

**Navient Private Education Refi Loan Trust    2020-G**  
**Monthly Servicing Report**

**Distribution Date 10/17/2022**

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

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Bank of New York - *Indenture Trustee*

Bank of New York Mellon Trust Company, NA - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

**I. Deal Parameters**

A	Student Loan Portfolio Characteristics	09/16/2020	08/31/2022	09/30/2022
	Principal Balance	\$ 763,951,733.11	\$ 322,504,184.13	\$ 318,135,577.63
	Interest to be Capitalized Balance	0.00	0.00	0.00
	Pool Balance	\$ 763,951,733.11	\$ 322,504,184.13	\$ 318,135,577.63
	Weighted Average Coupon (WAC)	0.00%	5.05%	5.05%
	Weighted Average Remaining Term	140.01	133.16	132.87
	Number of Loans	10,677	6,268	6,226
	Number of Borrowers	10,635	6,255	6,213
	Pool Factor		0.399850017	0.394433692
	Since Issued Constant Prepayment Rate		28.68%	27.89%
B	Debt Securities	Cusip/Isin	09/15/2022	10/17/2022
	A	63941UAA1	\$251,814,000.03	\$247,637,612.21
	B	63941UAB9	\$56,500,000.00	\$56,500,000.00
C	Account Balances		09/15/2022	10/17/2022
	Class A Reserve Account Balance		\$ 1,824,750.00	\$ 1,824,750.00
	Class B Reserve Account Balance		\$ 141,250.00	\$ 141,250.00
	Supplemental Purchase Account		\$ -	\$ -
D	Asset / Liability		09/15/2022	10/17/2022
	Overcollateralization Percentage		4.40%	4.40%
	Specified Overcollateralization Amount		\$14,190,184.10	\$13,997,965.42
	Actual Overcollateralization Amount		\$14,190,184.10	\$13,997,965.42

II. 2020-G Trust Activity 09/01/2022 through 09/30/2022

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	4,309,447.30
	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>\$ 4,309,447.30</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,307,965.98
	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>\$ 1,307,965.98</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 1,100.00</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 14,514.70</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>Other Deposits</b>	<b>\$ -</b>
<b>L</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
<b>M</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 5,633,027.98</b>
<b>N</b>	Non-Cash Principal Activity During Collection Period	\$(59,159.20)
<b>O</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>P</b>	Aggregate Loan Substitutions	\$ 0.00

III. 2020-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	5.62%	47	\$2,621,477.72	0.824%	5.62%	51	\$2,680,963.60	0.831%
REPAYMENT:	CURRENT	5.04%	6,112	\$310,372,405.55	97.560%	5.02%	6,139	\$313,153,737.02	97.101%
	31-60 DAYS DELINQUENT	5.52%	10	\$866,269.79	0.272%	5.67%	16	\$1,130,756.95	0.351%
	61-90 DAYS DELINQUENT	5.50%	8	\$604,482.79	0.190%	5.61%	7	\$589,140.80	0.183%
	91-120 DAYS DELINQUENT	5.55%	6	\$483,400.61	0.152%	8.19%	2	\$97,828.41	0.030%
	121-150 DAYS DELINQUENT	4.71%	1	\$18,667.61	0.006%	5.47%	8	\$910,099.29	0.282%
	151-180 DAYS DELINQUENT	5.45%	6	\$751,307.26	0.236%	5.77%	4	\$327,592.58	0.102%
	> 180 DAYS DELINQUENT	5.69%	2	\$222,167.72	0.070%	4.53%	1	\$57,246.52	0.018%
	FORBEARANCE	5.71%	34	\$2,195,398.58	0.690%	5.90%	40	\$3,556,818.96	1.103%
<b>TOTAL</b>			<b>6,226</b>	<b>\$318,135,577.63</b>	<b>100.00%</b>		<b>6,268</b>	<b>\$322,504,184.13</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

