

**Navient Private Education Refi Loan Trust    2019-G**  
**Monthly Servicing Report**

**Distribution Date 03/15/2022**

**Collection Period 02/01/2022 - 02/28/2022**

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**

<b>A Student Loan Portfolio Characteristics</b>		<b>12/12/2019</b>	<b>01/31/2022</b>	<b>02/28/2022</b>
Principal Balance		\$ 508,817,925.09	\$ 182,523,015.05	\$ 176,794,331.33
Pool Balance		\$ 508,817,925.09	\$ 182,523,015.05	\$ 176,794,331.33
Weighted Average Coupon (WAC)		4.83%	5.02%	5.02%
Weighted Average Remaining Term		142.51	131.80	131.45
Number of Loans		6,517	3,515	3,423
Number of Borrowers		6,497	3,508	3,416
Pool Factor			0.353730706	0.342628482
Since Issued Constant Prepayment Rate			30.91%	30.67%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>02/15/2022</b>	<b>03/15/2022</b>
A		63941JAA6	\$138,784,249.22	\$133,370,643.11
B		63941JAB4	\$33,700,000.00	\$33,700,000.00

  

<b>C Account Balances</b>		<b>02/15/2022</b>	<b>03/15/2022</b>
Class A Reserve Account Balance		\$ 1,160,500.00	\$ 1,160,500.00
Class B Reserve Account Balance		\$ 84,250.00	\$ 84,250.00

  

<b>D Asset / Liability</b>		<b>02/15/2022</b>	<b>03/15/2022</b>
Overcollateralization Percentage		5.50%	5.50%
Specified Overcollateralization Amount		\$10,038,765.83	\$9,723,688.22
Actual Overcollateralization Amount		\$10,038,765.83	\$9,723,688.22

II. 2019-G Trust Activity 02/01/2022 through 02/28/2022

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,693,127.44
	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
	<b>Total Principal Receipts</b>	<b>\$ 5,693,127.44</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	749,832.32
	Consolidation Activity Interest	0.00
	Seller Interest Reimbursement	185.90
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 750,018.22</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 0.00</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 152.75</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>\$ 6,443,298.41</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(35,556.28)
<b>P</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>Q</b>	Aggregate Loan Substitutions	\$ 0.00

III. 2019-G Portfolio Characteristics

		02/28/2022				01/31/2022			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.49%	21	\$1,124,609.64	0.636%	5.49%	24	\$1,315,707.01	0.721%
REPAYMENT:	CURRENT	5.02%	3,379	\$173,930,690.22	98.380%	5.01%	3,471	\$179,643,387.69	98.422%
	31-60 DAYS DELINQUENT	5.41%	6	\$329,560.21	0.186%	5.30%	2	\$60,927.22	0.033%
	61-90 DAYS DELINQUENT	5.31%	1	\$116,888.20	0.066%	5.75%	2	\$254,983.20	0.140%
	91-120 DAYS DELINQUENT	5.93%	1	\$106,990.99	0.061%	5.58%	3	\$243,819.99	0.134%
	121-150 DAYS DELINQUENT	5.45%	1	\$45,643.39	0.026%	5.80%	2	\$158,520.61	0.087%
	151-180 DAYS DELINQUENT	5.53%	1	\$51,529.62	0.029%	0.00%	0	\$0.00	0.000%
	> 180 DAYS DELINQUENT	0.00%	0	\$0.00	0.000%	4.65%	1	\$21,778.23	0.012%
	FORBEARANCE	5.57%	13	\$1,088,419.06	0.616%	5.73%	10	\$823,891.10	0.451%
<b>TOTAL</b>			<b>3,423</b>	<b>\$176,794,331.33</b>	<b>100.00%</b>		<b>3,515</b>	<b>\$182,523,015.05</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>2/28/2022</u>	<u>1/31/2022</u>
Pool Balance	\$176,794,331.33	\$182,523,015.05
Total # Loans	3,423	3,515
Total # Borrowers	3,416	3,508
Weighted Average Coupon	5.02%	5.02%
Gross Weighted Average Coupon	4.79%	4.78%
Weighted Average Remaining Term	131.45	131.80
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$658,620.63	\$755,377.18
Outstanding Borrower Interest Accrued	\$635,115.66	\$727,327.10
Gross Principal Realized Loss - Periodic	\$35,556.13	\$0.00
Gross Principal Realized Loss - Cumulative	\$858,053.37	\$822,497.24
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	\$0.00	\$193.01
Recoveries on Realized Losses - Cumulative	\$50,514.68	\$50,514.68
Net Losses - Periodic	\$35,556.13	-\$193.01
Net Losses - Cumulative	\$807,538.69	\$771,982.56
Cumulative Gross Defaults	\$858,053.37	\$822,497.24
Change in Gross Defaults	\$35,556.13	\$0.00
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	30.67%	30.91%
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-G 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	5.02%	3,423	\$ 176,794,331.33	100.000%
<b>Total</b>	<b>5.02%</b>	<b>3,423</b>	<b>\$ 176,794,331.33</b>	<b>100.000%</b>
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			\$176,794,331.33	
SOFR Monthly Reset			\$0.00	
LIBOR Indexed Loans			\$0.00	

