

SLM Student Loan Trust 2006-6

Quarterly Servicing Report

Distribution Date 07/26/2021

Collection Period 04/01/2021 - 06/30/2021

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 | 07/20/2006 | 03/31/2021 | 06/30/2021 |
|---|-------------------------------------------------|----------------------------|--------------------------|--------------------------|
| | Principal Balance | \$ 1,487,005,645.42 | \$ 418,889,690.55 | \$ 408,071,902.78 |
| | Interest to be Capitalized Balance | \$ 1,539,573.14 | \$ 1,611,324.09 | \$ 1,340,710.28 |
| | Pool Balance | \$ 1,488,545,218.56 | \$ 420,501,014.64 | \$ 409,412,613.06 |
| | Capitalized Interest Account Balance | \$ 44,000,000.00 | \$ - | \$ - |
| | Add-on Consolidation Loan Account Balance | \$ 7,500,000.00 | \$ - | \$ - |
| | Specified Reserve Account Balance | \$ 3,769,348.00 | - N/A - | - N/A - |
| | Adjusted Pool ⁽¹⁾ | \$ 1,543,814,566.56 | \$ 420,501,014.64 | \$ 409,412,613.06 |
| | Weighted Average Coupon (WAC) | 5.09% | 5.01% | 5.02% |
| | Weighted Average Remaining Term | 265.20 | 180.34 | 180.06 |
| | Number of Loans | 91,300 | 25,450 | 24,486 |
| | Number of Borrowers | 57,152 | 14,663 | 14,076 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 8,249,853.49 | \$ 7,911,811.24 |
| | Aggregate Outstanding Principal Balance - LIBOR | | \$ 412,251,161.15 | \$ 401,500,801.82 |
| | Pool Factor | | 0.278895077 | 0.271540753 |
| | Since Issued Constant Prepayment Rate | | 2.95% | 2.88% |

⁽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 | 04/26/2021 | 07/26/2021 |
|---|-----------------|--------------|----------------|------------------|------------------|
| | A4 | XS0261462591 | 1.0000 | 401,618,198.97 | 391,027,727.80 |
| | B | 83149FAD6 | 1.0000 | \$ 18,882,815.67 | \$ 18,384,885.26 |

| C | Account Balances | 04/26/2021 | 07/26/2021 |
|---|--------------------------------------|-----------------|-----------------|
| | Reserve Account Balance | \$ 2,261,609.00 | \$ 2,261,609.00 |
| | Capitalized Interest Account Balance | \$ - | \$ - |
| | Add-on Consolidation Loan Account | \$ - | \$ - |
| | Supplemental Loan Purchase Account | \$ - | \$ - |

| D | Asset / Liability | 04/26/2021 | 07/26/2021 |
|---|----------------------------------------------------|-------------------|-------------------|
| | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 420,501,014.64 | \$ 409,412,613.06 |
| | Total Outstanding Balance Notes (USD Equivalent) | \$ 420,501,014.64 | \$ 409,412,613.06 |
| | Difference | \$ - | \$ - |
| | Parity Ratio | 1.00000 | 1.00000 |

II. Trust Activity 04/01/2021 through 06/30/2021

| | | |
|----------|-------------------------------------------------------------------------|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 7,951,275.18 |
| | Guarantor Principal | 1,224,014.04 |
| | Consolidation Activity Principal | 3,743,375.80 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | 30,007.01 |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 12,948,672.03 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 2,605,805.78 |
| | Guarantor Interest | 109,675.56 |
| | Consolidation Activity Interest | 58,744.72 |
| | Special Allowance Payments | 47,771.99 |
| | Interest Subsidy Payments | 177,066.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | (4,131.73) |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 42,137.96 |
| | Total Interest Receipts | \$ 3,037,070.28 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 655.16 |
| 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 | \$ - |
| J | Other Deposits | \$ 143,593.54 |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(347,316.68) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(1,107,178.88) |
| | Floor Income Rebate Fees to Dept. of Education | \$(1,505,681.96) |
| M | AVAILABLE FUNDS | \$ 13,169,813.49 |
| N | Non-Cash Principal Activity During Collection Period | \$(2,130,884.26) |
| O | Non-Reimbursable Losses During Collection Period | \$ 1,973.15 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2006-6 Portfolio Characteristics

