

Navient Private Education Loan Trust 2017-A
Monthly Servicing Report

Distribution Date 03/15/2022

Collection Period 02/01/2022 - 02/28/2022

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Bank of New York - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

| A | Student Loan Portfolio Characteristics | 10/26/2017 | 01/31/2022 | 02/28/2022 |
|---|----------------------------------------|-------------------|-------------------|-------------------|
| | Principal Balance | \$ 715,627,561.01 | \$ 230,584,749.16 | \$ 226,108,751.70 |
| | Interest to be Capitalized Balance | 7,863,175.46 | 1,170,153.87 | 1,206,643.29 |
| | Pool Balance | \$ 723,490,736.47 | \$ 231,754,903.03 | \$ 227,315,394.99 |
| | Weighted Average Coupon (WAC) | 6.93% | 6.75% | 6.81% |
| | Weighted Average Remaining Term | 134.08 | 145.95 | 146.44 |
| | Number of Loans | 43,706 | 19,093 | 18,803 |
| | Number of Borrowers | 35,889 | 14,811 | 14,568 |
| | Pool Factor | | 0.320328777 | 0.314192544 |
| | Since Issued Constant Prepayment Rate | | 15.51% | 15.39% |

| B | Debt Securities | Cusip/Isin | 02/15/2022 | 03/15/2022 |
|---|-----------------|------------|-----------------|-----------------|
| | A2A | 63939XAB7 | \$39,830,112.01 | \$37,610,357.99 |
| | A2B | 63939XAC5 | \$39,830,112.02 | \$37,610,358.00 |
| | B | 63939XAD3 | \$76,800,000.00 | \$76,800,000.00 |

| C | Account Balances | 02/15/2022 | 03/15/2022 |
|---|-------------------------|-----------------|-----------------|
| | Reserve Account Balance | \$ 1,882,367.00 | \$ 1,882,367.00 |

| D | Asset / Liability | 02/15/2022 | 03/15/2022 |
|---|----------------------------------------|-----------------|-----------------|
| | Overcollateralization Percentage | 32.49% | 33.12% |
| | Specified Overcollateralization Amount | \$75,294,679.00 | \$75,294,679.00 |
| | Actual Overcollateralization Amount | \$75,294,679.00 | \$75,294,679.00 |

II. 2017-A Trust Activity 02/01/2022 through 02/28/2022

| | | |
|----------|-------------------------------------------------------------------------|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 3,609,220.34 |
| | Consolidation Activity Principal | 891,570.99 |
| | Seller Principal Reimbursement | 0.00 |
| | Servicer Principal Reimbursement | 0.00 |
| | Delinquent Principal Purchases by Servicer | 0.00 |
| | Other Principal Deposits | 0.00 |
| | Total Principal Receipts | \$ 4,500,791.33 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 1,107,779.37 |
| | Consolidation Activity Interest | 2,059.57 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Delinquent Interest Purchases by Servicer | 0.00 |
| | Other Interest Deposits | 0.00 |
| | Total Interest Receipts | \$ 1,109,838.94 |
| C | Recoveries on Realized Losses | \$ 78,014.18 |
| D | Investment Income | \$ 141.36 |
| 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 | \$ 0.00 |
| L | Other Deposits | \$ - |
| M | Other Fees Collected | \$ 0.00 |
| N | AVAILABLE FUNDS | \$ 5,688,785.81 |
| O | Non-Cash Principal Activity During Collection Period | \$ 24,793.87 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ 0.00 |
| Q | Aggregate Loan Substitutions | \$ 0.00 |

III. 2017-A Portfolio Characteristics

| | | 02/28/2022 | | | | 01/31/2022 | | | |
|--------------|-------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 8.38% | 54 | \$472,187.20 | 0.209% | 8.30% | 43 | \$382,630.44 | 0.166% |
| | GRACE | 7.45% | 5 | \$38,784.69 | 0.017% | 7.96% | 16 | \$135,652.43 | 0.059% |
| | DEFERMENT | 7.72% | 515 | \$6,144,850.55 | 2.718% | 7.71% | 541 | \$6,201,889.93 | 2.690% |
| REPAYMENT: | CURRENT | 6.71% | 17,227 | \$203,551,337.34 | 90.024% | 6.66% | 17,600 | \$210,130,957.03 | 91.130% |
| | 31-60 DAYS DELINQUENT | 7.83% | 336 | \$5,202,636.93 | 2.301% | 7.67% | 285 | \$3,987,738.08 | 1.729% |
| | 61-90 DAYS DELINQUENT | 7.55% | 169 | \$2,573,913.48 | 1.138% | 7.44% | 146 | \$2,173,552.71 | 0.943% |
| | 91-120 DAYS DELINQUENT | 7.52% | 109 | \$1,817,449.49 | 0.804% | 8.33% | 88 | \$1,337,092.46 | 0.580% |
| | 121-150 DAYS DELINQUENT | 8.61% | 76 | \$1,311,151.08 | 0.580% | 8.24% | 91 | \$1,551,572.10 | 0.673% |
| | 151-180 DAYS DELINQUENT | 7.81% | 78 | \$1,263,703.01 | 0.559% | 8.01% | 58 | \$867,372.11 | 0.376% |
| | > 180 DAYS DELINQUENT | 7.19% | 38 | \$587,519.88 | 0.260% | 7.02% | 36 | \$482,449.71 | 0.209% |
| | FORBEARANCE | 7.46% | 196 | \$3,145,218.05 | 1.391% | 7.21% | 189 | \$3,333,842.16 | 1.446% |
| TOTAL | | | 18,803 | \$226,108,751.70 | 100.00% | | 19,093 | \$230,584,749.16 | 100.00% |

