

Navient Private Education Loan Trust 2017-A
Monthly Servicing Report

Distribution Date 04/15/2022

Collection Period 03/01/2022 - 03/31/2022

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	02/28/2022	03/31/2022
	Principal Balance	\$ 715,627,561.01	\$ 226,108,751.70	\$ 220,954,969.02
	Interest to be Capitalized Balance	7,863,175.46	1,206,643.29	1,173,231.43
	Pool Balance	\$ 723,490,736.47	\$ 227,315,394.99	\$ 222,128,200.45
	Weighted Average Coupon (WAC)	6.93%	6.81%	6.92%
	Weighted Average Remaining Term	134.08	146.44	146.70
	Number of Loans	43,706	18,803	18,416
	Number of Borrowers	35,889	14,568	14,278
	Pool Factor		0.314192544	0.307022867
	Since Issued Constant Prepayment Rate		15.39%	15.35%

B	Debt Securities	Cusip/Isin	03/15/2022	04/15/2022
	A2A	63939XAB7	\$37,610,357.99	\$35,016,760.72
	A2B	63939XAC5	\$37,610,358.00	\$35,016,760.73
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

C	Account Balances	03/15/2022	04/15/2022
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

D	Asset / Liability	03/15/2022	04/15/2022
	Overcollateralization Percentage	33.12%	33.90%
	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 03/01/2022 through 03/31/2022

A	Student Loan Principal Receipts	
	Borrower Principal	4,571,447.51
	Consolidation Activity Principal	408,617.74
	Seller Principal Reimbursement	(1.73)
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	Total Principal Receipts	\$ 4,980,063.52
B	Student Loan Interest Receipts	
	Borrower Interest	1,059,481.18
	Consolidation Activity Interest	12,729.95
	Seller Interest Reimbursement	2,996.40
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	\$ 1,075,207.53
C	Recoveries on Realized Losses	\$ 52,615.30
D	Investment Income	\$ 462.55
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	\$ 6,108,348.90
O	Non-Cash Principal Activity During Collection Period	\$(173,719.16)
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
Q	Aggregate Loan Substitutions	\$ 0.00

III. 2017-A Portfolio Characteristics

		03/31/2022				02/28/2022			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.70%	53	\$431,487.20	0.195%	8.38%	54	\$472,187.20	0.209%
	GRACE	7.31%	5	\$59,326.20	0.027%	7.45%	5	\$38,784.69	0.017%
	DEFERMENT	7.98%	517	\$6,175,934.34	2.795%	7.72%	515	\$6,144,850.55	2.718%
REPAYMENT:	CURRENT	6.80%	16,862	\$197,980,320.38	89.602%	6.71%	17,227	\$203,551,337.34	90.024%
	31-60 DAYS DELINQUENT	8.31%	288	\$4,198,309.68	1.900%	7.83%	336	\$5,202,636.93	2.301%
	61-90 DAYS DELINQUENT	8.31%	199	\$3,074,757.60	1.392%	7.55%	169	\$2,573,913.48	1.138%
	91-120 DAYS DELINQUENT	7.91%	136	\$2,253,156.74	1.020%	7.52%	109	\$1,817,449.49	0.804%
	121-150 DAYS DELINQUENT	7.68%	72	\$1,162,888.11	0.526%	8.61%	76	\$1,311,151.08	0.580%
	151-180 DAYS DELINQUENT	8.92%	77	\$1,349,083.25	0.611%	7.81%	78	\$1,263,703.01	0.559%
	> 180 DAYS DELINQUENT	7.25%	43	\$772,627.07	0.350%	7.19%	38	\$587,519.88	0.260%
	FORBEARANCE	6.90%	164	\$3,497,078.45	1.583%	7.46%	196	\$3,145,218.05	1.391%
TOTAL			18,416	\$220,954,969.02	100.00%		18,803	\$226,108,751.70	100.00%