III. 2020-G Portfolio Characteristics (cont'd)

	<u>9/30/2022</u>	<u>8/31/2022</u>
Pool Balance	\$318,135,577.63	\$322,504,184.13
Total # Loans	6,226	6,268
Total # Borrowers	6,213	6,255
Weighted Average Coupon	5.05%	5.05%
Gross Weighted Average Coupon	4.82%	4.81%
Weighted Average Remaining Term	132.87	133.16
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$1,266,962.03	\$1,326,960.94
Outstanding Borrower Interest Accrued	\$1,374,282.83	\$1,419,352.56
Gross Principal Realized Loss - Periodic	\$57,246.52	\$0.00
Gross Principal Realized Loss - Cumulative	\$1,365,176.24	\$1,307,929.72
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	\$1,100.00	\$2,100.00
Recoveries on Realized Losses - Cumulative	\$25,849.24	\$24,749.24
Net Losses - Periodic	\$56,146.52	-\$2,100.00
Net Losses - Cumulative	\$1,339,327.00	\$1,283,180.48
Cumulative Gross Defaults	\$1,365,176.24	\$1,307,929.72
Change in Gross Defaults	\$57,246.52	\$0.00
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	27.89%	28.68%
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. 2020-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	5.05%	6,226	\$ 318,135,577.63	100.000%
<b>Total</b>	<b>5.05%</b>	<b>6,226</b>	<b>\$ 318,135,577.63</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			\$318,135,577.63	
SOFR Monthly Reset			\$0.00	
LIBOR Indexed Loans			\$0.00	

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

**V. 2020-G Reserve Account and Principal Distribution Calculations****A. Class A Reserve Account**

Specified Reserve Account Balance	\$ 1,824,750.00
Actual Reserve Account Balance	\$ 1,824,750.00

**B. Class B Reserve Account**

Specified Reserve Account Balance	\$ 141,250.00
Actual Reserve Account Balance	\$ 141,250.00

**C. Principal Distribution Amount**

Class A Notes Outstanding	\$ 251,814,000.03
Pool Balance	\$ 318,135,577.63
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 308,314,000.03
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 318,135,577.63
Specified Overcollateralization Amount	\$ 13,997,965.42
<b>Regular Principal Distribution Amount</b>	\$ 4,176,387.82

**D. Class R Certificates**

Class R Certificates Balance	\$ 62,871,756.76
Retained Class R Certificates	\$ 43,038,745.00

**E. Risk Retention Compliance Triggers**

(i) two years from the closing date	Y
(ii) the date the pool balance is 33% or less of the initial pool balance	N
(iii) the date the principal balance of the notes is 33% or less of the original principal balance of such notes	N

VI. 2020-G Waterfall for Distributions

	Paid	Funds Balance
<b>Total Available Funds</b>		\$ 5,633,027.98
A Trustee Fees	\$ 15,000.00	\$ 5,618,027.98
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 134,757.71	\$ 5,483,270.27
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 5,476,603.27
D Class A Noteholders Interest Distribution Amount	\$ 245,518.65	\$ 5,231,084.62
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 5,231,084.62
F First Priority Principal Payment	\$ 0.00	\$ 5,231,084.62
G Class B Noteholders Interest Distribution Amount	\$ 117,708.33	\$ 5,113,376.29
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 5,113,376.29
I Regular Principal Distribution	\$ 4,176,387.82	\$ 936,988.47
J Carryover Servicing Fees	\$ 0.00	\$ 936,988.47
K Additional Principal Distribution Amount	\$ 0.00	\$ 936,988.47
L Unpaid Expenses of Trustee	\$ 0.00	\$ 936,988.47
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 936,988.47
N To the Lender under the Loan Agreement in repayment of the unpaid principal amount of the Loan	\$ 936,988.47	\$ 0.00
O Class R Certificateholders	\$ 0.00	\$ 0.00

**VII. 2020-G Distributions**
**Distribution Amounts**

	<u>A</u>	<u>B</u>
Cusip/Isin	63941UAA1	63941UAB9
Beginning Balance	\$ 251,814,000.03	\$ 56,500,000.00
Index	FIXED	FIXED
Spread/Fixed Rate	1.17%	2.50%
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	0.08611111	0.08333333
Interest Rate*	1.17000%	2.50000%
Accrued Interest Factor	0.000975000	0.002083333
Current Interest Due	\$ 245,518.65	\$ 117,708.33
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 245,518.65	\$ 117,708.33
Interest Paid	\$ 245,518.65	\$ 117,708.33
Interest Shortfall	\$ -	\$ -
Principal Paid	\$4,176,387.82	\$ -
Ending Principal Balance	\$ 247,637,612.21	\$ 56,500,000.00
Paydown Factor	0.005721863	0.000000000
Ending Balance Factor	0.339276082	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>.