

SLM Student Loan Trust 2006-10

Quarterly Servicing Report

Distribution Date 10/25/2022

Collection Period 07/01/2022 - 09/30/2022

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

Navient Funding - *Excess Distribution Certificateholder*

I. Deal Parameters						
A	Student Loan Portfolio Characteristics		11/30/2006	06/30/2022	09/30/2022	
	Principal Balance		\$ 3,959,385,931.81	\$ 948,127,272.37	\$ 895,631,734.53	
	Interest to be Capitalized Balance		\$ 22,242,140.78	\$ 3,833,015.14	\$ 4,457,956.33	
	Pool Balance		\$ 3,981,628,072.59	\$ 951,960,287.51	\$ 900,089,690.86	
	Capitalized Interest Account Balance		\$ 160,000,000.00	\$ -	\$ -	
	Add-on Consolidation Loan Account Balance		\$ 20,000,000.00	\$ -	\$ -	
	Specified Reserve Account Balance		\$ 10,058,076.00	- N/A -	- N/A -	
	Adjusted Pool ⁽¹⁾		\$ 4,171,686,148.59	\$ 951,960,287.51	\$ 900,089,690.86	
	Weighted Average Coupon (WAC)		4.97%	5.03%	5.04%	
	Weighted Average Remaining Term		275.63	192.19	193.05	
	Number of Loans		268,444	52,329	49,172	
	Number of Borrowers		162,415	29,534	27,787	
	Aggregate Outstanding Principal Balance - Tbill			\$ 25,981,751.24	\$ 24,783,708.56	
	Aggregate Outstanding Principal Balance - LIBOR			\$ 925,978,536.27	\$ 875,305,982.30	
	Pool Factor			0.236615909	0.223723136	
	Since Issued Constant Prepayment Rate			3.32%	3.42%	
	⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.					
B	Debt Securities		Cusip/Isin	Exchange Ratio	07/25/2022	10/25/2022
	A5B	XS0276879896		1.2806	€ 0.00	€ 0.00
	A6	78443BAG1		1.0000	\$ 906,199,138.19	\$ 856,821,983.91
	B	78443BAK2		1.0000	\$ 45,761,149.34	\$ 43,267,706.97
C	Account Balances			07/25/2022	10/25/2022	
	Reserve Account Balance			\$ 6,034,845.00	\$ 6,034,845.00	
	Capitalized Interest Account Balance			\$ -	\$ -	
	Floor Income Rebate Account			\$ 2,787,572.30	\$ 682,181.60	
	Add-on Consolidation Loan Account			\$ -	\$ -	
	Supplemental Loan Purchase Account			\$ -	\$ -	
D	Asset / Liability			07/25/2022	10/25/2022	
	Adjusted Pool Balance + Supplemental Loan Purchase			\$ 951,960,287.51	\$ 900,089,690.86	
	Total Outstanding Balance Notes (USD Equivalent)			\$ 951,960,287.53	\$ 900,089,690.88	
	Difference			\$(0.02)	\$(0.02)	
	Parity Ratio			1.00000	1.00000	

II. Trust Activity 07/01/2022 through 09/30/2022

A	Student Loan Principal Receipts	
	Borrower Principal	11,646,763.08
	Guarantor Principal	5,089,540.84
	Consolidation Activity Principal	41,806,881.83
	Seller Principal Reimbursement	-
	Servicer Principal Reimbursement	13,717.49
	Rejected Claim Repurchased Principal	-
	Other Principal Deposits	-
	Total Principal Receipts	\$ 58,556,903.24
B	Student Loan Interest Receipts	
	Borrower Interest	4,827,533.85
	Guarantor Interest	392,381.30
	Consolidation Activity Interest	1,011,012.14
	Special Allowance Payments	358,697.49
	Interest Subsidy Payments	325,553.18
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	271.81
	Rejected Claim Repurchased Interest	0.00
	Other Interest Deposits	142,530.82
	Total Interest Receipts	\$ 7,057,980.59
C	Reserves in Excess of Requirement	\$ -
D	Investment Income	\$ 226,585.41
E	Funds Borrowed from Next Collection Period	\$ -
F	Funds Repaid from Prior Collection Period	\$ -
G	Loan Sale or Purchase Proceeds	\$ -
H	Initial Deposits to Collection Account	\$ -
I	Excess Transferred from Other Accounts	\$ 2,787,572.30
J	Other Deposits	\$ 304,960.97
K	Funds Released from Capitalized Interest Account	\$ -
L	Less: Funds Previously Remitted:	
	Servicing Fees to Servicer	\$(783,382.72)
	Consolidation Loan Rebate Fees to Dept. of Education	\$(2,458,275.21)
	Floor Income Rebate Fees to Dept. of Education	\$(2,791,220.06)
	Funds Allocated to the Floor Income Rebate Account	\$(682,181.60)
M	AVAILABLE FUNDS	\$ 62,218,942.92
N	Non-Cash Principal Activity During Collection Period	\$(6,061,365.40)
O	Non-Reimbursable Losses During Collection Period	\$ 104,481.00
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
Q	Aggregate Loan Substitutions	\$ -