| | | 06/30/2021 | | | | 03/31/2021 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 5.19% | 792 | \$14,482,985.93 | 3.549% | 5.15% | 860 | \$16,340,670.81 | 3.901% |
| REPAYMENT: | CURRENT | 4.94% | 21,097 | \$329,088,290.83 | 80.645% | 4.95% | 21,723 | \$331,077,523.41 | 79.037% |
| | 31-60 DAYS DELINQUENT | 5.53% | 344 | \$7,206,052.58 | 1.766% | 5.11% | 346 | \$8,505,473.96 | 2.030% |
| | 61-90 DAYS DELINQUENT | 5.58% | 194 | \$4,219,312.00 | 1.034% | 5.19% | 195 | \$4,986,525.24 | 1.190% |
| | 91-120 DAYS DELINQUENT | 5.54% | 86 | \$2,644,406.10 | 0.648% | 5.25% | 74 | \$1,533,183.99 | 0.366% |
| | > 120 DAYS DELINQUENT | 5.30% | 285 | \$6,078,637.02 | 1.490% | 5.21% | 294 | \$6,383,626.05 | 1.524% |
| | FORBEARANCE | 5.33% | 1,629 | \$43,263,947.45 | 10.602% | 5.34% | 1,917 | \$49,119,462.64 | 11.726% |
| | CLAIMS IN PROCESS | 5.87% | 59 | \$1,088,270.87 | 0.267% | 5.70% | 41 | \$943,224.45 | 0.225% |
| TOTAL | | | 24,486 | \$408,071,902.78 | 100.00% | | 25,450 | \$418,889,690.55 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2006-6 Portfolio Characteristics (cont'd)

| | 06/30/2021 | 03/31/2021 |
|----------------------------------------------------|------------------|------------------|
| Pool Balance | \$409,412,613.06 | \$420,501,014.64 |
| Outstanding Borrower Accrued Interest | \$10,922,948.04 | \$10,975,960.66 |
| Borrower Accrued Interest to be Capitalized | \$1,340,710.28 | \$1,611,324.09 |
| Borrower Accrued Interest >30 Days Delinquent | \$744,800.53 | \$810,020.11 |
| Total # Loans | 24,486 | 25,450 |
| Total # Borrowers | 14,076 | 14,663 |
| Weighted Average Coupon | 5.02% | 5.01% |
| Weighted Average Remaining Term | 180.06 | 180.34 |
| Non-Reimbursable Losses | \$1,973.15 | \$6,156.44 |
| Cumulative Non-Reimbursable Losses | \$4,135,802.60 | \$4,133,829.45 |
| Since Issued Constant Prepayment Rate (CPR) | 2.88% | 2.95% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$3,257,131.32 | \$3,257,131.32 |
| 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 | \$2,134,230.54 | \$2,141,801.59 |
| Borrower Interest Accrued | \$4,852,764.24 | \$4,927,584.94 |
| Interest Subsidy Payments Accrued | \$162,944.92 | \$178,083.90 |
| Special Allowance Payments Accrued | \$51,436.42 | \$49,694.05 |

V. 2006-6 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - 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 | 5.02% | 24,486 | 408,071,902.78 | 100.000% |
| | Total | 5.02% | 24,486 | \$ 408,071,902.78 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 0.00% | 0 | - | 0.000% |
| | - Two Year | 0.00% | 0 | - | 0.000% |
| | - Technical | 0.00% | 0 | - | 0.000% |
| | - Other | 5.02% | 24,486 | 408,071,902.78 | 100.000% |
| | Total | 5.02% | 24,486 | \$ 408,071,902.78 | 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. 2006-6 Waterfall for Distributions

| | <u>Paid</u> | <u>Remaining Funds Balance</u> |
|------------------------------------------------------|------------------|------------------------------------|
| A Total Available Funds | | \$ 13,169,813.49 |
| B Primary Servicing Fee | \$ 171,488.81 | \$ 12,998,324.68 |
| C Administration Fee | \$ 20,000.00 | \$ 12,978,324.68 |
| D i Class A Noteholders Interest Distribution Amount | \$ 328,671.50 | \$ 12,649,653.18 |
| ii USD Payment to the Swap Counterparty | \$ - | \$ 12,649,653.18 |
| iii Swap Termination Payment | \$ - | \$ 12,649,653.18 |
| E Class B Noteholders Interest Distribution Amount | \$ 18,412.45 | \$ 12,631,240.73 |
| F Class A Noteholders Principal Distribution Amount | \$ 10,590,471.17 | \$ 2,040,769.56 |
| G Class B Noteholders Principal Distribution Amount | \$ 497,930.41 | \$ 1,542,839.15 |
| H Reserve Account Reinstatement | \$ - | \$ 1,542,839.15 |
| I Carryover Servicing Fee | \$ - | \$ 1,542,839.15 |
| J Additional Swap Termination Payments | \$ - | \$ 1,542,839.15 |
| K Excess Distribution Certificateholder * | \$ 1,542,839.15 | \$ - |

