Navient Private Education Refi Loan Trust 2019-A

Monthly Servicing Report

Distribution Date 12/15/2020

Collection Period 11/01/2020 - 11/30/2020

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Bank of New York - *Indenture Trustee*

Bank of New York Mellon Trust Company, NA - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

A	Student Loan Portfolio Characteristics	02/21/2019	10/31/2020	11/30/2020
	Principal Balance	$ 667,718,006.97	$ 319,241,124.68	$ 306,595,195.13
	Interest to be Capitalized Balance	0.00	0.00	0.00
	Pool Balance	$ 667,718,006.97	$ 319,241,124.68	$ 306,595,195.13
	Weighted Average Coupon (WAC)	5.50%	5.47%	5.47%
	Weighted Average Remaining Term	150.24	145.57	145.48
	Number of Loans	9,164	6,052	5,899
	Number of Borrowers	9,139	6,035	5,882
	Pool Factor		0.469102105	0.450519812
	Since Issued Constant Prepayment Rate		28.29%	28.47%

B	Debt Securities	Cusip/Isin	11/16/2020	12/15/2020
	A2A	63941BAB1	$191,082,881.59	$181,511,770.54
	A2B	63941BAC9	$43,083,261.55	$40,925,272.94
	B	63941BAD7	$61,930,000.00	$61,930,000.00

C	Account Balances	11/16/2020	12/15/2020
	Class A Reserve Account Balance	$ 877,890.00	$ 877,890.00
	Class B Reserve Account Balance	$ 154,825.00	$ 154,825.00
	Supplemental Purchase Account	$ -	$ -

D	Asset / Liability	11/16/2020	12/15/2020
	Overcollateralization Percentage	7.25%	7.25%
	Specified Overcollateralization Amount	$23,144,981.54	$22,228,151.65
	Actual Overcollateralization Amount	$23,144,981.54	$22,228,151.65

II. 2019-A Trust Activity 11/01/2020 through 11/30/2020

A	**Student Loan Principal Receipts**	
	Borrower Principal	12,645,928.24
	Consolidation Activity Principal	0.00
	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	**$ 12,645,928.24**
B	**Student Loan Interest Receipts**	
	Borrower Interest	1,422,079.00
	Consolidation Activity Interest	0.00
	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	**$ 1,422,079.00**
C	**Recoveries on Realized Losses**	**$ 1,885.10**
D	**Investment Income**	**$ 127.90**
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**	**$ 14,070,020.24**
N	Non-Cash Principal Activity During Collection Period	$(1.31)
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
P	Aggregate Loan Substitutions	$ 0.00

III. 2019-A Portfolio Characteristics

		11/30/2020				10/31/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.81%	57	$3,437,290.79	1.121%	5.81%	53	$3,388,423.33	1.061%
REPAYMENT:	CURRENT	5.46%	5,786	$298,925,103.31	97.498%	5.46%	5,931	$310,490,862.69	97.259%
	31-60 DAYS DELINQUENT	5.84%	10	$962,619.48	0.314%	5.56%	10	$964,932.10	0.302%
	61-90 DAYS DELINQUENT	5.74%	2	$80,039.51	0.026%	4.74%	7	$412,905.99	0.129%
	91-120 DAYS DELINQUENT	5.20%	5	$288,840.31	0.094%	6.00%	3	$183,380.65	0.057%
	121-150 DAYS DELINQUENT	6.09%	2	$103,139.93	0.034%	6.12%	1	$32,637.97	0.010%
	151-180 DAYS DELINQUENT	6.12%	1	$32,637.97	0.011%	5.81%	2	$127,103.40	0.040%
	> 180 DAYS DELINQUENT	5.68%	3	$288,374.46	0.094%	5.71%	3	$220,912.06	0.069%
	FORBEARANCE	5.85%	33	$2,477,149.37	0.808%	5.88%	42	$3,419,966.49	1.071%
TOTAL			**5,899**	**$306,595,195.13**	**100.00%**		**6,052**	**$319,241,124.68**	**100.00%**

