Navient Private Education Refi Loan Trust 2018-B

Monthly Servicing Report

Distribution Date 10/15/2021

Collection Period 09/01/2021 - 09/30/2021

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

A

Student Loan Portfolio Characteristics	05/24/2018	08/31/2021	09/30/2021
Principal Balance	$ 586,951,997.90	$ 266,872,375.23	$ 261,817,739.19
Interest to be Capitalized Balance	0.00	605,009.97	629,604.74
Pool Balance	$ 586,951,997.90	$ 267,477,385.20	$ 262,447,343.93
Weighted Average Coupon (WAC)	0.00%	6.07%	6.06%
Weighted Average Remaining Term	0.00	155.56	155.71
Number of Loans	42,148	22,945	22,605
Number of Borrowers	35,968	18,656	18,382
Pool Factor		0.432766334	0.424627954
Since Issued Constant Prepayment Rate		14.46%	14.38%

B

Debt Securities	Cusip/Isin	09/15/2021	10/15/2021
A2A	63940QAB9	$68,822,260.61	$66,822,819.21
A2B	63940QAC7	$68,822,260.62	$66,822,819.21
B	63940QAD5	$75,000,000.00	$75,000,000.00

C

Account Balances	09/15/2021	10/15/2021
Class A Reserve Account Balance	$ 669,000.00	$ 669,000.00
Class B Reserve Account Balance	$ 187,500.00	$ 187,500.00
Supplemental Purchase Account	$ 0.08	$ -

D

Asset / Liability	09/15/2021	10/15/2021
Overcollateralization Percentage	20.50%	20.50%
Specified Overcollateralization Amount	$54,832,863.97	$53,801,705.51
Actual Overcollateralization Amount	$54,832,863.97	$53,801,705.51

II. 2018-B Trust Activity 09/01/2021 through 09/30/2021

A	**Student Loan Principal Receipts**	
	Borrower Principal	4,444,446.81
	Consolidation Activity Principal	622,448.83
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	Total Principal Receipts	**$ 5,066,895.64**
B	**Student Loan Interest Receipts**	
	Borrower Interest	1,171,873.01
	Consolidation Activity Interest	22,333.73
	Seller Interest Reimbursement	17.10
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	**$ 1,194,223.84**
C	**Recoveries on Realized Losses**	**$ 105,891.22**
D	**Investment Income**	**$ 127.89**
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	**Other Deposits**	**$ -**
L	**Other Fees Collected**	**$ 0.00**
M	**AVAILABLE FUNDS**	**$ 6,367,138.59**
N	Non-Cash Principal Activity During Collection Period	$ 12,259.60
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
P	Aggregate Loan Substitutions	$ 0.00

III. 2018-B Portfolio Characteristics

		09/30/2021				08/31/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	7.68%	26	$215,480.04	0.082%	7.74%	27	$227,880.04	0.085%
	GRACE	8.76%	8	$54,687.78	0.021%	9.59%	9	$69,601.13	0.026%
	DEFERMENT	6.10%	460	$5,806,024.32	2.218%	6.17%	479	$5,922,049.09	2.219%
REPAYMENT:	CURRENT	5.99%	20,797	$237,346,687.97	90.653%	5.99%	21,528	$246,284,207.20	92.285%
	31-60 DAYS DELINQUENT	6.79%	248	$3,749,491.12	1.432%	6.88%	277	$4,566,156.71	1.711%
	61-90 DAYS DELINQUENT	7.38%	122	$1,751,237.83	0.669%	7.97%	134	$1,894,261.58	0.710%
	91-120 DAYS DELINQUENT	8.03%	91	$1,356,365.08	0.518%	8.38%	82	$1,193,677.44	0.447%
	121-150 DAYS DELINQUENT	8.32%	35	$464,393.43	0.177%	7.60%	65	$788,314.15	0.295%
	151-180 DAYS DELINQUENT	7.81%	42	$548,005.70	0.209%	8.62%	33	$411,720.34	0.154%
	> 180 DAYS DELINQUENT	7.47%	26	$328,694.66	0.126%	7.58%	30	$367,254.99	0.138%
	FORBEARANCE	6.75%	750	$10,196,671.26	3.895%	6.68%	281	$5,147,252.56	1.929%
TOTAL			**22,605**	**$261,817,739.19**	**100.00%**		**22,945**	**$266,872,375.23**	**100.00%**

