reserve Account Balance	$ 2,729,683.00	$ 2,729,683.00

D

Asset / Liability	03/15/2021	04/15/2021
Overcollateralization Percentage	40.00%	40.00%
Specified Overcollateralization Amount	$157,596,123.59	$154,534,586.60
Actual Overcollateralization Amount	$157,596,123.59	$154,534,586.60

II. 2015-B Trust Activity 03/01/2021 through 03/31/2021

A	**Student Loan Principal Receipts**	
	Borrower Principal	6,730,034.97
	Consolidation Activity Principal	980,886.61
	Seller Principal Reimbursement	21,800.77
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	Total Principal Receipts	**$ 7,732,722.35**
B	**Student Loan Interest Receipts**	
	Borrower Interest	1,540,267.65
	Consolidation Activity Interest	3,663.90
	Seller Interest Reimbursement	2,662.45
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	**$ 1,546,594.00**
C	**Recoveries on Realized Losses**	**$ 293,529.39**
D	**Investment Income**	**$ 92.37**
E	**Funds Borrowed from Next Collection Period**	**$ 0.00**
F	**Funds Repaid from Prior Collection Period**	**$ 0.00**
G	**Loan Sale or Purchase Proceeds**	**$ 0.00**
H	**Initial Deposits to Collection Account**	**$ 0.00**
I	**Excess Transferred from Other Accounts**	**$ 0.00**
J	**Borrower Benefit Reimbursements**	**$ 0.00**
K	**Gross Swap Receipt**	**$ 8,921.39**
L	**Other Deposits**	**$ -**
M	**Other Fees Collected**	**$ 0.00**
N	**AVAILABLE FUNDS**	**$ 9,581,859.50**
O	Non-Cash Principal Activity During Collection Period	$(301,824.99)
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
Q	Aggregate Loan Substitutions	$ 0.00

III. 2015-B Portfolio Characteristics

		03/31/2021				02/28/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	4.26%	8	$118,946.79	0.031%	4.26%	9	$119,084.00	0.030%
	GRACE	4.75%	3	$37,759.38	0.010%	5.02%	4	$39,759.38	0.010%
	DEFERMENT	6.32%	925	$10,696,723.83	2.776%	6.32%	916	$10,860,012.28	2.760%
REPAYMENT:	CURRENT	5.53%	38,700	$346,958,480.29	90.032%	5.53%	39,782	$357,685,919.64	90.920%
	31-60 DAYS DELINQUENT	6.63%	339	$4,949,816.39	1.284%	6.60%	365	$4,746,866.64	1.207%
	61-90 DAYS DELINQUENT	6.95%	196	$2,433,210.47	0.631%	6.59%	173	$2,277,676.53	0.579%
	91-120 DAYS DELINQUENT	6.80%	108	$1,368,914.31	0.355%	6.86%	152	$2,094,834.70	0.532%
	121-150 DAYS DELINQUENT	7.11%	85	$1,296,874.10	0.337%	7.20%	88	$974,273.92	0.248%
	151-180 DAYS DELINQUENT	6.84%	62	$782,885.05	0.203%	6.58%	72	$937,366.83	0.238%
	> 180 DAYS DELINQUENT	6.63%	39	$472,888.70	0.123%	6.29%	48	$676,075.93	0.172%
	FORBEARANCE	6.14%	1,145	$16,256,486.21	4.218%	6.23%	867	$12,995,663.01	3.303%
TOTAL			**41,610**	**$385,372,985.52**	**100.00%**		**42,476**	**$393,407,532.86**	**100.00%**

* Percentages may not total 100% due to rounding

III. 2015-B Portfolio Characteristics (cont'd)

	3/31/2021	2/28/2021
Pool Balance	$386,336,466.51	$393,990,308.97
Total # Loans	41,610	42,476
Total # Borrowers	31,086	31,790
Weighted Average Coupon	5.61%	5.61%
Weighted Average Remaining Term	155.27	155.02
Percent of Pool - Cosigned	65%	65%
Percent of Pool - Non Cosigned	35%	35%
Borrower Interest Accrued for Period	$1,845,525.05	$1,701,637.24
Outstanding Borrower Interest Accrued	$4,731,600.34	$4,637,939.16
Gross Principal Realized Loss - Periodic	$480,376.12	$528,977.54
Gross Principal Realized Loss - Cumulative	$99,527,434.86	$99,047,058.74
Delinquent Principal Purchased by Servicer - Periodic	$0.00	$0.00
Delinquent Principal Purchased by Servicer - Cumulative	$0.00	$0.00
Recoveries on Realized Losses - Periodic	$293,529.39	$136,995.41
Recoveries on Realized Losses - Cumulative	$11,825,727.54	$11,532,198.15
Net Losses - Periodic	$186,846.73	$391,982.13
Net Losses - Cumulative	$87,701,707.32	$87,514,860.59
Cumulative Gross Defaults	$99,527,434.86	$99,047,058.74
Change in Gross Defaults	$480,376.12	$528,977.54
Non-Cash Principal Activity - Capitalized Interest	$178,209.86	$180,585.60
Since Issued Constant Prepayment Rate (CPR)	7.74%	7.73%
Loan Substitutions	$0.00	$0.00
Cumulative Loan Substitutions	$0.00	$0.00
Unpaid Primary Servicing Fees	$0.00	$0.00
Unpaid Administration Fees	$0.00	$0.00
Unpaid Carryover Servicing Fees	$0.00	$0.00
Note Interest Shortfall	$0.00	$0.00
Outstanding Balance of the RC Certificate	$0.00	$0.00