* 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) 07/25/2012 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) | \$ 391,027,727.80 | |
| ii Adjusted Pool Balance | \$ 409,412,613.06 | |
| 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 (%) | 95.51% | |
|------------------------|--------|--|

| | | |
|------------------------|-------|--|
| Class B Percentage (%) | 4.49% | |
|------------------------|-------|--|

C Other Waterfall Triggers

| | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------|
| i Student Loan Principal Outstanding | \$ 408,071,902.78 | |
| ii Borrower Interest Accrued | \$ 4,852,764.24 | |
| iii Interest Subsidy Payments Accrued | \$ 162,944.92 | |
| iv Special Allowance Payments Accrued | \$ 51,436.42 | |
| v Capitalized Interest Account Balance | \$ - | |
| vi Add-On Account Balance | \$ - | |
| vii Reserve Account Balance (after any reinstatement) | \$ 2,261,609.00 | |
| viii Total | \$ 415,400,657.36 | |
| ix Less: Specified Reserve Account Balance | \$(2,261,609.00) | |
| x Total | \$ 413,139,048.36 | |
| xi Class A Notes Outstanding (after application of available funds) | \$ 391,027,727.80 | |
| 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. 2006-6 Distributions
Distribution Amounts

| | A4 | B |
|------------------------------------------------------------|-------------------------|-------------------------|
| Cusip/Isin | XS0261462591 | 83149FAD6 |
| Beginning Balance | 401,618,198.97 | \$ 18,882,815.67 |
| Index | LIBOR | LIBOR |
| Currency | 0 | USD |
| Spread/Fixed Rate | 0.15% | 0.21% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 4/26/2021 | 4/26/2021 |
| Accrual Period End | 7/26/2021 | 7/26/2021 |
| Interest Rate* | 0.32375% | 0.38575% |
| Accrued Interest Factor | 0.000818368 | 0.000975090 |
| Current Interest Due | 328,671.50 | \$ 18,412.45 |
| Interest Shortfall from Prior Period Plus Accrued Interest | - | \$ - |
| Total Interest Due | 328,671.50 | \$ 18,412.45 |
| Interest Paid | 328,671.50 | \$ 18,412.45 |
| Interest Shortfall | - | \$ - |
| Principal Paid | 10,590,471.17 | \$ 497,930.41 |
| Ending Principal Balance | 391,027,727.80 | \$ 18,384,885.26 |
| Paydown Factor | 0.022390002 | 0.010670090 |
| Ending Balance Factor | 0.826697099 | 0.393967455 |

* 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. 2006-6 Reconciliations

| | | |
|----------|-----------------------------------------------------|-------------------------|
| A | Principal Distribution Reconciliation | |
| | Prior Adjusted Pool Balance | \$ 420,501,014.64 |
| | Current Adjusted Pool Balance | \$ 409,412,613.06 |
| | Current Principal Due | \$ 11,088,401.58 |
| | Principal Shortfall from Previous Collection Period | \$ - |
| | Principal Distribution Amount | <u>\$ 11,088,401.58</u> |
| | Principal Paid | <u>\$ 11,088,401.58</u> |
| | Principal Shortfall | \$ - |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 2,261,609.00 |
| | Reserve Funds Utilized | \$ - |
| | Reserve Funds Reinstated | \$ - |
| | Balance Available | \$ 2,261,609.00 |
| | Required Reserve Acct Balance | \$ 2,261,609.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 2,261,609.00 |
| C | Capitalized Interest Account | |
| | Beginning Period Balance | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| E | Add-On Consolidation Loan Account | |
| | Beginning Balance | \$ - |
| | Add-on Loans Funded | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |