

**Navient Private Education Loan Trust    2017-A**  
**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*

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	02/28/2021	03/31/2021
	Principal Balance	\$ 715,627,561.01	\$ 299,717,957.15	\$ 289,134,557.38
	Interest to be Capitalized Balance	7,863,175.46	1,894,035.85	1,915,395.09
	Pool Balance	\$ 723,490,736.47	\$ 301,611,993.00	\$ 291,049,952.47
	Weighted Average Coupon (WAC)	6.93%	6.65%	6.66%
	Weighted Average Remaining Term	134.08	141.78	142.53
	Number of Loans	43,706	23,279	22,718
	Number of Borrowers	35,889	18,162	17,701
	Pool Factor		0.416884388	0.402285666
	Since Issued Constant Prepayment Rate		15.60%	15.88%

B	Debt Securities	Cusip/Isin	03/15/2021	04/15/2021
	A2A	63939XAB7	\$74,758,656.99	\$69,477,636.73
	A2B	63939XAC5	\$74,758,657.01	\$69,477,636.74
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

C	Account Balances	03/15/2021	04/15/2021
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

D	Asset / Liability	03/15/2021	04/15/2021
	Overcollateralization Percentage	24.96%	25.87%
	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 03/01/2021 through 03/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	8,088,844.72
	Consolidation Activity Principal	2,558,622.91
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	<b>Total Principal Receipts</b>	<b>\$ 10,647,467.63</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,346,174.83
	Consolidation Activity Interest	9,854.61
	Seller Interest Reimbursement	4,729.01
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 1,360,758.45</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 128,867.48</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 101.51</b>
<b>E</b>	<b>Funds Borrowed from Next Collection Period</b>	<b>\$ 0.00</b>
<b>F</b>	<b>Funds Repaid from Prior Collection Period</b>	<b>\$ 0.00</b>
<b>G</b>	<b>Loan Sale or Purchase Proceeds</b>	<b>\$ 0.00</b>
<b>H</b>	<b>Initial Deposits to Collection Account</b>	<b>\$ 0.00</b>
<b>I</b>	<b>Excess Transferred from Other Accounts</b>	<b>\$ 0.00</b>
<b>J</b>	<b>Borrower Benefit Reimbursements</b>	<b>\$ 0.00</b>
<b>K</b>	<b>Gross Swap Receipt</b>	<b>\$ 0.00</b>
<b>L</b>	<b>Other Deposits</b>	<b>\$ -</b>
<b>M</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
<b>N</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 12,137,195.07</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 64,067.86
<b>P</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>Q</b>	Aggregate Loan Substitutions	\$ 0.00

III. 2017-A 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	8.21%	71	\$637,493.72	0.220%	8.21%	70	\$635,337.90	0.212%
	GRACE	7.26%	21	\$151,798.82	0.053%	7.59%	25	\$185,510.58	0.062%
	DEFERMENT	7.75%	825	\$9,868,914.95	3.413%	7.74%	846	\$10,441,677.32	3.484%
REPAYMENT:	CURRENT	6.54%	20,773	\$262,840,835.29	90.906%	6.55%	21,367	\$274,144,258.83	91.467%
	31-60 DAYS DELINQUENT	7.69%	179	\$2,625,668.10	0.908%	7.69%	197	\$3,106,196.57	1.036%
	61-90 DAYS DELINQUENT	8.12%	91	\$1,677,768.40	0.580%	8.19%	118	\$1,438,717.93	0.480%
	91-120 DAYS DELINQUENT	8.38%	64	\$807,079.80	0.279%	8.31%	65	\$883,747.21	0.295%
	121-150 DAYS DELINQUENT	8.45%	42	\$538,255.45	0.186%	8.09%	42	\$503,218.38	0.168%
	151-180 DAYS DELINQUENT	8.49%	37	\$350,466.62	0.121%	8.43%	36	\$346,872.02	0.116%
	> 180 DAYS DELINQUENT	7.87%	17	\$201,360.53	0.070%	8.04%	18	\$346,268.56	0.116%
	FORBEARANCE	7.63%	598	\$9,434,915.70	3.263%	7.52%	495	\$7,686,151.85	2.564%
<b>TOTAL</b>			<b>22,718</b>	<b>\$289,134,557.38</b>	<b>100.00%</b>		<b>23,279</b>	<b>\$299,717,957.15</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>3/31/2021</u>	<u>2/28/2021</u>
Pool Balance	\$291,049,952.47	\$301,611,993.00
Total # Loans	22,718	23,279
Total # Borrowers	17,701	18,162
Weighted Average Coupon	6.66%	6.65%
Weighted Average Remaining Term	142.53	141.78
Percent of Pool - Cosigned	58%	58%
Percent of Pool - Non Cosigned	42%	42%
Borrower Interest Accrued for Period	\$1,630,585.74	\$1,526,698.04
Outstanding Borrower Interest Accrued	\$4,824,293.90	\$4,813,069.13
Gross Principal Realized Loss - Periodic	\$175,079.01	\$303,688.73
Gross Principal Realized Loss - Cumulative	\$18,696,024.65	\$18,520,945.64
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	\$128,867.48	\$100,875.24
Recoveries on Realized Losses - Cumulative	\$1,851,783.47	\$1,722,915.99
Net Losses - Periodic	\$46,211.53	\$202,813.49
Net Losses - Cumulative	\$16,844,241.18	\$16,798,029.65
Cumulative Gross Defaults	\$18,696,024.65	\$18,520,945.64
Change in Gross Defaults	\$175,079.01	\$303,688.73
Non-Cash Principal Activity - Capitalized Interest	\$237,762.36	\$267,852.60
Since Issued Constant Prepayment Rate (CPR)	15.88%	15.60%
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	7.32%	7,729	\$ 61,358,252.42	21.221%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.21%	128	\$ 1,189,380.75	0.411%
- Med Loans	6.95%	118	\$ 1,456,181.39	0.504%
- MBA Loans	6.41%	33	\$ 319,523.21	0.111%
- Direct to Consumer	7.04%	197	\$ 3,665,837.77	1.268%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.73%	10,860	\$ 102,689,352.09	35.516%
- Other Loan Programs	5.34%	3,653	\$ 118,456,029.75	40.969%
<b>Total</b>	<b>6.66%</b>	<b>22,718</b>	<b>\$ 289,134,557.38</b>	<b>100.000%</b>