* Percentages may not total 100% due to rounding

III. 2018-B Portfolio Characteristics (cont'd)

	9/30/2021	8/31/2021
Pool Balance	$262,447,343.93	$267,477,385.20
Total # Loans	22,605	22,945
Total # Borrowers	18,382	18,656
Weighted Average Coupon	6.06%	6.07%
Weighted Average Remaining Term	155.71	155.56
Percent of Pool - Cosigned	62%	61%
Percent of Pool - Non Cosigned	38%	39%
Borrower Interest Accrued for Period	$1,295,620.31	$1,362,110.24
Outstanding Borrower Interest Accrued	$3,358,254.61	$3,417,797.91
Gross Principal Realized Loss - Periodic	$137,907.05	$171,074.45
Gross Principal Realized Loss - Cumulative	$15,449,653.20	$15,311,746.15
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	$105,891.22	$42,056.43
Recoveries on Realized Losses - Cumulative	$1,655,063.38	$1,549,172.16
Net Losses - Periodic	$32,015.83	$129,018.02
Net Losses - Cumulative	$13,794,589.82	$13,762,573.99
Cumulative Gross Defaults	$15,449,653.20	$15,311,746.15
Change in Gross Defaults	$137,907.05	$171,074.45
Non-Cash Principal Activity - Capitalized Interest	$135,497.46	$170,590.08
Since Issued Constant Prepayment Rate (CPR)	14.38%	14.46%
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. 2018-B Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	$ AMOUNT	% *
- Undergraduate and Graduate Loans	5.55%	12,034	$ 97,359,788.83	37.186%
- Career Training	7.20%	51	$ 441,928.91	0.169%
- Law Loans	8.12%	289	$ 2,556,604.61	0.976%
- Med Loans	9.00%	170	$ 2,606,844.56	0.996%
- MBA Loans	4.42%	69	$ 605,787.93	0.231%
- Direct to Consumer	6.48%	2,179	$ 27,946,230.66	10.674%
- Private Credit Consolidation	4.83%	823	$ 22,833,510.04	8.721%
- Smart Option Loans	8.88%	5,039	$ 39,867,908.68	15.227%
- Other Loan Programs	5.20%	1,951	$ 67,599,134.97	25.819%
Total	**6.06%**	**22,605**	**$ 261,817,739.19**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$730,389.03
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$119,029,518.87
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$612,769.83
Prime Indexed Loans -- Annual Reset	$1,572,530.19
T-Bill Indexed Loans	$236,878.43
Fixed Rate Loans	$50,860,139.42
SOFR Monthly Reset	$0.00
LIBOR Indexed Loans	$89,405,118.16

* Note: Percentages may not total 100% due to rounding

V. 2018-B Reserve Account and Principal Distribution Calculations

A.	**Class A Reserve Account**	
	Specified Reserve Account Balance	$ 669,000.00
	Actual Reserve Account Balance	$ 669,000.00
B.	**Class B Reserve Account**	
	Specified Reserve Account Balance	$ 187,500.00
	Actual Reserve Account Balance	$ 187,500.00
C.	**Principal Distribution Amount**	
	Class A Notes Outstanding	$ 137,644,521.23
	Pool Balance	$ 262,447,343.93
	First Priority Principal Distribution Amount	$ 0.00
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 262,447,343.93
	Specified Overcollateralization Amount	$ 53,801,705.51
	Regular Principal Distribution Amount	$ 3,998,882.81
D.	**Class R Certificates**	
	Class R Certificates Balance	$ 97,743,946.80
	Retained Class R Certificates	$ 33,817,180.00
E.	**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 intial 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	N

VI. 2018-B Waterfall for Distributions

		Paid	Funds Balance
Total Available Funds			$ 6,367,138.59
A	Trustee Fees	$ 0.00	$ 6,367,138.59
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 162,208.00	$ 6,204,930.59
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 6,198,263.59
D	Class A Noteholders Interest Distribution Amount	$ 253,136.88	$ 5,945,126.71
E	Class A Reserve Account Reinstatement	$ 0.00	$ 5,945,126.71
F	First Priority Principal Payment	$ 0.00	$ 5,945,126.71
G	Class B Noteholders Interest Distribution Amount	$ 258,125.00	$ 5,687,001.71
H	Class B Reserve Account Reinstatement	$ 0.00	$ 5,687,001.71
I	Regular Principal Distribution	$ 3,998,882.81	$ 1,688,118.90
J	Carryover Servicing Fees	$ 0.00	$ 1,688,118.90
K	Additional Principal Distribution Amount	$ 0.00	$ 1,688,118.90
L	Unpaid Expenses of Trustee	$ 0.00	$ 1,688,118.90
M	Repayment to Lender under the Revolving Credit Agreement	$ 0.00	$ 1,688,118.90
N	Class R Certificateholders	$ 1,688,118.90	$ 0.00

VII. 2018-B Distributions

Distribution Amounts

	A2A	A2B	B
Cusip/Isin	63940QAB9	63940QAC7	63940QAD5
Beginning Balance	$ 68,822,260.61	$ 68,822,260.62	$ 75,000,000.00
Index	FIXED	LIBOR	FIXED
Spread/Fixed Rate	3.61%	0.72%	4.13%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2021	9/15/2021	9/15/2021
Accrual Period End	10/15/2021	10/15/2021	10/15/2021
Daycount Fraction	0.08333333	0.08333333	0.08333333
Interest Rate*	3.61000%	0.80375%	4.13000%
Accrued Interest Factor	0.003008333	0.000669792	0.003441667
Current Interest Due	$ 207,040.30	$ 46,096.58	$ 258,125.00
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -	$ -
Total Interest Due	$ 207,040.30	$ 46,096.58	$ 258,125.00
Interest Paid	$ 207,040.30	$ 46,096.58	$ 258,125.00
Interest Shortfall	$ -	$ -	$ -
Principal Paid	$1,999,441.40	$ 1,999,441.41	$ -
Ending Principal Balance	$ 66,822,819.21	$ 66,822,819.21	$ 75,000,000.00
Paydown Factor	0.018176740	0.018176740	0.000000000
Ending Balance Factor	0.607480175	0.607480175	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