

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

**Distribution Date 04/15/2021**

**Collection Period 03/01/2021 - 03/31/2021**

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**

<b>A Student Loan Portfolio Characteristics</b>		<b>12/12/2019</b>	<b>02/28/2021</b>	<b>03/31/2021</b>
Principal Balance		\$ 508,817,925.09	\$ 291,813,070.09	\$ 274,678,668.35
Pool Balance		\$ 508,817,925.09	\$ 291,813,070.09	\$ 274,678,668.35
Weighted Average Coupon (WAC)		4.83%	4.93%	4.94%
Weighted Average Remaining Term		142.51	136.07	135.56
Number of Loans		6,517	4,810	4,645
Number of Borrowers		6,497	4,798	4,633
Pool Factor			0.565535492	0.532328918
Since Issued Constant Prepayment Rate			28.80%	30.01%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>03/15/2021</b>	<b>04/15/2021</b>
A		63941JAA6	\$242,063,351.24	\$225,871,341.59
B		63941JAB4	\$33,700,000.00	\$33,700,000.00

  

<b>C Account Balances</b>		<b>03/15/2021</b>	<b>04/15/2021</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>03/15/2021</b>	<b>04/15/2021</b>
Overcollateralization Percentage		5.50%	5.50%
Specified Overcollateralization Amount		\$16,049,718.85	\$15,107,326.76
Actual Overcollateralization Amount		\$16,049,718.85	\$15,107,326.76

II. 2019-G Trust Activity 03/01/2021 through 03/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	17,134,399.68
	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>\$ 17,134,399.68</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,062,316.67
	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
	<b>Total Interest Receipts</b>	<b>\$ 1,062,316.67</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 0.00</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 155.56</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>\$ 18,196,871.91</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(2.06)
<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

		03/31/2021				02/28/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.55%	24	\$1,474,347.60	0.537%	5.55%	23	\$1,390,450.99	0.476%
REPAYMENT:	CURRENT	4.93%	4,587	\$270,342,383.32	98.421%	4.92%	4,763	\$288,061,295.23	98.714%
	31-60 DAYS DELINQUENT	5.47%	2	\$190,005.96	0.069%	6.10%	2	\$70,521.24	0.024%
	61-90 DAYS DELINQUENT	6.29%	1	\$57,033.28	0.021%	0.00%	0	\$0.00	0.000%
	91-120 DAYS DELINQUENT	0.00%	0	\$0.00	0.000%	6.56%	2	\$138,448.00	0.047%
	121-150 DAYS DELINQUENT	6.56%	2	\$138,448.00	0.050%	0.00%	0	\$0.00	0.000%
	FORBEARANCE	5.47%	29	\$2,476,450.19	0.902%	5.61%	20	\$2,152,354.63	0.738%
<b>TOTAL</b>			<b>4,645</b>	<b>\$274,678,668.35</b>	<b>100.00%</b>		<b>4,810</b>	<b>\$291,813,070.09</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>3/31/2021</u>	<u>2/28/2021</u>
Pool Balance	\$274,678,668.35	\$291,813,070.09
Total # Loans	4,645	4,810
Total # Borrowers	4,633	4,798
Weighted Average Coupon	4.94%	4.93%
Weighted Average Remaining Term	135.56	136.07
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$1,123,234.75	\$1,076,677.54
Outstanding Borrower Interest Accrued	\$870,073.52	\$809,575.81
Gross Principal Realized Loss - Periodic	\$0.00	\$145,428.06
Gross Principal Realized Loss - Cumulative	\$463,721.63	\$463,721.63
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	\$0.00
Recoveries on Realized Losses - Cumulative	\$0.00	\$0.00
Net Losses - Periodic	\$0.00	\$145,428.06
Net Losses - Cumulative	\$463,721.63	\$463,721.63
Cumulative Gross Defaults	\$463,721.63	\$463,721.63
Change in Gross Defaults	\$0.00	\$145,428.06
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	30.01%	28.80%
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	4.94%	4,645	\$ 274,678,668.35	100.000%
<b>Total</b>	<b>4.94%</b>	<b>4,645</b>	<b>\$ 274,678,668.35</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			\$274,678,668.35	
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	\$ 242,063,351.24
Pool Balance	\$ 274,678,668.35
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 275,763,351.24
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 274,678,668.35
Specified Overcollateralization Amount	\$ 15,107,326.76
<b>Regular Principal Distribution Amount</b>	\$ 16,192,009.65

**D. Class R Certificates**

Class R Certificates Balance	\$ 38,401,075.37
Retained Class R Certificates	\$ 27,205,358.00

**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 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

	Paid	Funds Balance
<b>Total Available Funds</b>		\$ 18,196,871.91
A Trustee Fees	\$ 10,000.00	\$ 18,186,871.91
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 121,701.33	\$ 18,065,170.58
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 18,058,503.58
D Class A Noteholders Interest Distribution Amount	\$ 484,126.70	\$ 17,574,376.88
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 17,574,376.88
F First Priority Principal Payment	\$ 0.00	\$ 17,574,376.88
G Class B Noteholders Interest Distribution Amount	\$ 86,496.67	\$ 17,487,880.21
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 17,487,880.21
I Regular Principal Distribution	\$ 16,192,009.65	\$ 1,295,870.56
J Carryover Servicing Fees	\$ 0.00	\$ 1,295,870.56
K Additional Principal Distribution Amount	\$ 0.00	\$ 1,295,870.56
L Unpaid Expenses of Trustee	\$ 0.00	\$ 1,295,870.56
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 1,295,870.56
N Class R Certificateholders	\$ 1,295,870.56	\$ 0.00



**VII. 2019-G Distributions**

**Distribution Amounts**

	<u>A</u>	<u>B</u>
Cusip/Isin	63941JAA6	63941JAB4
Beginning Balance	\$ 242,063,351.24	\$ 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	3/15/2021	3/15/2021
Accrual Period End	4/15/2021	4/15/2021
Daycount Fraction	0.08888889	0.08333333
Interest Rate*	2.40000%	3.08000%
Accrued Interest Factor	0.002000000	0.002566667
Current Interest Due	\$ 484,126.70	\$ 86,496.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 484,126.70	\$ 86,496.67
Interest Paid	\$ 484,126.70	\$ 86,496.67
Interest Shortfall	\$ -	\$ -
Principal Paid	\$16,192,009.65	\$ -
Ending Principal Balance	\$ 225,871,341.59	\$ 33,700,000.00
Paydown Factor	0.034881537	0.000000000
Ending Balance Factor	0.486581951	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>.