

**Navient Private Education Loan Trust    2017-A**  
**Monthly Servicing Report**

**Distribution Date 06/15/2021**

**Collection Period 05/01/2021 - 05/31/2021**

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**

<b>A</b>	<b>Student Loan Portfolio Characteristics</b>	<b>10/26/2017</b>	<b>04/30/2021</b>	<b>05/31/2021</b>
	Principal Balance	\$ 715,627,561.01	\$ 280,958,345.68	\$ 274,923,081.80
	Interest to be Capitalized Balance	7,863,175.46	1,855,818.99	1,700,950.29
	Pool Balance	\$ 723,490,736.47	\$ 282,814,164.67	\$ 276,624,032.09
	Weighted Average Coupon (WAC)	6.93%	6.67%	6.68%
	Weighted Average Remaining Term	134.08	142.83	142.97
	Number of Loans	43,706	22,236	21,865
	Number of Borrowers	35,889	17,316	17,026
	Pool Factor		0.390902261	0.382346336
	Since Issued Constant Prepayment Rate		15.98%	15.94%

<b>B</b>	<b>Debt Securities</b>	<b>Cusip/Isin</b>	<b>05/17/2021</b>	<b>06/15/2021</b>
	A2A	63939XAB7	\$65,359,742.83	\$62,264,676.54
	A2B	63939XAC5	\$65,359,742.84	\$62,264,676.55
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

<b>C</b>	<b>Account Balances</b>	<b>05/17/2021</b>	<b>06/15/2021</b>
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

<b>D</b>	<b>Asset / Liability</b>	<b>05/17/2021</b>	<b>06/15/2021</b>
	Overcollateralization Percentage	26.62%	27.22%
	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 05/01/2021 through 05/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,263,756.43
	Consolidation Activity Principal	869,953.02
	Seller Principal Reimbursement	(1.42)
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	<b>Total Principal Receipts</b>	<b>\$ 6,133,708.03</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,267,883.58
	Consolidation Activity Interest	16,310.42
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 1,284,194.00</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 40,853.80</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 88.41</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>\$ 7,458,844.24</b>
<b>O</b>	<b>Non-Cash Principal Activity During Collection Period</b>	<b>\$ 98,444.15</b>
<b>P</b>	<b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b>	<b>\$ 0.00</b>
<b>Q</b>	<b>Aggregate Loan Substitutions</b>	<b>\$ 0.00</b>

III. 2017-A Portfolio Characteristics

		05/31/2021				04/30/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.02%	54	\$463,594.52	0.169%	8.37%	71	\$634,776.55	0.226%
	GRACE	8.94%	34	\$248,824.01	0.091%	7.93%	19	\$88,294.82	0.031%
	DEFERMENT	7.64%	710	\$8,771,188.92	3.190%	7.67%	800	\$9,716,016.46	3.458%
REPAYMENT:	CURRENT	6.58%	20,218	\$251,927,784.72	91.636%	6.57%	20,429	\$256,387,351.25	91.255%
	31-60 DAYS DELINQUENT	7.94%	173	\$2,508,090.99	0.912%	7.88%	182	\$3,057,985.51	1.088%
	61-90 DAYS DELINQUENT	7.63%	84	\$1,378,282.45	0.501%	7.59%	101	\$1,461,224.90	0.520%
	91-120 DAYS DELINQUENT	7.48%	81	\$1,179,050.16	0.429%	8.21%	63	\$1,098,973.71	0.391%
	121-150 DAYS DELINQUENT	8.33%	40	\$948,048.59	0.345%	8.81%	48	\$604,632.97	0.215%
	151-180 DAYS DELINQUENT	8.81%	33	\$293,312.13	0.107%	8.35%	34	\$234,014.47	0.083%
	> 180 DAYS DELINQUENT	8.33%	28	\$263,384.67	0.096%	8.69%	20	\$255,927.95	0.091%
	FORBEARANCE	7.38%	410	\$6,941,520.64	2.525%	7.42%	469	\$7,419,147.09	2.641%
<b>TOTAL</b>			<b>21,865</b>	<b>\$274,923,081.80</b>	<b>100.00%</b>		<b>22,236</b>	<b>\$280,958,345.68</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>5/31/2021</u>	<u>4/30/2021</u>
Pool Balance	\$276,624,032.09	\$282,814,164.67
Total # Loans	21,865	22,236
Total # Borrowers	17,026	17,316
Weighted Average Coupon	6.68%	6.67%
Weighted Average Remaining Term	142.97	142.83
Percent of Pool - Cosigned	58%	58%
Percent of Pool - Non Cosigned	42%	42%
Borrower Interest Accrued for Period	\$1,545,877.77	\$1,531,941.30
Outstanding Borrower Interest Accrued	\$4,715,134.85	\$4,760,028.03
Gross Principal Realized Loss - Periodic	\$186,045.34	\$85,025.81
Gross Principal Realized Loss - Cumulative	\$18,967,095.80	\$18,781,050.46
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	\$40,853.80	\$28,510.53
Recoveries on Realized Losses - Cumulative	\$1,921,147.80	\$1,880,294.00
Net Losses - Periodic	\$145,191.54	\$56,515.28
Net Losses - Cumulative	\$17,045,948.00	\$16,900,756.46
Cumulative Gross Defaults	\$18,967,095.80	\$18,781,050.46
Change in Gross Defaults	\$186,045.34	\$85,025.81
Non-Cash Principal Activity - Capitalized Interest	\$284,610.72	\$212,026.71
Since Issued Constant Prepayment Rate (CPR)	15.94%	15.98%
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	7.34%	7,516	\$ 59,369,360.61	21.595%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.30%	125	\$ 1,155,758.65	0.420%
- Med Loans	6.87%	110	\$ 1,368,667.85	0.498%
- MBA Loans	6.43%	31	\$ 303,299.36	0.110%
- Direct to Consumer	7.10%	193	\$ 3,644,116.69	1.326%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.72%	10,444	\$ 98,813,027.65	35.942%
- Other Loan Programs	5.34%	3,446	\$ 110,268,850.99	40.109%
<b>Total</b>	<b>6.68%</b>	<b>21,865</b>	<b>\$ 274,923,081.80</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$176,798.63	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$53,233,726.42	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$544,302.50	
Prime Indexed Loans -- Annual Reset			\$2,234,667.18	
T-Bill Indexed Loans			\$46,320.07	
Fixed Rate Loans			\$87,882,137.35	
SOFR Monthly Reset			\$0.00	
LIBOR Indexed Loans			\$132,506,079.94	