* Percentages may not total 100% due to rounding

III. 2017-A Portfolio Characteristics (cont'd)

| | <u>2/28/2022</u> | <u>1/31/2022</u> |
|---------------------------------------------------------|------------------|------------------|
| Pool Balance | \$227,315,394.99 | \$231,754,903.03 |
| Total # Loans | 18,803 | 19,093 |
| Total # Borrowers | 14,568 | 14,811 |
| Weighted Average Coupon | 6.81% | 6.75% |
| Weighted Average Remaining Term | 146.44 | 145.95 |
| Percent of Pool - Cosigned | 61% | 60% |
| Percent of Pool - Non Cosigned | 39% | 40% |
| Borrower Interest Accrued for Period | \$1,164,453.93 | \$1,313,328.88 |
| Outstanding Borrower Interest Accrued | \$3,453,296.01 | \$3,668,112.70 |
| Gross Principal Realized Loss - Periodic | \$221,579.39 | \$514,801.49 |
| Gross Principal Realized Loss - Cumulative | \$21,031,202.22 | \$20,809,622.83 |
| 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 | \$78,014.18 | \$42,606.85 |
| Recoveries on Realized Losses - Cumulative | \$2,412,647.07 | \$2,334,632.89 |
| Net Losses - Periodic | \$143,565.21 | \$472,194.64 |
| Net Losses - Cumulative | \$18,618,555.15 | \$18,474,989.94 |
| Cumulative Gross Defaults | \$21,031,202.22 | \$20,809,622.83 |
| Change in Gross Defaults | \$221,579.39 | \$514,801.49 |
| Non-Cash Principal Activity - Capitalized Interest | \$246,456.81 | \$273,761.69 |
| Since Issued Constant Prepayment Rate (CPR) | 15.39% | 15.51% |
| 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 |

IV. 2017-A Portfolio Statistics by Loan Program

| | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|------------------------------------|----------------------------|---------------|--------------------------|-----------------|
| - Undergraduate and Graduate Loans | 7.33% | 6,819 | \$ 52,239,057.12 | 23.104% |
| - Career Training | 0.00% | 0.00 | \$ 0.00 | 0.000% |
| - Law Loans | 8.34% | 113 | \$ 1,002,392.13 | 0.443% |
| - Med Loans | 7.00% | 99 | \$ 1,198,719.90 | 0.530% |
| - MBA Loans | 6.44% | 28 | \$ 265,602.70 | 0.117% |
| - Direct to Consumer | 7.17% | 179 | \$ 3,420,104.78 | 1.513% |
| - Private Credit Consolidation | 0.00% | 0.00 | \$ 0.00 | 0.000% |
| - Smart Option Loans | 7.90% | 8,937 | \$ 84,737,351.25 | 37.476% |
| - Other Loan Programs | 5.34% | 2,628 | \$ 83,245,523.82 | 36.817% |
| Total | 6.81% | 18,803 | \$ 226,108,751.70 | 100.000% |

| | |
|-------------------------------------------------------|------------------|
| Prime Indexed Loans -- Monthly Reset Adjustable | \$169,713.99 |
| Prime Indexed Loans -- Monthly Reset Non-Adjustable | \$46,790,512.55 |
| Prime Indexed Loans -- Quarterly Reset Adjustable | \$0.00 |
| Prime Indexed Loans -- Quarterly Reset Non-Adjustable | \$490,918.83 |
| Prime Indexed Loans -- Annual Reset | \$2,007,621.19 |
| T-Bill Indexed Loans | \$43,227.67 |
| Fixed Rate Loans | \$64,420,750.69 |
| SOFR Monthly Reset | \$0.00 |
| LIBOR Indexed Loans | \$113,392,650.07 |

