

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

**Distribution Date 08/16/2021**

**Collection Period 07/01/2021 - 07/31/2021**

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>06/30/2021</b>	<b>07/31/2021</b>
Principal Balance		\$ 508,817,925.09	\$ 241,200,541.51	\$ 231,315,387.63
Pool Balance		\$ 508,817,925.09	\$ 241,200,541.51	\$ 231,315,387.63
Weighted Average Coupon (WAC)		4.83%	4.96%	4.97%
Weighted Average Remaining Term		142.51	134.54	134.29
Number of Loans		6,517	4,210	4,121
Number of Borrowers		6,497	4,199	4,110
Pool Factor			0.467448106	0.448290618
Since Issued Constant Prepayment Rate			30.72%	30.85%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>07/15/2021</b>	<b>08/16/2021</b>
A		63941JAA6	\$194,234,511.73	\$184,893,041.31
B		63941JAB4	\$33,700,000.00	\$33,700,000.00

  

<b>C Account Balances</b>		<b>07/15/2021</b>	<b>08/16/2021</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>07/15/2021</b>	<b>08/16/2021</b>
Overcollateralization Percentage		5.50%	5.50%
Specified Overcollateralization Amount		\$13,266,029.78	\$12,722,346.32
Actual Overcollateralization Amount		\$13,266,029.78	\$12,722,346.32

II. 2019-G Trust Activity 07/01/2021 through 07/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	9,885,153.87
	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>\$ 9,885,153.87</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	937,245.79
	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>\$ 937,245.79</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 0.00</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 91.14</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>\$ 10,822,490.80</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(0.01)
<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**

		07/31/2021				06/30/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.49%	26	\$1,695,267.99	0.733%	5.49%	26	\$1,695,267.99	0.703%
REPAYMENT:	CURRENT	4.96%	4,072	\$227,898,676.35	98.523%	4.95%	4,162	\$237,823,186.86	98.600%
	31-60 DAYS DELINQUENT	5.84%	4	\$350,345.53	0.151%	5.80%	5	\$357,201.64	0.148%
	61-90 DAYS DELINQUENT	6.26%	2	\$118,059.76	0.051%	5.22%	1	\$6,003.85	0.002%
	91-120 DAYS DELINQUENT	5.22%	1	\$6,003.85	0.003%	0.00%	0	\$0.00	0.000%
	FORBEARANCE	5.68%	16	\$1,247,034.15	0.539%	5.72%	16	\$1,318,881.17	0.547%
<b>TOTAL</b>			<b>4,121</b>	<b>\$231,315,387.63</b>	<b>100.00%</b>		<b>4,210</b>	<b>\$241,200,541.51</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>7/31/2021</u>	<u>6/30/2021</u>
Pool Balance	\$231,315,387.63	\$241,200,541.51
Total # Loans	4,121	4,210
Total # Borrowers	4,110	4,199
Weighted Average Coupon	4.97%	4.96%
Gross Weighted Average Coupon	4.73%	4.72%
Weighted Average Remaining Term	134.29	134.54
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$948,559.76	\$953,724.01
Outstanding Borrower Interest Accrued	\$791,232.69	\$779,963.94
Gross Principal Realized Loss - Periodic	\$0.00	\$138,448.00
Gross Principal Realized Loss - Cumulative	\$612,569.58	\$612,569.58
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	\$138,448.00
Net Losses - Cumulative	\$612,569.58	\$612,569.58
Cumulative Gross Defaults	\$612,569.58	\$612,569.58
Change in Gross Defaults	\$0.00	\$138,448.00
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	30.85%	30.72%
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	4.97%	4,121	\$ 231,315,387.63	100.000%
<b>Total</b>	<b>4.97%</b>	<b>4,121</b>	<b>\$ 231,315,387.63</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			\$231,315,387.63	
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	\$ 194,234,511.73
Pool Balance	\$ 231,315,387.63
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 227,934,511.73
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 231,315,387.63
Specified Overcollateralization Amount	\$ 12,722,346.32
<b>Regular Principal Distribution Amount</b>	\$ 9,341,470.42

**D. Class R Certificates**

Class R Certificates Balance	\$ 38,252,227.42
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

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 10,822,490.80
A Trustee Fees	\$ 0.00	\$ 10,822,490.80
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 100,670.46	\$ 10,721,820.34
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 10,715,153.34
D Class A Noteholders Interest Distribution Amount	\$ 388,469.02	\$ 10,326,684.32
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 10,326,684.32
F First Priority Principal Payment	\$ 0.00	\$ 10,326,684.32
G Class B Noteholders Interest Distribution Amount	\$ 86,496.67	\$ 10,240,187.65
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 10,240,187.65
I Regular Principal Distribution	\$ 9,341,470.42	\$ 898,717.23
J Carryover Servicing Fees	\$ 0.00	\$ 898,717.23
K Additional Principal Distribution Amount	\$ 0.00	\$ 898,717.23
L Unpaid Expenses of Trustee	\$ 0.00	\$ 898,717.23
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 898,717.23
N Class R Certificateholders	\$ 898,717.23	\$ 0.00



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

	A	B
Cusip/Isin	63941JAA6	63941JAB4
Beginning Balance	\$ 194,234,511.73	\$ 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	7/15/2021	7/15/2021
Accrual Period End	8/15/2021	8/15/2021
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	2.40000%	3.08000%
Accrued Interest Factor	0.002000000	0.002566667
Current Interest Due	\$ 388,469.02	\$ 86,496.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 388,469.02	\$ 86,496.67
Interest Paid	\$ 388,469.02	\$ 86,496.67
Interest Shortfall	\$ -	\$ -
Principal Paid	\$9,341,470.42	\$ -
Ending Principal Balance	\$ 184,893,041.31	\$ 33,700,000.00
Paydown Factor	0.020123805	0.000000000
Ending Balance Factor	0.398304699	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>.