Navient Private Education Refi Loan Trust 2018-D

Monthly Servicing Report

Distribution Date 06/15/2022

Collection Period 05/01/2022 - 05/31/2022

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	10/25/2018	04/30/2022	05/31/2022
Principal Balance	$ 686,455,656.80	$ 344,710,715.15	$ 338,972,252.59
Interest to be Capitalized Balance	1,811,814.31	613,969.54	421,018.82
Pool Balance	$ 688,267,471.11	$ 345,324,684.69	$ 339,393,271.41
Weighted Average Coupon (WAC)	7.51%	6.40%	6.49%
Weighted Average Remaining Term	155.00	157.24	157.25
Number of Loans	63,740	33,819	33,392
Number of Borrowers	53,531	26,917	26,562
Pool Factor		0.485379604	0.477042560
Since Issued Constant Prepayment Rate		11.29%	11.26%

B

Debt Securities	Cusip/Isin	05/16/2022	06/15/2022
A2A	63940UAB0	$151,513,438.91	$148,000,546.35
A2B	63940UAC8	$62,868,646.86	$61,411,015.09
B	63940UAD6	$75,000,000.00	$75,000,000.00

C

Account Balances	05/16/2022	06/15/2022
Class A Reserve Account Balance	$ 1,653,000.00	$ 1,653,000.00
Class B Reserve Account Balance	$ 187,500.00	$ 187,500.00
Supplemental Purchase Account	$ -	$ -

D

Asset / Liability	05/16/2022	06/15/2022
Overcollateralization Percentage	16.20%	16.20%
Specified Overcollateralization Amount	$55,942,598.92	$54,981,709.97
Actual Overcollateralization Amount	$55,942,598.92	$54,981,709.97

II.	**2018-D Trust Activity 05/01/2022 through 05/31/2022**	
A	**Student Loan Principal Receipts**	
	Borrower Principal	5,114,278.20
	Consolidation Activity Principal	185,762.92
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	18,002.49
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	Total Principal Receipts	**$ 5,318,043.61**
B	**Student Loan Interest Receipts**	
	Borrower Interest	1,588,678.41
	Consolidation Activity Interest	1,141.12
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	**$ 1,589,819.53**
C	**Recoveries on Realized Losses**	**$ 219,676.49**
D	**Investment Income**	**$ 4,275.57**
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**	**$ 7,131,815.20**
N	Non-Cash Principal Activity During Collection Period	$(420,418.95)
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
P	Aggregate Loan Substitutions	$ 0.00

III. 2018-D Portfolio Characteristics

		05/31/2022				04/30/2022			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	6.39%	24	$189,497.08	0.056%	6.15%	26	$202,444.08	0.059%
	GRACE	5.17%	4	$23,585.38	0.007%	7.39%	4	$23,178.00	0.007%
	DEFERMENT	6.57%	677	$6,449,079.55	1.903%	6.48%	733	$7,127,905.77	2.068%
REPAYMENT:	CURRENT	6.40%	31,466	$315,288,924.14	93.013%	6.30%	31,702	$319,030,333.54	92.550%
	31-60 DAYS DELINQUENT	8.14%	401	$5,047,705.57	1.489%	8.18%	423	$5,411,760.52	1.570%
	61-90 DAYS DELINQUENT	8.41%	202	$3,024,793.37	0.892%	8.28%	252	$3,736,366.71	1.084%
	91-120 DAYS DELINQUENT	8.42%	181	$2,731,658.58	0.806%	8.04%	186	$2,558,060.22	0.742%
	121-150 DAYS DELINQUENT	8.34%	129	$1,898,802.97	0.560%	8.97%	122	$1,777,946.98	0.516%
	151-180 DAYS DELINQUENT	8.40%	85	$1,150,927.94	0.340%	7.77%	64	$684,060.49	0.198%
	> 180 DAYS DELINQUENT	7.37%	65	$813,038.26	0.240%	7.68%	78	$1,186,833.47	0.344%
	FORBEARANCE	7.29%	158	$2,354,239.75	0.695%	7.83%	229	$2,971,825.37	0.862%
TOTAL			**33,392**	**$338,972,252.59**	**100.00%**		**33,819**	**$344,710,715.15**	**100.00%**