* Percentages may not total 100% due to rounding

III. 2019-A Portfolio Characteristics (cont'd)

	11/30/2020	10/31/2020
Pool Balance	$306,595,195.13	$319,241,124.68
Total # Loans	5,899	6,052
Total # Borrowers	5,882	6,035
Weighted Average Coupon	5.47%	5.47%
Weighted Average Remaining Term	145.48	145.57
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	$1,335,457.34	$1,440,462.62
Outstanding Borrower Interest Accrued	$1,473,176.48	$1,560,193.62
Gross Principal Realized Loss - Periodic	$0.00	$175,876.04
Gross Principal Realized Loss - Cumulative	$1,496,944.32	$1,496,944.32
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	$1,885.10	$4,041.09
Recoveries on Realized Losses - Cumulative	$16,879.29	$14,994.19
Net Losses - Periodic	-$1,885.10	$171,834.95
Net Losses - Cumulative	$1,480,065.03	$1,481,950.13
Cumulative Gross Defaults	$1,496,944.32	$1,496,944.32
Change in Gross Defaults	$0.00	$175,876.04
Non-Cash Principal Activity - Capitalized Interest	$0.00	$0.00
Since Issued Constant Prepayment Rate (CPR)	28.47%	28.29%
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. 2019-A Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	$ AMOUNT	% *
- Undergraduate and Graduate Loans	0.00%	0.00	$ 0.00	0.000%
- Career Training	0.00%	0.00	$ 0.00	0.000%
- Law Loans	0.00%	0.00	$ 0.00	0.000%
- Med Loans	0.00%	0.00	$ 0.00	0.000%
- MBA Loans	0.00%	0.00	$ 0.00	0.000%
- Direct to Consumer	0.00%	0.00	$ 0.00	0.000%
- Private Credit Consolidation	0.00%	0.00	$ 0.00	0.000%
- Smart Option Loans	0.00%	0.00	$ 0.00	0.000%
- Other Loan Programs	5.47%	5,899	$ 306,595,195.13	100.000%
Total	**5.47%**	**5,899**	**$ 306,595,195.13**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$0.00
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$0.00
Prime Indexed Loans -- Annual Reset	$0.00
T-Bill Indexed Loans	$0.00
Fixed Rate Loans	$285,033,443.15
LIBOR Indexed Loans	$21,561,751.98

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

V. 2019-A Reserve Account and Principal Distribution Calculations

A.	**Class A Reserve Account**	
	Specified Reserve Account Balance	$ 877,890.00
	Actual Reserve Account Balance	$ 877,890.00
B.	**Class B Reserve Account**	
	Specified Reserve Account Balance	$ 154,825.00
	Actual Reserve Account Balance	$ 154,825.00
C.	**Principal Distribution Amount**	
	Class A Notes Outstanding	$ 234,166,143.14
	Pool Balance	$ 306,595,195.13
	First Priority Principal Distribution Amount	$ 0.00
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 306,595,195.13
	Specified Overcollateralization Amount	$ 22,228,151.65
	Regular Principal Distribution Amount	$ 11,729,099.66
D.	**Class R Certificates**	
	Class R Certificates Balance	$ 53,856,224.68
	Retained Class R Certificates	$ 35,426,028.00
E.	**Risk Retention Compliance Triggers**	
	(i) two years from the closing date	N
	(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. 2019-A Waterfall for Distributions

		Paid	Funds Balance
Total Available Funds			$ 14,070,020.24
A	Trustee Fees	$ 0.00	$ 14,070,020.24
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 133,531.27	$ 13,936,488.97
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 13,929,821.97
D	Class A Noteholders Interest Distribution Amount	$ 580,710.95	$ 13,349,111.02
E	Class A Reserve Account Reinstatement	$ 0.00	$ 13,349,111.02
F	First Priority Principal Payment	$ 0.00	$ 13,349,111.02
G	Class B Noteholders Interest Distribution Amount	$ 201,272.50	$ 13,147,838.52
H	Class B Reserve Account Reinstatement	$ 0.00	$ 13,147,838.52
I	Regular Principal Distribution	$ 11,729,099.66	$ 1,418,738.86
J	Carryover Servicing Fees	$ 0.00	$ 1,418,738.86
K	Additional Principal Distribution Amount	$ 0.00	$ 1,418,738.86
L	Unpaid Expenses of Trustee	$ 0.00	$ 1,418,738.86
M	Repayment to Lender under the Revolving Credit Agreement	$ 0.00	$ 1,418,738.86
N	Class R Certificateholders	$ 1,418,738.86	$ 0.00

VII. 2019-A Distributions

Distribution Amounts

	A2A	A2B	B
Cusip/Isin	63941BAB1	63941BAC9	63941BAD7
Beginning Balance	$ 191,082,881.59	$ 43,083,261.55	$ 61,930,000.00
Index	FIXED	LIBOR	FIXED
Spread/Fixed Rate	3.42%	0.90%	3.90%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	11/15/2020	11/16/2020	11/15/2020
Accrual Period End	12/15/2020	12/15/2020	12/15/2020
Daycount Fraction	0.08333333	0.08055556	0.08333333
Interest Rate*	3.42000%	1.04088%	3.90000%
Accrued Interest Factor	0.002850000	0.000838487	0.003250000
Current Interest Due	$ 544,586.21	$ 36,124.74	$ 201,272.50
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -	$ -
Total Interest Due	$ 544,586.21	$ 36,124.74	$ 201,272.50
Interest Paid	$ 544,586.21	$ 36,124.74	$ 201,272.50
Interest Shortfall	$ -	$ -	$ -
Principal Paid	$9,571,111.05	$ 2,157,988.61	$ -
Ending Principal Balance	$ 181,511,770.54	$ 40,925,272.94	$ 61,930,000.00
Paydown Factor	0.043159772	0.043159772	0.000000000
Ending Balance Factor	0.818505459	0.818505459	1.000000000

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see https://www.navient.com/about/investors/data/abrate.txt.