IV. 2015-B Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	$ AMOUNT	% *
- Undergraduate and Graduate Loans	5.20%	23,841	$ 197,444,502.49	51.235%
- Career Training	6.42%	5,532	$ 16,650,457.01	4.321%
- Law Loans	6.81%	560	$ 4,157,684.24	1.079%
- Med Loans	6.61%	756	$ 7,720,327.99	2.003%
- MBA Loans	5.17%	57	$ 494,814.31	0.128%
- Direct to Consumer	6.74%	8,966	$ 114,612,763.36	29.741%
- Private Credit Consolidation	3.95%	1,898	$ 44,292,436.12	11.493%
- Smart Option Loans	0.00%	0.00	$ 0.00	0.000%
- Other Loan Programs	0.00%	0.00	$ 0.00	0.000%
Total	**5.61%**	**41,610**	**$ 385,372,985.52**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$2,836,881.13
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$316,522,957.72
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$29,627,218.84
Prime Indexed Loans -- Annual Reset	$4,155,508.29
T-Bill Indexed Loans	$1,741,423.38
Fixed Rate Loans	$818,393.45
LIBOR Indexed Loans	$30,634,083.70
SOFR Monthly Reset	$0.00

* Note: Percentages may not total 100% due to rounding

V. 2015-B Reserve Account and Principal Distribution Calculations

A.	**Reserve Account**	
	Specified Reserve Account Balance	$ 2,729,683.00
	Actual Reserve Account Balance	$ 2,729,683.00
B.	**Principal Distribution Amount**	
	Class A Notes Outstanding	$ 236,394,185.38
	Pool Balance	$ 386,336,466.51
	First Priority Principal Distribution Amount	$ 0.00
	Notes Outstanding	$ 236,394,185.38
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 386,336,466.51
	Specified Overcollateralization Amount	$ 154,534,586.60
	Regular Principal Distribution Amount	$ 4,592,305.47

VI. 2015-B Waterfall for Distributions

		Paid	Funds Balance
Total Available Funds			$ 9,581,859.50
A	Trustee Fees	$ 0.00	$ 9,581,859.50
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 273,181.39	$ 9,308,678.11
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 9,302,011.11
D	Gross Swap Payment Due	$ 20,752.79	$ 9,281,258.32
E	i. Class A Noteholders Interest Distribution Amount	$ 316,741.94	$ 8,964,516.38
	ii. Swap Termination Fees	$ 0.00	$ 8,964,516.38
F	First Priority Principal Payment	$ 0.00	$ 8,964,516.38
G	Class B Noteholders Interest Distribution Amount	$ 0.00	$ 8,964,516.38
H	Reinstatement Reserve Account	$ 0.00	$ 8,964,516.38
I	Regular Principal Distribution	$ 4,592,305.47	$ 4,372,210.91
J	Carryover Servicing Fees	$ 0.00	$ 4,372,210.91
K	Additional Swap Termination Payments	$ 0.00	$ 4,372,210.91
L	Additional Principal Distribution Amount	$ 0.00	$ 4,372,210.91
M	Unpaid Expenses of Trustee	$ 0.00	$ 4,372,210.91
N	Remaining Amounts to the RC Certificateholder *	$ 0.00	$ 4,372,210.91
O	To the Lender under the Loan Agreement in repayment of the unpaid principal amount of the Loan	$ 4,372,210.91	$ 0.00
P	Remaining Funds to the Excess Distribution Certificateholder	$ 0.00	$ 0.00

* The Administrator on behalf of the Trust confirms that for the Collection Period, the RC Certificate was held by either the Depositor or an Affiliate of the Depositor

VII. 2015-B Distributions

Distribution Amounts

	A3
Cusip/Isin	63939KAC3
Beginning Balance	$ 236,394,185.38
Index	LIBOR
Spread/Fixed Rate	1.45%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	3/15/2021
Accrual Period End	4/15/2021
Daycount Fraction	0.08611111
Interest Rate*	1.55600%
Accrued Interest Factor	0.001339889
Current Interest Due	$ 316,741.94
Interest Shortfall from Prior Period Plus Accrued Interest	$ -
Total Interest Due	$ 316,741.94
Interest Paid	$ 316,741.94
Interest Shortfall	$ -
Principal Paid	$4,592,305.47
Ending Principal Balance	$ 231,801,879.91
Paydown Factor	0.016638788
Ending Balance Factor	0.839861884

* 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.

VII. 2015-B Rate Floor Transaction

SLM Student Loan Trust Pays:

	WELLS FARGO BANK NAVI SWAP NC
i. Notional Swap Amount (USD)	$97,738,950.19
ii. Pay Rate (PRIME)	0.250%
iii. Gross Swap Interest Payment Due Counterparty (USD)	$20,752.79
iv. Days in Period 3/15/2021-4/15/2021	31.00

Counterparty Pays:

	WELLS FARGO BANK NAVI SWAP NC
i. Notional Swap Amount (USD)	$97,738,950.19
ii. Pay Rate (LIBOR)	0.106%
iii. Gross Swap Interest Payment Due Trust (USD)	$8,921.39
iv. Days in Period 3/15/2021-4/15/2021	31.00

Overcollateralization Event*	Y
The new notional amount for the next accrual period is	$ 95,807,951.66

* The Overcollateralization Event is the first distribution date after the August 2018 distribution date when the Overcollateralization Percentage is at least equal to 40.0%. After an Overcollateralization Event, the notional amount is 50% of the Prime Equivalent Note Balance. See "Floor Agreement" in the Offering Memorandum for more information.