* Percentages may not total 100% due to rounding

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

	5/31/2022	4/30/2022
Pool Balance	$339,393,271.41	$345,324,684.69
Total # Loans	33,392	33,819
Total # Borrowers	26,562	26,917
Weighted Average Coupon	6.49%	6.40%
Weighted Average Remaining Term	157.25	157.24
Percent of Pool - Cosigned	61%	61%
Percent of Pool - Non Cosigned	39%	39%
Borrower Interest Accrued for Period	$1,830,443.97	$1,780,807.74
Outstanding Borrower Interest Accrued	$3,194,885.48	$3,305,423.18
Gross Principal Realized Loss - Periodic	$744,398.09	$588,669.40
Gross Principal Realized Loss - Cumulative	$21,206,073.57	$20,461,675.48
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	$219,676.49	-$73,340.34
Recoveries on Realized Losses - Cumulative	$2,132,522.14	$1,912,845.65
Net Losses - Periodic	$524,721.60	$662,009.74
Net Losses - Cumulative	$19,073,551.43	$18,548,829.83
Cumulative Gross Defaults	$21,206,073.57	$20,461,675.48
Change in Gross Defaults	$744,398.09	$588,669.40
Non-Cash Principal Activity - Capitalized Interest	$304,804.71	$324,259.62
Since Issued Constant Prepayment Rate (CPR)	11.26%	11.29%
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-D Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	$ AMOUNT	% *
- Undergraduate and Graduate Loans	6.12%	20,544	$ 154,930,742.61	45.706%
- Career Training	11.70%	2	$ 14,215.30	0.004%
- Law Loans	7.92%	589	$ 4,883,002.03	1.441%
- Med Loans	8.90%	180	$ 2,386,324.64	0.704%
- MBA Loans	3.64%	76	$ 519,777.65	0.153%
- Direct to Consumer	6.65%	3,210	$ 40,010,065.67	11.803%
- Private Credit Consolidation	5.24%	3,233	$ 91,259,784.01	26.922%
- Smart Option Loans	9.89%	5,558	$ 44,968,340.68	13.266%
- Other Loan Programs	0.00%	0.00	$ 0.00	0.000%
Total	**6.49%**	**33,392**	**$ 338,972,252.59**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$868,175.05
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$172,008,454.89
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$764,417.11
Prime Indexed Loans -- Annual Reset	$2,256,213.75
T-Bill Indexed Loans	$164,189.88
Fixed Rate Loans	$66,236,504.98
SOFR Monthly Reset	$0.00
LIBOR Indexed Loans	$97,095,315.75

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

V. 2018-D Reserve Account and Principal Distribution Calculations

A.	**Class A Reserve Account**	
	Specified Reserve Account Balance	$ 1,653,000.00
	Actual Reserve Account Balance	$ 1,653,000.00
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	$ 214,382,085.77
	Pool Balance	$ 339,393,271.41
	First Priority Principal Distribution Amount	$ 0.00
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 339,393,271.41
	Specified Overcollateralization Amount	$ 54,981,709.97
	Regular Principal Distribution Amount	$ 4,970,524.33
D.	**Class R Certificates**	
	Class R Certificates Balance	$ 106,295,820.43
	Retained Class R Certificates	$ 42,075,625.00
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-D Waterfall for Distributions

		Paid	Funds Balance
Total Available Funds			$ 7,131,815.20
A	Trustee Fees	$ 0.00	$ 7,131,815.20
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 208,834.76	$ 6,922,980.44
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 6,916,313.44
D	Class A Noteholders Interest Distribution Amount	$ 592,783.76	$ 6,323,529.68
E	Class A Reserve Account Reinstatement	$ 0.00	$ 6,323,529.68
F	First Priority Principal Payment	$ 0.00	$ 6,323,529.68
G	Class B Noteholders Interest Distribution Amount	$ 285,625.00	$ 6,037,904.68
H	Class B Reserve Account Reinstatement	$ 0.00	$ 6,037,904.68
I	Regular Principal Distribution	$ 4,970,524.33	$ 1,067,380.35
J	Carryover Servicing Fees	$ 0.00	$ 1,067,380.35
K	Additional Principal Distribution Amount	$ 0.00	$ 1,067,380.35
L	Unpaid Expenses of Trustee	$ 0.00	$ 1,067,380.35
M	Repayment to Lender under the Revolving Credit Agreement	$ 0.00	$ 1,067,380.35
N	Class R Certificateholders	$ 1,067,380.35	$ 0.00

VII. 2018-D Distributions

Distribution Amounts

	A2A	A2B	B
Cusip/Isin	63940UAB0	63940UAC8	63940UAD6
Beginning Balance	$ 151,513,438.91	$ 62,868,646.86	$ 75,000,000.00
Index	FIXED	LIBOR	FIXED
Spread/Fixed Rate	4.00%	0.80%	4.57%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	5/15/2022	5/16/2022	5/15/2022
Accrual Period End	6/15/2022	6/15/2022	6/15/2022
Daycount Fraction	0.08333333	0.08333333	0.08333333
Interest Rate*	4.00000%	1.67471%	4.57000%
Accrued Interest Factor	0.003333333	0.001395592	0.003808333
Current Interest Due	$ 505,044.80	$ 87,738.96	$ 285,625.00
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -	$ -
Total Interest Due	$ 505,044.80	$ 87,738.96	$ 285,625.00
Interest Paid	$ 505,044.80	$ 87,738.96	$ 285,625.00
Interest Shortfall	$ -	$ -	$ -
Principal Paid	$3,512,892.56	$ 1,457,631.77	$ -
Ending Principal Balance	$ 148,000,546.35	$ 61,411,015.09	$ 75,000,000.00
Paydown Factor	0.014576318	0.014576318	0.000000000
Ending Balance Factor	0.614110151	0.614110151	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