

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

**Distribution Date 01/18/2022**

**Collection Period 12/01/2021 - 12/31/2021**

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	11/30/2021	12/31/2021
	Principal Balance	\$ 715,627,561.01	\$ 241,040,478.31	\$ 236,029,769.00
	Interest to be Capitalized Balance	7,863,175.46	1,286,494.87	1,299,169.71
	Pool Balance	\$ 723,490,736.47	\$ 242,326,973.18	\$ 237,328,938.71
	Weighted Average Coupon (WAC)	6.93%	6.73%	6.74%
	Weighted Average Remaining Term	134.08	145.09	145.43
	Number of Loans	43,706	19,778	19,426
	Number of Borrowers	35,889	15,355	15,076
	Pool Factor		0.334941363	0.328033141
	Since Issued Constant Prepayment Rate		15.61%	15.53%

B	Debt Securities	Cusip/Isin	12/15/2021	01/18/2022
	A2A	63939XAB7	\$45,116,147.09	\$42,617,129.85
	A2B	63939XAC5	\$45,116,147.09	\$42,617,129.86
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

C	Account Balances	12/15/2021	01/18/2022
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

D	Asset / Liability	12/15/2021	01/18/2022
	Overcollateralization Percentage	31.07%	31.73%
	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 12/01/2021 through 12/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	4,506,982.82
	Consolidation Activity Principal	524,517.11
	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>\$ 5,031,499.93</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,161,182.17
	Consolidation Activity Interest	1,682.57
	Seller Interest Reimbursement	5,477.19
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 1,168,341.93</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 71,124.01</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 159.61</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>\$ 6,271,125.48</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 20,790.62
<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

		12/31/2021				11/30/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.30%	43	\$382,630.44	0.162%	8.14%	51	\$412,135.92	0.171%
	GRACE	7.96%	16	\$135,652.43	0.057%	8.49%	10	\$111,190.71	0.046%
	DEFERMENT	7.69%	551	\$6,553,745.65	2.777%	7.69%	593	\$7,130,054.48	2.958%
REPAYMENT:	CURRENT	6.64%	17,841	\$214,090,298.36	90.705%	6.62%	18,107	\$217,236,816.89	90.125%
	31-60 DAYS DELINQUENT	7.57%	239	\$3,359,600.89	1.423%	7.86%	218	\$3,469,858.69	1.440%
	61-90 DAYS DELINQUENT	8.13%	122	\$1,825,470.22	0.773%	7.80%	141	\$2,294,339.87	0.952%
	91-120 DAYS DELINQUENT	7.94%	115	\$1,992,855.97	0.844%	8.36%	122	\$1,795,156.38	0.745%
	121-150 DAYS DELINQUENT	8.40%	90	\$1,217,728.95	0.516%	8.01%	55	\$775,257.85	0.322%
	151-180 DAYS DELINQUENT	8.06%	38	\$572,355.04	0.242%	7.45%	37	\$512,127.29	0.212%
	> 180 DAYS DELINQUENT	7.11%	40	\$410,322.15	0.174%	6.70%	31	\$328,950.71	0.136%
	FORBEARANCE	7.51%	331	\$5,489,108.90	2.326%	7.61%	413	\$6,974,589.52	2.894%
<b>TOTAL</b>			<b>19,426</b>	<b>\$236,029,769.00</b>	<b>100.00%</b>		<b>19,778</b>	<b>\$241,040,478.31</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>12/31/2021</u>	<u>11/30/2021</u>
Pool Balance	\$237,328,938.71	\$242,326,973.18
Total # Loans	19,426	19,778
Total # Borrowers	15,076	15,355
Weighted Average Coupon	6.74%	6.73%
Weighted Average Remaining Term	145.43	145.09
Percent of Pool - Cosigned	60%	60%
Percent of Pool - Non Cosigned	40%	40%
Borrower Interest Accrued for Period	\$1,340,005.84	\$1,322,863.92
Outstanding Borrower Interest Accrued	\$3,817,477.58	\$3,919,782.19
Gross Principal Realized Loss - Periodic	\$240,513.20	\$174,811.18
Gross Principal Realized Loss - Cumulative	\$20,294,821.34	\$20,054,308.14
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	\$71,124.01	\$30,510.59
Recoveries on Realized Losses - Cumulative	\$2,292,026.04	\$2,220,902.03
Net Losses - Periodic	\$169,389.19	\$144,300.59
Net Losses - Cumulative	\$18,002,795.30	\$17,833,406.11
Cumulative Gross Defaults	\$20,294,821.34	\$20,054,308.14
Change in Gross Defaults	\$240,513.20	\$174,811.18
Non-Cash Principal Activity - Capitalized Interest	\$261,309.86	\$320,814.00
Since Issued Constant Prepayment Rate (CPR)	15.53%	15.61%
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%	6,931	\$ 53,547,729.57	22.687%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.29%	115	\$ 1,020,436.69	0.432%
- Med Loans	6.89%	103	\$ 1,245,809.04	0.528%
- MBA Loans	6.44%	28	\$ 271,129.37	0.115%
- Direct to Consumer	6.95%	181	\$ 3,437,985.03	1.457%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.77%	9,270	\$ 87,861,525.83	37.225%
- Other Loan Programs	5.34%	2,798	\$ 88,645,153.47	37.557%
<b>Total</b>	<b>6.74%</b>	<b>19,426</b>	<b>\$ 236,029,769.00</b>	<b>100.000%</b>

