

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

**Distribution Date 08/16/2021**

**Collection Period 07/01/2021 - 07/31/2021**

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	06/30/2021	07/31/2021
	Principal Balance	\$ 715,627,561.01	\$ 268,240,132.90	\$ 262,622,337.26
	Interest to be Capitalized Balance	7,863,175.46	1,653,392.31	1,645,288.44
	Pool Balance	\$ 723,490,736.47	\$ 269,893,525.21	\$ 264,267,625.70
	Weighted Average Coupon (WAC)	6.93%	6.70%	6.71%
	Weighted Average Remaining Term	134.08	143.30	143.59
	Number of Loans	43,706	21,488	21,139
	Number of Borrowers	35,889	16,719	16,457
	Pool Factor		0.373043512	0.365267463
	Since Issued Constant Prepayment Rate		15.94%	15.86%

B	Debt Securities	Cusip/Isin	07/15/2021	08/16/2021
	A2A	63939XAB7	\$58,899,423.10	\$56,086,473.35
	A2B	63939XAC5	\$58,899,423.11	\$56,086,473.35
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

C	Account Balances	07/15/2021	08/16/2021
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

D	Asset / Liability	07/15/2021	08/16/2021
	Overcollateralization Percentage	27.90%	28.49%
	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 07/01/2021 through 07/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,050,800.84
	Consolidation Activity Principal	752,677.67
	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>\$ 5,803,478.51</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,254,031.12
	Consolidation Activity Interest	5,359.38
	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>\$ 1,259,390.50</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 76,407.51</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 75.16</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>\$ 7,139,351.68</b>
<b>O</b>	<b>Non-Cash Principal Activity During Collection Period</b>	<b>\$ 185,682.87</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

		07/31/2021				06/30/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.10%	55	\$485,430.15	0.185%	8.11%	56	\$491,426.76	0.183%
	GRACE	9.22%	16	\$149,157.06	0.057%	8.79%	23	\$185,822.45	0.069%
	DEFERMENT	7.71%	682	\$7,893,379.56	3.006%	7.69%	673	\$7,846,156.79	2.925%
REPAYMENT:	CURRENT	6.60%	19,441	\$239,690,959.29	91.268%	6.60%	19,884	\$245,516,989.44	91.529%
	31-60 DAYS DELINQUENT	7.76%	240	\$3,113,522.21	1.186%	7.72%	200	\$3,319,323.49	1.237%
	61-90 DAYS DELINQUENT	8.02%	119	\$1,682,949.50	0.641%	8.21%	105	\$1,467,750.13	0.547%
	91-120 DAYS DELINQUENT	8.58%	63	\$871,648.55	0.332%	7.51%	59	\$803,881.43	0.300%
	121-150 DAYS DELINQUENT	7.85%	34	\$581,922.86	0.222%	7.80%	60	\$1,002,246.88	0.374%
	151-180 DAYS DELINQUENT	7.91%	57	\$891,327.45	0.339%	8.20%	35	\$589,520.10	0.220%
	> 180 DAYS DELINQUENT	8.37%	20	\$264,021.78	0.101%	8.63%	20	\$201,604.75	0.075%
	FORBEARANCE	7.70%	412	\$6,998,018.85	2.665%	7.59%	373	\$6,815,410.68	2.541%
<b>TOTAL</b>			<b>21,139</b>	<b>\$262,622,337.26</b>	<b>100.00%</b>		<b>21,488</b>	<b>\$268,240,132.90</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>7/31/2021</u>	<u>6/30/2021</u>
Pool Balance	\$264,267,625.70	\$269,893,525.21
Total # Loans	21,139	21,488
Total # Borrowers	16,457	16,719
Weighted Average Coupon	6.71%	6.70%
Weighted Average Remaining Term	143.59	143.30
Percent of Pool - Cosigned	59%	59%
Percent of Pool - Non Cosigned	41%	41%
Borrower Interest Accrued for Period	\$1,483,361.31	\$1,465,788.15
Outstanding Borrower Interest Accrued	\$4,535,733.78	\$4,568,262.85
Gross Principal Realized Loss - Periodic	\$63,873.40	\$148,308.49
Gross Principal Realized Loss - Cumulative	\$19,179,277.69	\$19,115,404.29
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	\$76,407.51	\$32,581.05
Recoveries on Realized Losses - Cumulative	\$2,030,136.36	\$1,953,728.85
Net Losses - Periodic	-\$12,534.11	\$115,727.44
Net Losses - Cumulative	\$17,149,141.33	\$17,161,675.44
Cumulative Gross Defaults	\$19,179,277.69	\$19,115,404.29
Change in Gross Defaults	\$63,873.40	\$148,308.49
Non-Cash Principal Activity - Capitalized Interest	\$248,004.61	\$313,436.32
Since Issued Constant Prepayment Rate (CPR)	15.86%	15.94%
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%	7,328	\$ 57,725,701.69	21.980%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.26%	117	\$ 1,067,429.95	0.406%
- Med Loans	6.92%	109	\$ 1,356,858.10	0.517%
- MBA Loans	6.44%	29	\$ 286,669.11	0.109%
- Direct to Consumer	7.09%	191	\$ 3,604,750.66	1.373%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.76%	10,090	\$ 95,624,918.86	36.412%
- Other Loan Programs	5.34%	3,275	\$ 102,956,008.89	39.203%
<b>Total</b>	<b>6.71%</b>	<b>21,139</b>	<b>\$ 262,622,337.26</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$175,494.49	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$51,742,538.96	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$532,673.76	
Prime Indexed Loans -- Annual Reset			\$2,207,088.84	
T-Bill Indexed Loans			\$45,637.96	
Fixed Rate Loans			\$81,568,815.20	
SOFR Monthly Reset			\$0.00	
LIBOR Indexed Loans			\$127,995,376.49	