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

V. 2017-A Reserve Account and Principal Distribution Calculations

A. Reserve Account

| | |
|-----------------------------------|-----------------|
| Specified Reserve Account Balance | \$ 1,882,367.00 |
| Actual Reserve Account Balance | \$ 1,882,367.00 |

B. Principal Distribution Amount

| | |
|---------------------------|-------------------|
| Class A Notes Outstanding | \$ 79,660,224.03 |
| Pool Balance | \$ 227,315,394.99 |

First Priority Principal Distribution Amount \$ 0.00

| | |
|----------------------------------------------|-------------------|
| Notes Outstanding | \$ 156,460,224.03 |
| First Priority Principal Distribution Amount | \$ 0.00 |

Pool Balance \$ 227,315,394.99

Second Priority Principal Distribution Amount \$ 0.00

Notes Outstanding \$ 156,460,224.03

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 227,315,394.99

Specified Overcollateralization Amount \$ 75,294,679.00

Regular Principal Distribution Amount \$ 4,439,508.04

C. Class R Certificates

Class R Certificates Balance \$ 95,298,971.78

Retained Class R Certificates \$ 41,878,863.00

D. Risk Retention Compliance Triggers

| | |
|------------------------------------------------------------------------------------------------------------------------|---|
| (i) two years from the closing date | Y |
| (ii) the date the pool balance is one-third or less of the initial pool balance | Y |
| (iii) the date the principal balance of the notes is one-third or less of the original principal balance of such notes | Y |

VI. 2017-A Waterfall for Distributions

| | Paid | Funds Balance |
|------------------------------------------------------------|-----------------|-----------------|
| Total Available Funds | | \$ 5,688,785.81 |
| A Trustee Fees | \$ 0.00 | \$ 5,688,785.81 |
| B Primary Servicing Fees-Current Month plus any Unpaid | \$ 143,510.56 | \$ 5,545,275.25 |
| C Administration Fee plus any Unpaid | \$ 6,667.00 | \$ 5,538,608.25 |
| D Class A Noteholders Interest Distribution Amount | \$ 129,394.67 | \$ 5,409,213.58 |
| E First Priority Principal Payment | \$ 0.00 | \$ 5,409,213.58 |
| F Class B Noteholders Interest Distribution Amount | \$ 250,240.00 | \$ 5,158,973.58 |
| G Second Priority Principal Payment | \$ 0.00 | \$ 5,158,973.58 |
| H Reinstatement Reserve Account | \$ 0.00 | \$ 5,158,973.58 |
| I Regular Principal Distribution | \$ 4,439,508.04 | \$ 719,465.54 |
| J Carryover Servicing Fees | \$ 0.00 | \$ 719,465.54 |
| K Additional Principal Distribution Amount | \$ 0.00 | \$ 719,465.54 |
| L Unpaid Expenses of Trustee | \$ 0.00 | \$ 719,465.54 |
| M Repayment to Lender under the Revolving Credit Agreement | \$ 0.00 | \$ 719,465.54 |
| N Class R Certificateholders | \$ 719,465.54 | \$ 0.00 |

VII. 2017-A Distributions
Distribution Amounts

| | A2A | A2B | B |
|------------------------------------------------------------|-------------------------|-------------------------|-------------------------|
| Cusip/Isin | 63939XAB7 | 63939XAC5 | 63939XAD3 |
| Beginning Balance | \$ 39,830,112.01 | \$ 39,830,112.02 | \$ 76,800,000.00 |
| Index | FIXED | LIBOR | FIXED |
| Spread/Fixed Rate | 2.88% | 0.90% | 3.91% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 2/15/2022 | 2/15/2022 | 2/15/2022 |
| Accrual Period End | 3/15/2022 | 3/15/2022 | 3/15/2022 |
| Daycount Fraction | 0.08333333 | 0.07777778 | 0.08333333 |
| Interest Rate* | 2.88000% | 1.09114% | 3.91000% |
| Accrued Interest Factor | 0.002400000 | 0.000848664 | 0.003258333 |
| Current Interest Due | \$ 95,592.27 | \$ 33,802.40 | \$ 250,240.00 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - | \$ - |
| Total Interest Due | \$ 95,592.27 | \$ 33,802.40 | \$ 250,240.00 |
| Interest Paid | \$ 95,592.27 | \$ 33,802.40 | \$ 250,240.00 |
| Interest Shortfall | \$ - | \$ - | \$ - |
| Principal Paid | \$2,219,754.02 | \$ 2,219,754.02 | \$ - |
| Ending Principal Balance | \$ 37,610,357.99 | \$ 37,610,358.00 | \$ 76,800,000.00 |
| Paydown Factor | 0.018017484 | 0.018017484 | 0.000000000 |
| Ending Balance Factor | 0.305278880 | 0.305278880 | 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>.