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

**V. 2019-G Reserve Account and Principal Distribution Calculations****A. Class A Reserve Account**

Specified Reserve Account Balance	\$ 1,160,500.00
Actual Reserve Account Balance	\$ 1,160,500.00

**B. Class B Reserve Account**

Specified Reserve Account Balance	\$ 84,250.00
Actual Reserve Account Balance	\$ 84,250.00

**C. Principal Distribution Amount**

Class A Notes Outstanding	\$ 138,784,249.22
Pool Balance	\$ 176,794,331.33
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 172,484,249.22
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 176,794,331.33
Specified Overcollateralization Amount	\$ 9,723,688.22
<b>Regular Principal Distribution Amount</b>	\$ 5,413,606.11

**D. Class R Certificates**

Class R Certificates Balance	\$ 38,006,743.63
Retained Class R Certificates	\$ 27,205,358.00

**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 initial 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-G Waterfall for Distributions**

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 6,443,298.41
A Trustee Fees	\$ 10,000.00	\$ 6,433,298.41
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 76,266.83	\$ 6,357,031.58
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 6,350,364.58
D Class A Noteholders Interest Distribution Amount	\$ 277,568.50	\$ 6,072,796.08
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 6,072,796.08
F First Priority Principal Payment	\$ 0.00	\$ 6,072,796.08
G Class B Noteholders Interest Distribution Amount	\$ 86,496.67	\$ 5,986,299.41
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 5,986,299.41
I Regular Principal Distribution	\$ 5,413,606.11	\$ 572,693.30
J Carryover Servicing Fees	\$ 0.00	\$ 572,693.30
K Additional Principal Distribution Amount	\$ 0.00	\$ 572,693.30
L Unpaid Expenses of Trustee	\$ 0.00	\$ 572,693.30
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 572,693.30
N Class R Certificateholders	\$ 572,693.30	\$ 0.00

**VII. 2019-G Distributions**
**Distribution Amounts**

	<u>A</u>	<u>B</u>
Cusip/Isin	63941JAA6	63941JAB4
Beginning Balance	\$ 138,784,249.22	\$ 33,700,000.00
Index	FIXED	FIXED
Spread/Fixed Rate	2.40%	3.08%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	2/15/2022	2/15/2022
Accrual Period End	3/15/2022	3/15/2022
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	2.40000%	3.08000%
Accrued Interest Factor	0.002000000	0.002566667
Current Interest Due	\$ 277,568.50	\$ 86,496.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 277,568.50	\$ 86,496.67
Interest Paid	\$ 277,568.50	\$ 86,496.67
Interest Shortfall	\$ -	\$ -
Principal Paid	\$5,413,606.11	\$ -
Ending Principal Balance	\$ 133,370,643.11	\$ 33,700,000.00
Paydown Factor	0.011662228	0.000000000
Ending Balance Factor	0.287312889	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>.