* Percentages may not total 100% due to rounding

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

	<u>3/31/2022</u>	<u>2/28/2022</u>
Pool Balance	\$222,128,200.45	\$227,315,394.99
Total # Loans	18,416	18,803
Total # Borrowers	14,278	14,568
Weighted Average Coupon	6.92%	6.81%
Weighted Average Remaining Term	146.70	146.44
Percent of Pool - Cosigned	61%	61%
Percent of Pool - Non Cosigned	39%	39%
Borrower Interest Accrued for Period	\$1,274,664.24	\$1,164,453.93
Outstanding Borrower Interest Accrued	\$3,362,702.55	\$3,453,296.01
Gross Principal Realized Loss - Periodic	\$409,477.99	\$221,579.39
Gross Principal Realized Loss - Cumulative	\$21,440,680.21	\$21,031,202.22
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	\$52,615.30	\$78,014.18
Recoveries on Realized Losses - Cumulative	\$2,465,262.37	\$2,412,647.07
Net Losses - Periodic	\$356,862.69	\$143,565.21
Net Losses - Cumulative	\$18,975,417.84	\$18,618,555.15
Cumulative Gross Defaults	\$21,440,680.21	\$21,031,202.22
Change in Gross Defaults	\$409,477.99	\$221,579.39
Non-Cash Principal Activity - Capitalized Interest	\$235,984.64	\$246,456.81
Since Issued Constant Prepayment Rate (CPR)	15.35%	15.39%
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	7.36%	6,716	\$ 51,239,715.38	23.190%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.50%	111	\$ 966,391.33	0.437%
- Med Loans	7.14%	99	\$ 1,192,990.64	0.540%
- MBA Loans	6.45%	27	\$ 261,642.47	0.118%
- Direct to Consumer	7.34%	178	\$ 3,386,551.85	1.533%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	8.12%	8,745	\$ 83,015,503.46	37.571%
- Other Loan Programs	5.37%	2,540	\$ 80,892,173.89	36.610%
Total	6.92%	18,416	\$ 220,954,969.02	100.000%
Prime Indexed Loans -- Monthly Reset Adjustable			\$168,870.59	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$45,890,923.93	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$435,220.37	
Prime Indexed Loans -- Annual Reset			\$1,937,441.91	
T-Bill Indexed Loans			\$42,866.85	
Fixed Rate Loans			\$62,417,751.95	
SOFR Monthly Reset			\$0.00	
LIBOR Indexed Loans			\$111,235,124.85	

* 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	\$ 75,220,715.99
Pool Balance	\$ 222,128,200.45

First Priority Principal Distribution Amount \$ 0.00

Notes Outstanding \$ 152,020,715.99

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 222,128,200.45

Second Priority Principal Distribution Amount \$ 0.00

Notes Outstanding \$ 152,020,715.99

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 222,128,200.45

Specified Overcollateralization Amount \$ 75,294,679.00

Regular Principal Distribution Amount \$ 5,187,194.54

C. Class R Certificates

Class R Certificates Balance \$ 94,889,493.79

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

	<u>Paid</u>	<u>Funds Balance</u>
Total Available Funds		\$ 6,108,348.90
A Trustee Fees	\$ 0.00	\$ 6,108,348.90
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 141,012.05	\$ 5,967,336.85
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 5,960,669.85
D Class A Noteholders Interest Distribution Amount	\$ 132,256.48	\$ 5,828,413.37
E First Priority Principal Payment	\$ 0.00	\$ 5,828,413.37
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 5,578,173.37
G Second Priority Principal Payment	\$ 0.00	\$ 5,578,173.37
H Reinstatement Reserve Account	\$ 0.00	\$ 5,578,173.37
I Regular Principal Distribution	\$ 5,187,194.54	\$ 390,978.83
J Carryover Servicing Fees	\$ 0.00	\$ 390,978.83
K Additional Principal Distribution Amount	\$ 0.00	\$ 390,978.83
L Unpaid Expenses of Trustee	\$ 0.00	\$ 390,978.83
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 390,978.83
N Class R Certificateholders	\$ 390,978.83	\$ 0.00

VII. 2017-A Distributions
Distribution Amounts

	<u>A2A</u>	<u>A2B</u>	<u>B</u>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 37,610,357.99	\$ 37,610,358.00	\$ 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	3/15/2022	3/15/2022	3/15/2022
Accrual Period End	4/15/2022	4/15/2022	4/15/2022
Daycount Fraction	0.08333333	0.08611111	0.08333333
Interest Rate*	2.88000%	1.29657%	3.91000%
Accrued Interest Factor	0.00240000	0.001116491	0.003258333
Current Interest Due	\$ 90,264.86	\$ 41,991.62	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 90,264.86	\$ 41,991.62	\$ 250,240.00
Interest Paid	\$ 90,264.86	\$ 41,991.62	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$2,593,597.27	\$ 2,593,597.27	\$ -
Ending Principal Balance	\$ 35,016,760.72	\$ 35,016,760.73	\$ 76,800,000.00
Paydown Factor	0.021051926	0.021051926	0.000000000
Ending Balance Factor	0.284226954	0.284226954	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>.