Prime Indexed Loans -- Monthly Reset Adjustable	\$178,014.06
Prime Indexed Loans -- Monthly Reset Non-Adjustable	\$54,951,260.82
Prime Indexed Loans -- Quarterly Reset Adjustable	\$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	\$572,696.61
Prime Indexed Loans -- Annual Reset	\$2,284,187.96
T-Bill Indexed Loans	\$46,999.33
Fixed Rate Loans	\$95,121,312.45
SOFR Monthly Reset	\$0.00
LIBOR Indexed Loans	\$137,895,481.24

\* 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	\$ 149,517,314.00
Pool Balance	\$ 291,049,952.47

**First Priority Principal Distribution Amount** \$ 0.00

Notes Outstanding	\$ 226,317,314.00
First Priority Principal Distribution Amount	\$ 0.00

Pool Balance \$ 291,049,952.47

**Second Priority Principal Distribution Amount** \$ 0.00

Notes Outstanding \$ 226,317,314.00

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 291,049,952.47

Specified Overcollateralization Amount \$ 75,294,679.00

**Regular Principal Distribution Amount** \$ 10,562,040.53

**C. Class R Certificates**

Class R Certificates Balance \$ 97,634,149.35

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	N
(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

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 12,137,195.07
A Trustee Fees	\$ 0.00	\$ 12,137,195.07
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 183,302.09	\$ 11,953,892.98
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 11,947,225.98
D Class A Noteholders Interest Distribution Amount	\$ 244,182.54	\$ 11,703,043.44
E First Priority Principal Payment	\$ 0.00	\$ 11,703,043.44
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 11,452,803.44
G Second Priority Principal Payment	\$ 0.00	\$ 11,452,803.44
H Reinstatement Reserve Account	\$ 0.00	\$ 11,452,803.44
I Regular Principal Distribution	\$ 10,562,040.53	\$ 890,762.91
J Carryover Servicing Fees	\$ 0.00	\$ 890,762.91
K Additional Principal Distribution Amount	\$ 0.00	\$ 890,762.91
L Unpaid Expenses of Trustee	\$ 0.00	\$ 890,762.91
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 890,762.91
N Class R Certificateholders	\$ 890,762.91	\$ 0.00



**VII. 2017-A Distributions**
**Distribution Amounts**

	<u>A2A</u>	<u>A2B</u>	<u>B</u>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 74,758,656.99	\$ 74,758,657.01	\$ 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	3/15/2021	3/15/2021	3/15/2021
Accrual Period End	4/15/2021	4/15/2021	4/15/2021
Daycount Fraction	0.08333333	0.08611111	0.08333333
Interest Rate*	2.88000%	1.00600%	3.91000%
Accrued Interest Factor	0.002400000	0.000866278	0.003258333
Current Interest Due	\$ 179,420.78	\$ 64,761.76	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 179,420.78	\$ 64,761.76	\$ 250,240.00
Interest Paid	\$ 179,420.78	\$ 64,761.76	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$5,281,020.26	\$ 5,281,020.27	\$ -
Ending Principal Balance	\$ 69,477,636.73	\$ 69,477,636.74	\$ 76,800,000.00
Paydown Factor	0.042865424	0.042865424	0.000000000
Ending Balance Factor	0.563941857	0.563941857	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>.