III. 2006-10 Portfolio Characteristics

		09/30/2022				06/30/2022			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.18%	1,639	\$31,348,058.71	3.500%	5.06%	1,693	\$30,341,081.34	3.200%
REPAYMENT:	CURRENT	4.91%	37,883	\$634,245,073.95	70.815%	4.92%	42,185	\$711,987,130.95	75.094%
	31-60 DAYS DELINQUENT	5.30%	1,288	\$30,667,524.39	3.424%	5.33%	1,513	\$35,688,515.31	3.764%
	61-90 DAYS DELINQUENT	5.57%	786	\$21,147,149.64	2.361%	5.38%	834	\$23,109,647.54	2.437%
	91-120 DAYS DELINQUENT	5.28%	489	\$11,179,230.77	1.248%	5.45%	459	\$11,581,446.48	1.222%
	> 120 DAYS DELINQUENT	5.34%	1,609	\$40,621,506.20	4.536%	5.40%	1,278	\$32,099,149.05	3.386%
	FORBEARANCE	5.41%	5,298	\$122,718,054.58	13.702%	5.43%	4,155	\$99,382,679.54	10.482%
	CLAIMS IN PROCESS	5.30%	180	\$3,705,136.29	0.414%	5.21%	212	\$3,937,622.16	0.415%
TOTAL			49,172	\$895,631,734.53	100.00%		52,329	\$948,127,272.37	100.00%

* Percentages may not total 100% due to rounding

IV. 2006-10 Portfolio Characteristics (cont'd)

	09/30/2022	06/30/2022
Pool Balance	\$900,089,690.86	\$951,960,287.51
Outstanding Borrower Accrued Interest	\$28,541,658.78	\$29,870,355.96
Borrower Accrued Interest to be Capitalized	\$4,457,956.33	\$3,833,015.14
Borrower Accrued Interest >30 Days Delinquent	\$3,675,195.49	\$3,588,306.37
Total # Loans	49,172	52,329
Total # Borrowers	27,787	29,534
Weighted Average Coupon	5.04%	5.03%
Weighted Average Remaining Term	193.05	192.19
Non-Reimbursable Losses	\$104,481.00	\$62,753.62
Cumulative Non-Reimbursable Losses	\$11,961,492.39	\$11,857,011.39
Since Issued Constant Prepayment Rate (CPR)	3.42%	3.32%
Loan Substitutions	\$-	\$-
Cumulative Loan Substitutions	\$-	\$-
Rejected Claim Repurchases	\$-	\$-
Cumulative Rejected Claim Repurchases	\$2,079,675.04	\$2,079,675.04
Unpaid Primary Servicing Fees	\$-	\$-
Unpaid Administration Fees	\$-	\$-
Unpaid Carryover Servicing Fees	\$-	\$-
Note Principal Shortfall	\$-	\$-
Note Interest Shortfall	\$-	\$-
Unpaid Interest Carryover	\$-	\$-
Non-Cash Principal Activity - Capitalized Interest	\$6,167,460.68	\$5,619,003.74
Borrower Interest Accrued	\$11,059,714.12	\$11,447,865.56
Interest Subsidy Payments Accrued	\$301,348.53	\$316,842.33
Special Allowance Payments Accrued	\$1,581,764.74	\$361,979.28

V. 2006-10 Portfolio Statistics by School and Program

A	LOAN TYPE	Weighted	# LOANS	\$ AMOUNT	% *
		Average Coupon			
	- GSL ⁽¹⁾ - Subsidized	0.00%	0	-	0.000%
	- GSL - Unsubsidized	0.00%	0	-	0.000%
	- PLUS ⁽²⁾ Loans	0.00%	0	-	0.000%
	- SLS ⁽³⁾ Loans	0.00%	0	-	0.000%
	- Consolidation Loans	5.04%	49,172	895,631,734.53	100.000%
	Total	5.04%	49,172	\$ 895,631,734.53	100.000%
B	SCHOOL TYPE	Weighted	# LOANS	\$ AMOUNT	% *
		Average Coupon			
	- Four Year	8.00%	1	82,218.06	0.009%
	- Two Year	8.00%	1	6,886.15	0.001%
	- Technical	0.00%	0	-	0.000%
	- Other	5.04%	49,170	895,542,630.32	99.990%
	Total	5.04%	49,172	\$ 895,631,734.53	100.000%

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2006-10 Waterfall for Distributions

		Paid	Remaining Funds Balance
A	Total Available Funds		\$ 62,218,942.92
B	Primary Servicing Fee	\$ 379,489.29	\$ 61,839,453.63
C	Administration Fee	\$ 20,000.00	\$ 61,819,453.63
D i	Class A Noteholders Interest Distribution Amount	\$ 6,792,365.30	\$ 55,027,088.33
ii	USD Payment to the Swap Counterparty	\$ -	\$ 55,027,088.33
iii	Swap Termination Payment	\$ -	\$ 55,027,088.33
E	Class B Noteholders Interest Distribution Amount	\$ 351,186.31	\$ 54,675,902.02
F	Class A Noteholders Principal Distribution Amount	\$ 49,377,154.28	\$ 5,298,747.74
G	Class B Noteholders Principal Distribution Amount	\$ 2,493,442.37	\$ 2,805,305.37
H	Reserve Account Reinstatement	\$ -	\$ 2,805,305.37
I	Carryover Servicing Fee	\$ -	\$ 2,805,305.37
J	Additional Swap Termination Payments	\$ -	\$ 2,805,305.37
K	Excess Distribution Certificateholder *	\$ 2,805,305.37	\$ -

* In the event the trust student loans are not sold on the trust auction date, on each subsequent distribution date on which the Pool Balance is equal to 10% or less of the initial Pool Balance, accelerated payments of principal on the notes will be made in place of payments to the excess distribution certificateholder.