\* 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	\$ 130,719,485.67
Pool Balance	\$ 276,624,032.09

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

Notes Outstanding \$ 207,519,485.67

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 276,624,032.09

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

Notes Outstanding \$ 207,519,485.67

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 276,624,032.09

Specified Overcollateralization Amount \$ 75,294,679.00

**Regular Principal Distribution Amount** \$ 6,190,132.58

**C. Class R Certificates**

Class R Certificates Balance \$ 97,363,078.20

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>		\$ 7,458,844.24
A Trustee Fees	\$ 0.00	\$ 7,458,844.24
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 172,407.23	\$ 7,286,437.01
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 7,279,770.01
D Class A Noteholders Interest Distribution Amount	\$ 209,560.62	\$ 7,070,209.39
E First Priority Principal Payment	\$ 0.00	\$ 7,070,209.39
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 6,819,969.39
G Second Priority Principal Payment	\$ 0.00	\$ 6,819,969.39
H Reinstatement Reserve Account	\$ 0.00	\$ 6,819,969.39
I Regular Principal Distribution	\$ 6,190,132.58	\$ 629,836.81
J Carryover Servicing Fees	\$ 0.00	\$ 629,836.81
K Additional Principal Distribution Amount	\$ 0.00	\$ 629,836.81
L Unpaid Expenses of Trustee	\$ 0.00	\$ 629,836.81
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 629,836.81
N Class R Certificateholders	\$ 629,836.81	\$ 0.00



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

	<b>A2A</b>	<b>A2B</b>	<b>B</b>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 65,359,742.83	\$ 65,359,742.84	\$ 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	5/15/2021	5/17/2021	5/15/2021
Accrual Period End	6/15/2021	6/15/2021	6/15/2021
Daycount Fraction	0.08333333	0.08055556	0.08333333
Interest Rate*	2.88000%	1.00088%	3.91000%
Accrued Interest Factor	0.002400000	0.000806264	0.003258333
Current Interest Due	\$ 156,863.38	\$ 52,697.24	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 156,863.38	\$ 52,697.24	\$ 250,240.00
Interest Paid	\$ 156,863.38	\$ 52,697.24	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$3,095,066.29	\$ 3,095,066.29	\$ -
Ending Principal Balance	\$ 62,264,676.54	\$ 62,264,676.55	\$ 76,800,000.00
Paydown Factor	0.025122291	0.025122291	0.000000000
Ending Balance Factor	0.505395102	0.505395102	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>.