Prime Indexed Loans -- Monthly Reset Adjustable	\$171,668.44
Prime Indexed Loans -- Monthly Reset Non-Adjustable	\$47,962,660.10
Prime Indexed Loans -- Quarterly Reset Adjustable	\$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	\$502,309.24
Prime Indexed Loans -- Annual Reset	\$2,044,480.38
T-Bill Indexed Loans	\$43,918.53
Fixed Rate Loans	\$69,224,894.82
SOFR Monthly Reset	\$0.00
LIBOR Indexed Loans	\$117,379,007.20

\* 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	\$ 90,232,294.18
Pool Balance	\$ 237,328,938.71
<b>First Priority Principal Distribution Amount</b>	\$ 0.00

Notes Outstanding	\$ 167,032,294.18
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 237,328,938.71
<b>Second Priority Principal Distribution Amount</b>	\$ 0.00

Notes Outstanding	\$ 167,032,294.18
First Priority Principal Distribution Amount	\$ 0.00
Second Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 237,328,938.71
Specified Overcollateralization Amount	\$ 75,294,679.00
<b>Regular Principal Distribution Amount</b>	\$ 4,998,034.47

**C. Class R Certificates**

Class R Certificates Balance	\$ 96,035,352.66
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>		\$ 6,271,125.48
A Trustee Fees	\$ 0.00	\$ 6,271,125.48
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 149,400.67	\$ 6,121,724.81
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 6,115,057.81
D Class A Noteholders Interest Distribution Amount	\$ 151,303.89	\$ 5,963,753.92
E First Priority Principal Payment	\$ 0.00	\$ 5,963,753.92
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 5,713,513.92
G Second Priority Principal Payment	\$ 0.00	\$ 5,713,513.92
H Reinstatement Reserve Account	\$ 0.00	\$ 5,713,513.92
I Regular Principal Distribution	\$ 4,998,034.47	\$ 715,479.45
J Carryover Servicing Fees	\$ 0.00	\$ 715,479.45
K Additional Principal Distribution Amount	\$ 0.00	\$ 715,479.45
L Unpaid Expenses of Trustee	\$ 0.00	\$ 715,479.45
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 715,479.45
N Class R Certificateholders	\$ 715,479.45	\$ 0.00



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

	<u>A2A</u>	<u>A2B</u>	<u>B</u>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 45,116,147.09	\$ 45,116,147.09	\$ 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	12/15/2021	12/15/2021	12/15/2021
Accrual Period End	1/15/2022	1/18/2022	1/15/2022
Daycount Fraction	0.08333333	0.09444444	0.08333333
Interest Rate*	2.88000%	1.00975%	3.91000%
Accrued Interest Factor	0.002400000	0.000953653	0.003258333
Current Interest Due	\$ 108,278.75	\$ 43,025.14	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 108,278.75	\$ 43,025.14	\$ 250,240.00
Interest Paid	\$ 108,278.75	\$ 43,025.14	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$2,499,017.24	\$ 2,499,017.23	\$ -
Ending Principal Balance	\$ 42,617,129.85	\$ 42,617,129.86	\$ 76,800,000.00
Paydown Factor	0.020284231	0.020284231	0.000000000
Ending Balance Factor	0.345918262	0.345918262	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>.