

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

**Distribution Date 08/15/2022**

**Collection Period 07/01/2022 - 07/31/2022**

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	06/30/2022	07/31/2022
	Principal Balance	\$ 715,627,561.01	\$ 208,534,387.93	\$ 204,878,137.71
	Interest to be Capitalized Balance	7,863,175.46	1,111,486.36	1,080,844.11
	Pool Balance	\$ 723,490,736.47	\$ 209,645,874.29	\$ 205,958,981.82
	Weighted Average Coupon (WAC)	6.93%	7.53%	8.02%
	Weighted Average Remaining Term	134.08	147.56	147.93
	Number of Loans	43,706	17,570	17,308
	Number of Borrowers	35,889	13,601	13,393
	Pool Factor		0.289769950	0.284673972
	Since Issued Constant Prepayment Rate		15.01%	14.88%

B	Debt Securities	Cusip/Isin	07/15/2022	08/15/2022
	A2A	63939XAB7	\$28,775,597.64	\$26,932,151.41
	A2B	63939XAC5	\$28,775,597.65	\$26,932,151.41
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

C	Account Balances	07/15/2022	08/15/2022
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

D	Asset / Liability	07/15/2022	08/15/2022
	Overcollateralization Percentage	35.92%	36.56%
	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 07/01/2022 through 07/31/2022

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	3,286,366.09
	Consolidation Activity Principal	71,841.11
	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>\$ 3,358,207.20</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,085,069.64
	Consolidation Activity Interest	575.90
	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>\$ 1,085,645.54</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 65,414.60</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 12,109.10</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>\$ 4,521,376.44</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(298,043.02)
<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

		07/31/2022				06/30/2022			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	10.30%	42	\$330,156.20	0.161%	9.54%	42	\$330,156.20	0.158%
	GRACE	10.60%	12	\$118,325.00	0.058%	9.57%	13	\$127,625.00	0.061%
	DEFERMENT	9.38%	459	\$5,440,862.14	2.656%	8.67%	460	\$5,514,008.41	2.644%
REPAYMENT:	CURRENT	7.87%	15,957	\$186,247,768.01	90.907%	7.42%	16,233	\$189,573,120.23	90.907%
	31-60 DAYS DELINQUENT	8.83%	285	\$4,631,568.48	2.261%	7.96%	228	\$3,375,940.74	1.619%
	61-90 DAYS DELINQUENT	9.28%	115	\$1,418,364.66	0.692%	8.71%	143	\$1,956,824.42	0.938%
	91-120 DAYS DELINQUENT	9.41%	108	\$1,538,323.06	0.751%	9.32%	98	\$1,500,317.68	0.719%
	121-150 DAYS DELINQUENT	10.06%	78	\$1,150,355.98	0.561%	9.03%	132	\$2,279,607.26	1.093%
	151-180 DAYS DELINQUENT	10.02%	105	\$1,690,214.06	0.825%	9.50%	63	\$1,022,890.29	0.491%
	> 180 DAYS DELINQUENT	10.16%	54	\$953,611.96	0.465%	8.15%	39	\$650,244.71	0.312%
	FORBEARANCE	8.71%	93	\$1,358,588.16	0.663%	7.48%	119	\$2,203,652.99	1.057%
<b>TOTAL</b>			<b>17,308</b>	<b>\$204,878,137.71</b>	<b>100.00%</b>		<b>17,570</b>	<b>\$208,534,387.93</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>7/31/2022</u>	<u>6/30/2022</u>
Pool Balance	\$205,958,981.82	\$209,645,874.29
Total # Loans	17,308	17,570
Total # Borrowers	13,393	13,601
Weighted Average Coupon	8.02%	7.53%
Weighted Average Remaining Term	147.93	147.56
Percent of Pool - Cosigned	61%	61%
Percent of Pool - Non Cosigned	39%	39%
Borrower Interest Accrued for Period	\$1,339,860.78	\$1,250,311.32
Outstanding Borrower Interest Accrued	\$2,868,182.15	\$2,837,291.82
Gross Principal Realized Loss - Periodic	\$492,866.84	\$700,708.61
Gross Principal Realized Loss - Cumulative	\$23,911,841.14	\$23,418,974.30
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	\$65,414.60	\$87,421.08
Recoveries on Realized Losses - Cumulative	\$2,725,310.86	\$2,659,896.26
Net Losses - Periodic	\$427,452.24	\$613,287.53
Net Losses - Cumulative	\$21,186,530.28	\$20,759,078.04
Cumulative Gross Defaults	\$23,911,841.14	\$23,418,974.30
Change in Gross Defaults	\$492,866.84	\$700,708.61
Non-Cash Principal Activity - Capitalized Interest	\$194,336.95	\$274,541.17
Since Issued Constant Prepayment Rate (CPR)	14.88%	15.01%
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	8.70%	6,404	\$ 48,042,445.50	23.449%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	10.07%	104	\$ 908,740.19	0.444%
- Med Loans	8.84%	96	\$ 1,143,647.68	0.558%
- MBA Loans	7.95%	27	\$ 250,434.33	0.122%
- Direct to Consumer	8.44%	172	\$ 3,204,660.77	1.564%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	9.73%	8,195	\$ 77,623,304.55	37.888%
- Other Loan Programs	5.69%	2,310	\$ 73,704,904.69	35.975%
<b>Total</b>	<b>8.02%</b>	<b>17,308</b>	<b>\$ 204,878,137.71</b>	<b>100.000%</b>