\* 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	\$ 117,798,846.21
Pool Balance	\$ 264,267,625.70

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

Notes Outstanding	\$ 194,598,846.21
First Priority Principal Distribution Amount	\$ 0.00

Pool Balance \$ 264,267,625.70

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

Notes Outstanding \$ 194,598,846.21

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 264,267,625.70

Specified Overcollateralization Amount \$ 75,294,679.00

**Regular Principal Distribution Amount** \$ 5,625,899.51

**C. Class R Certificates**

Class R Certificates Balance \$ 97,150,896.31

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

	Paid	Funds Balance
<b>Total Available Funds</b>		\$ 7,139,351.68
A Trustee Fees	\$ 0.00	\$ 7,139,351.68
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 165,085.99	\$ 6,974,265.69
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 6,967,598.69
D Class A Noteholders Interest Distribution Amount	\$ 193,353.98	\$ 6,774,244.71
E First Priority Principal Payment	\$ 0.00	\$ 6,774,244.71
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 6,524,004.71
G Second Priority Principal Payment	\$ 0.00	\$ 6,524,004.71
H Reinstatement Reserve Account	\$ 0.00	\$ 6,524,004.71
I Regular Principal Distribution	\$ 5,625,899.51	\$ 898,105.20
J Carryover Servicing Fees	\$ 0.00	\$ 898,105.20
K Additional Principal Distribution Amount	\$ 0.00	\$ 898,105.20
L Unpaid Expenses of Trustee	\$ 0.00	\$ 898,105.20
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 898,105.20
N Class R Certificateholders	\$ 898,105.20	\$ 0.00



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

	<u>A2A</u>	<u>A2B</u>	<u>B</u>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 58,899,423.10	\$ 58,899,423.11	\$ 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	7/15/2021	7/15/2021	7/15/2021
Accrual Period End	8/15/2021	8/16/2021	8/15/2021
Daycount Fraction	0.08333333	0.08888889	0.08333333
Interest Rate*	2.88000%	0.99313%	3.91000%
Accrued Interest Factor	0.002400000	0.000882782	0.003258333
Current Interest Due	\$ 141,358.62	\$ 51,995.36	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 141,358.62	\$ 51,995.36	\$ 250,240.00
Interest Paid	\$ 141,358.62	\$ 51,995.36	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$2,812,949.75	\$ 2,812,949.76	\$ -
Ending Principal Balance	\$ 56,086,473.35	\$ 56,086,473.35	\$ 76,800,000.00
Paydown Factor	0.022832384	0.022832384	0.000000000
Ending Balance Factor	0.455247349	0.455247349	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>.