

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

**Distribution Date 12/15/2021**

**Collection Period 11/01/2021 - 11/30/2021**

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</b>	<b>Student Loan Portfolio Characteristics</b>	<b>12/12/2019</b>	<b>10/31/2021</b>	<b>11/30/2021</b>
	Principal Balance	\$ 508,817,925.09	\$ 204,081,234.67	\$ 196,796,172.14
	Pool Balance	\$ 508,817,925.09	\$ 204,081,234.67	\$ 196,796,172.14
	Weighted Average Coupon (WAC)	4.83%	4.99%	5.00%
	Weighted Average Remaining Term	142.51	132.73	132.20
	Number of Loans	6,517	3,801	3,702
	Number of Borrowers	6,497	3,793	3,695
	Pool Factor		0.395510665	0.381392170
	Since Issued Constant Prepayment Rate		31.13%	31.02%

<b>B</b>	<b>Debt Securities</b>	<b>Cusip/Isin</b>	<b>11/15/2021</b>	<b>12/15/2021</b>
	A	63941JAA6	\$159,156,766.76	\$152,272,382.67
	B	63941JAB4	\$33,700,000.00	\$33,700,000.00

<b>C</b>	<b>Account Balances</b>	<b>11/15/2021</b>	<b>12/15/2021</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</b>	<b>Asset / Liability</b>	<b>11/15/2021</b>	<b>12/15/2021</b>
	Overcollateralization Percentage	5.50%	5.50%
	Specified Overcollateralization Amount	\$11,224,467.91	\$10,823,789.47
	Actual Overcollateralization Amount	\$11,224,467.91	\$10,823,789.47

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	7,229,205.36
	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>\$ 7,229,205.36</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	813,068.05
	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>\$ 813,068.05</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 128.68</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 196.60</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>\$ 8,042,598.69</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(55,857.17)
<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

		11/30/2021				10/31/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.63%	25	\$1,343,724.87	0.683%	5.51%	26	\$1,444,847.96	0.708%
REPAYMENT:	CURRENT	4.99%	3,648	\$193,438,557.10	98.294%	4.98%	3,744	\$200,474,218.11	98.233%
	31-60 DAYS DELINQUENT	5.97%	2	\$91,241.29	0.046%	5.60%	5	\$454,107.21	0.223%
	61-90 DAYS DELINQUENT	5.50%	4	\$408,509.31	0.208%	0.00%	0	\$0.00	0.000%
	91-120 DAYS DELINQUENT	6.54%	1	\$67,872.85	0.034%	6.08%	2	\$89,651.08	0.044%
	121-150 DAYS DELINQUENT	5.12%	2	\$34,369.46	0.017%	6.22%	2	\$69,624.51	0.034%
	FORBEARANCE	5.70%	20	\$1,411,897.26	0.717%	5.88%	22	\$1,548,785.80	0.759%
<b>TOTAL</b>			<b>3,702</b>	<b>\$196,796,172.14</b>	<b>100.00%</b>		<b>3,801</b>	<b>\$204,081,234.67</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>11/30/2021</u>	<u>10/31/2021</u>
Pool Balance	\$196,796,172.14	\$204,081,234.67
Total # Loans	3,702	3,801
Total # Borrowers	3,695	3,793
Weighted Average Coupon	5.00%	4.99%
Gross Weighted Average Coupon	4.76%	4.76%
Weighted Average Remaining Term	132.20	132.73
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$783,119.43	\$840,975.08
Outstanding Borrower Interest Accrued	\$723,867.66	\$753,897.95
Gross Principal Realized Loss - Periodic	\$55,849.29	\$0.00
Gross Principal Realized Loss - Cumulative	\$822,497.24	\$766,647.95
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	\$128.68	\$128.66
Recoveries on Realized Losses - Cumulative	\$50,257.34	\$50,128.66
Net Losses - Periodic	\$55,720.61	-\$128.66
Net Losses - Cumulative	\$772,239.90	\$716,519.29
Cumulative Gross Defaults	\$822,497.24	\$766,647.95
Change in Gross Defaults	\$55,849.29	\$0.00
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	31.02%	31.13%
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	5.00%	3,702	\$ 196,796,172.14	100.000%
<b>Total</b>	<b>5.00%</b>	<b>3,702</b>	<b>\$ 196,796,172.14</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			\$196,796,172.14	
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	\$ 159,156,766.76
Pool Balance	\$ 196,796,172.14
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 192,856,766.76
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 196,796,172.14
Specified Overcollateralization Amount	\$ 10,823,789.47
<b>Regular Principal Distribution Amount</b>	\$ 6,884,384.09

**D. Class R Certificates**

Class R Certificates Balance	\$ 38,042,299.76
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>		\$ 8,042,598.69
A Trustee Fees	\$ 0.00	\$ 8,042,598.69
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 85,249.42	\$ 7,957,349.27
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 7,950,682.27
D Class A Noteholders Interest Distribution Amount	\$ 318,313.53	\$ 7,632,368.74
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 7,632,368.74
F First Priority Principal Payment	\$ 0.00	\$ 7,632,368.74
G Class B Noteholders Interest Distribution Amount	\$ 86,496.67	\$ 7,545,872.07
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 7,545,872.07
I Regular Principal Distribution	\$ 6,884,384.09	\$ 661,487.98
J Carryover Servicing Fees	\$ 0.00	\$ 661,487.98
K Additional Principal Distribution Amount	\$ 0.00	\$ 661,487.98
L Unpaid Expenses of Trustee	\$ 0.00	\$ 661,487.98
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 661,487.98
N Class R Certificateholders	\$ 661,487.98	\$ 0.00

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

	<u>A</u>	<u>B</u>
Cusip/Isin	63941JAA6	63941JAB4
Beginning Balance	\$ 159,156,766.76	\$ 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	11/15/2021	11/15/2021
Accrual Period End	12/15/2021	12/15/2021
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	2.40000%	3.08000%
Accrued Interest Factor	0.002000000	0.002566667
Current Interest Due	\$ 318,313.53	\$ 86,496.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 318,313.53	\$ 86,496.67
Interest Paid	\$ 318,313.53	\$ 86,496.67
Interest Shortfall	\$ -	\$ -
Principal Paid	\$6,884,384.09	\$ -
Ending Principal Balance	\$ 152,272,382.67	\$ 33,700,000.00
Paydown Factor	0.014830642	0.000000000
Ending Balance Factor	0.328031845	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>.