

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

**Distribution Date 10/17/2022**

**Collection Period 09/01/2022 - 09/30/2022**

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>08/31/2022</b>	<b>09/30/2022</b>
Principal Balance		\$ 508,817,925.09	\$ 155,361,036.36	\$ 153,085,188.42
Pool Balance		\$ 508,817,925.09	\$ 155,361,036.36	\$ 153,085,188.42
Weighted Average Coupon (WAC)		4.83%	5.06%	5.06%
Weighted Average Remaining Term		142.51	129.49	129.11
Number of Loans		6,517	3,170	3,146
Number of Borrowers		6,497	3,166	3,142
Pool Factor			0.301090627	0.296680020
Since Issued Constant Prepayment Rate			27.96%	27.41%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>09/15/2022</b>	<b>10/17/2022</b>
A		63941JAA6	\$113,116,179.36	\$110,965,503.06
B		63941JAB4	\$33,700,000.00	\$33,700,000.00

  

<b>C Account Balances</b>		<b>09/15/2022</b>	<b>10/17/2022</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>09/15/2022</b>	<b>10/17/2022</b>
Overcollateralization Percentage		5.50%	5.50%
Specified Overcollateralization Amount		\$8,544,857.00	\$8,419,685.36
Actual Overcollateralization Amount		\$8,544,857.00	\$8,419,685.36

II. 2019-G Trust Activity 09/01/2022 through 09/30/2022

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	2,157,812.14
	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>\$ 2,157,812.14</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	626,502.08
	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>\$ 626,502.08</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 128.67</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 7,099.65</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>\$ 2,791,542.54</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(118,035.80)
<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

		09/30/2022				08/31/2022			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.50%	26	\$1,611,635.05	1.053%	5.60%	25	\$1,521,797.17	0.980%
REPAYMENT:	CURRENT	5.05%	3,081	\$148,920,335.70	97.279%	5.04%	3,113	\$151,552,893.32	97.549%
	31-60 DAYS DELINQUENT	5.59%	4	\$243,345.77	0.159%	5.66%	5	\$345,959.41	0.223%
	61-90 DAYS DELINQUENT	5.81%	4	\$308,425.42	0.201%	5.37%	5	\$246,258.65	0.159%
	91-120 DAYS DELINQUENT	5.71%	3	\$96,691.15	0.063%	5.52%	1	\$104,207.39	0.067%
	121-150 DAYS DELINQUENT	5.52%	1	\$104,207.39	0.068%	6.20%	4	\$255,036.89	0.164%
	151-180 DAYS DELINQUENT	6.28%	5	\$347,419.52	0.227%	6.48%	1	\$92,382.63	0.059%
	> 180 DAYS DELINQUENT	0.00%	0	\$0.00	0.000%	6.11%	2	\$162,310.30	0.104%
	FORBEARANCE	5.40%	22	\$1,453,128.42	0.949%	5.64%	14	\$1,080,190.60	0.695%
<b>TOTAL</b>			<b>3,146</b>	<b>\$153,085,188.42</b>	<b>100.00%</b>		<b>3,170</b>	<b>\$155,361,036.36</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>9/30/2022</u>	<u>8/31/2022</u>
Pool Balance	\$153,085,188.42	\$155,361,036.36
Total # Loans	3,146	3,170
Total # Borrowers	3,142	3,166
Weighted Average Coupon	5.06%	5.06%
Gross Weighted Average Coupon	4.83%	4.82%
Weighted Average Remaining Term	129.11	129.49
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$611,909.56	\$640,375.20
Outstanding Borrower Interest Accrued	\$648,629.46	\$677,961.46
Gross Principal Realized Loss - Periodic	\$114,942.47	\$6,003.85
Gross Principal Realized Loss - Cumulative	\$1,048,417.78	\$933,475.31
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	\$128.67	\$128.68
Recoveries on Realized Losses - Cumulative	\$57,247.05	\$57,118.38
Net Losses - Periodic	\$114,813.80	\$5,875.17
Net Losses - Cumulative	\$991,170.73	\$876,356.93
Cumulative Gross Defaults	\$1,048,417.78	\$933,475.31
Change in Gross Defaults	\$114,942.47	\$6,003.85
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	27.41%	27.96%
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	5.06%	3,146	\$ 153,085,188.42	100.000%
<b>Total</b>	<b>5.06%</b>	<b>3,146</b>	<b>\$ 153,085,188.42</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			\$153,085,188.42	
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	\$ 113,116,179.36
Pool Balance	\$ 153,085,188.42
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 146,816,179.36
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 153,085,188.42
Specified Overcollateralization Amount	\$ 8,419,685.36
<b>Regular Principal Distribution Amount</b>	\$ 2,150,676.30

**D. Class R Certificates**

Class R Certificates Balance	\$ 37,816,379.22
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	Y
(iii) the date the principal balance of the notes is one-third or less of the original principal balance of such notes	Y

VI. 2019-G Waterfall for Distributions

	Paid	Funds Balance
<b>Total Available Funds</b>		\$ 2,791,542.54
A Trustee Fees	\$ 0.00	\$ 2,791,542.54
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 64,935.97	\$ 2,726,606.57
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 2,719,939.57
D Class A Noteholders Interest Distribution Amount	\$ 226,232.36	\$ 2,493,707.21
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 2,493,707.21
F First Priority Principal Payment	\$ 0.00	\$ 2,493,707.21
G Class B Noteholders Interest Distribution Amount	\$ 86,496.67	\$ 2,407,210.54
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 2,407,210.54
I Regular Principal Distribution	\$ 2,150,676.30	\$ 256,534.24
J Carryover Servicing Fees	\$ 0.00	\$ 256,534.24
K Additional Principal Distribution Amount	\$ 0.00	\$ 256,534.24
L Unpaid Expenses of Trustee	\$ 0.00	\$ 256,534.24
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 256,534.24
N Class R Certificateholders	\$ 256,534.24	\$ 0.00



**VII. 2019-G Distributions**

**Distribution Amounts**

	<u>A</u>	<u>B</u>
Cusip/Isin	63941JAA6	63941JAB4
Beginning Balance	\$ 113,116,179.36	\$ 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	9/15/2022	9/15/2022
Accrual Period End	10/15/2022	10/15/2022
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	2.40000%	3.08000%
Accrued Interest Factor	0.00200000	0.002566667
Current Interest Due	\$ 226,232.36	\$ 86,496.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 226,232.36	\$ 86,496.67
Interest Paid	\$ 226,232.36	\$ 86,496.67
Interest Shortfall	\$ -	\$ -
Principal Paid	\$2,150,676.30	\$ -
Ending Principal Balance	\$ 110,965,503.06	\$ 33,700,000.00
Paydown Factor	0.004633081	0.000000000
Ending Balance Factor	0.239046754	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>.