VII. Trigger Events

A **Has the Stepdown Date Occurred?**** **Y**

** The Stepdown Date is the earlier of (1) 01/25/2013 or (2) the first date on which no class A notes remain outstanding.

B **Note Balance Trigger**

i Class A Notes Outstanding (after application of available funds)	\$ 856,821,983.91	
ii Adjusted Pool Balance	\$ 900,089,690.86	
iii Note Balance Trigger Event Exists (i>ii)		N

After the stepdown date, a trigger event in existence results in a Class B Percentage of 0

Class A Percentage (%)	95.19%	
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Class B Percentage (%)	4.81%	
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C **Other Waterfall Triggers**

i Student Loan Principal Outstanding	\$ 895,631,734.53	
ii Borrower Interest Accrued	\$ 11,059,714.12	
iii Interest Subsidy Payments Accrued	\$ 301,348.53	
iv Special Allowance Payments Accrued	\$ 1,581,764.74	
v Capitalized Interest Account Balance	\$ -	
vi Add-On Account Balance	\$ -	
vii Reserve Account Balance (after any reinstatement)	\$ 6,034,845.00	
viii Total	\$ 914,609,406.92	
ix Less: Specified Reserve Account Balance	\$(6,034,845.00)	
x Total	\$ 908,574,561.92	
xi Class A Notes Outstanding (after application of available funds)	\$ 856,821,983.91	
xii Insolvency Event or Event of Default Under Indenture		N
xiii Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (xi > x or xii=Y)		N

VIII. 2006-10 Distributions
Distribution Amounts

	A6	B
Cusip/Isin	78443BAG1	78443BAK2
Beginning Balance	\$ 906,199,138.19	\$ 45,761,149.34
Index	LIBOR	LIBOR
Currency	USD	USD
Spread/Fixed Rate	0.15%	0.22%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	7/25/2022	7/25/2022
Accrual Period End	10/25/2022	10/25/2022
Interest Rate*	2.93300%	3.00300%
Accrued Interest Factor	0.007495444	0.007674333
Current Interest Due	\$ 6,792,365.30	\$ 351,186.31
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 6,792,365.30	\$ 351,186.31
Interest Paid	\$ 6,792,365.30	\$ 351,186.31
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 49,377,154.28	\$ 2,493,442.37
Ending Principal Balance	\$ 856,821,983.91	\$ 43,267,706.97
Paydown Factor	0.041897987	0.019823838
Ending Balance Factor	0.727038982	0.343995126

* 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>.

IX. 2006-10 Reconciliations

A	Principal Distribution Reconciliation	
	Prior Adjusted Pool Balance	\$ 951,960,287.51
	Current Adjusted Pool Balance	\$ 900,089,690.86
	Current Principal Due	\$ 51,870,596.65
	Principal Shortfall from Previous Collection Period	\$ -
	Principal Distribution Amount	\$ 51,870,596.65
	Principal Paid	<u>\$ 51,870,596.65</u>
	Principal Shortfall	\$ -
B	Reserve Account Reconciliation	
	Beginning Period Balance	\$ 6,034,845.00
	Reserve Funds Utilized	\$ -
	Reserve Funds Reinstated	\$ -
	Balance Available	\$ 6,034,845.00
	Required Reserve Acct Balance	\$ 6,034,845.00
	Release to Collection Account	\$ -
	Ending Reserve Account Balance	\$ 6,034,845.00
C	Capitalized Interest Account	
	Beginning Period Balance	\$ -
	Transfers to Collection Account	\$ -
	Ending Balance	\$ -
D	Floor Income Rebate Account	
	Beginning Period Balance	\$ 2,787,572.30
	Deposits for the Period	\$ 682,181.60
	Release to Collection Account	\$(2,787,572.30)
	Ending Balance	\$ 682,181.60
E	Supplemental Purchase Account	
	Beginning Period Balance	\$ -
	Supplemental Loan Purchases	\$ -
	Transfers to Collection Account	\$ -
	Ending Balance	\$ -
F	Add-On Consolidation Loan Account	
	Beginning Balance	\$ -
	Add-on Loans Funded	\$ -
	Transfers to Collection Account	\$ -
	Ending Balance	\$ -

i. Notional Swap Amount ()

ii. Pay Rate ()

iii. Gross Swap Interest Payment Due ()

iv. Principal Payment Due ()

v. Days in Period -