Prime Indexed Loans -- Monthly Reset Adjustable	\$164,600.80
Prime Indexed Loans -- Monthly Reset Non-Adjustable	\$42,933,118.15
Prime Indexed Loans -- Quarterly Reset Adjustable	\$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	\$414,667.40
Prime Indexed Loans -- Annual Reset	\$1,843,540.88
T-Bill Indexed Loans	\$41,500.02
Fixed Rate Loans	\$56,661,065.79
SOFR Monthly Reset	\$0.00
LIBOR Indexed Loans	\$103,900,488.78

\* 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	\$ 57,551,195.29
Pool Balance	\$ 205,958,981.82

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

Notes Outstanding	\$ 134,351,195.29
First Priority Principal Distribution Amount	\$ 0.00

Pool Balance \$ 205,958,981.82

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

Notes Outstanding \$ 134,351,195.29

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 205,958,981.82

Specified Overcollateralization Amount \$ 75,294,679.00

**Regular Principal Distribution Amount** \$ 3,686,892.47

**C. Class R Certificates**

Class R Certificates Balance \$ 92,418,332.86

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
<b>Total Available Funds</b>		\$ 4,521,376.44
A Trustee Fees	\$ 0.00	\$ 4,521,376.44
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 131,452.76	\$ 4,389,923.68
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 4,383,256.68
D Class A Noteholders Interest Distribution Amount	\$ 140,899.18	\$ 4,242,357.50
E First Priority Principal Payment	\$ 0.00	\$ 4,242,357.50
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 3,992,117.50
G Second Priority Principal Payment	\$ 0.00	\$ 3,992,117.50
H Reinstatement Reserve Account	\$ 0.00	\$ 3,992,117.50
I Regular Principal Distribution	\$ 3,686,892.47	\$ 305,225.03
J Carryover Servicing Fees	\$ 0.00	\$ 305,225.03
K Additional Principal Distribution Amount	\$ 0.00	\$ 305,225.03
L Unpaid Expenses of Trustee	\$ 0.00	\$ 305,225.03
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 305,225.03
N To the Lender under the Loan Agreement in repayment of the unpaid principal amount of the Loan	\$ 305,225.03	\$ 0.00
N Class R Certificateholders	\$ 0.00	\$ 0.00



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

	<u>A2A</u>	<u>A2B</u>	<u>B</u>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 28,775,597.64	\$ 28,775,597.65	\$ 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	7/15/2022	7/15/2022	7/15/2022
Accrual Period End	8/15/2022	8/15/2022	8/15/2022
Daycount Fraction	0.08333333	0.08611111	0.08333333
Interest Rate*	2.88000%	2.89914%	3.91000%
Accrued Interest Factor	0.002400000	0.002496482	0.003258333
Current Interest Due	\$ 69,061.43	\$ 71,837.75	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 69,061.43	\$ 71,837.75	\$ 250,240.00
Interest Paid	\$ 69,061.43	\$ 71,837.75	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$1,843,446.23	\$ 1,843,446.24	\$ -
Ending Principal Balance	\$ 26,932,151.41	\$ 26,932,151.41	\$ 76,800,000.00
Paydown Factor	0.014963038	0.014963038	0.000000000
Ending Balance Factor	0.218605125	0.218605125	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>.