

# Earnest Student Loan Program 2016-C



**Distribution Date:** 9/25/2018  
**Collection Period:** 8/31/2018

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Investor Report			
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Cut-Off Date	July 26, 2016	Administrator/Servicer	Earnest Capital Markets capitalmarkets@earnest.com
Close Date	July 29, 2016		
First Distribution Date	September 26, 2016	Back-Up Administrator	Lisa Cohen (619) 684-7222 lcohen@goalsolutions.com
Distribution Date	September 25, 2018		
Next Distribution Date	October 25, 2018	Indenture Trustee	Roseline Maney (302) 636-6170 rmaney@wilmingtontrust.com
Distribution Frequency	Monthly		
Record Dates			
Class A-1 Notes	September 24, 2018	Grantor Trustee	Kristin Moore (302) 573-3239 KMoore@christianatrust.com
Class A-2 Notes	September 15, 2018		
Class B Notes	September 15, 2018		

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COLLECTION FUND DISTRIBUTIONS	Variable Rate Pool - Class A-1		Fixed Rate Pool - Class A-2	
	PAYMENT	AVAILABLE FUNDS	PAYMENT	AVAILABLE FUNDS
Reserve Fund Transfer		\$126.36		\$273.48
Prior Period Funds Pending Payment		(\$256.30)		(\$756.82)
Waterfall Distributions		\$1,187,158.12		\$2,395,849.41
<b>First</b> , to pay the Senior Transaction Fees:		\$1,177,040.79		\$2,360,743.21
Trustee Fee	\$419.47		\$1,455.53	
Administrator Fee	\$9,697.86		\$33,650.67	
Rating Agency Fee	\$0.00		\$0.00	
17g-5 Annual Fee	\$0.00		\$0.00	
<b>Second</b> , to the Holders of the Class A Notes to pay interest (including overdue interest)	\$51,666.12	\$1,125,374.67	\$126,742.96	\$2,234,000.25
<b>Third</b> , to the Reserve Account	\$0.00	\$1,125,374.67	\$0.00	\$2,234,000.25
<b>Fourth</b> , to the Holders of the Class A Notes (First Priority Principal Distribution)	\$0.00	\$1,125,374.67	\$0.00	\$2,234,000.25
<b>Fifth</b> , to the Holders of the Class B Notes to pay interest	\$5,350.70	\$1,120,023.97	\$18,566.43	\$2,215,433.82
<b>Sixth</b> , to the Holders of the Class A Notes (Regular Principal Distribution)	\$693,652.27	\$426,371.70	\$1,566,618.60	\$648,815.22
<b>Seventh</b> , to the payees of any shortfall amounts during clause one through six for other pool	\$0.00	\$426,371.70	\$0.00	\$648,815.22
<b>Eighth</b> , to the Class B Liquidity Account	\$0.00	\$426,371.70	\$0.00	\$648,815.22
<b>Ninth</b> , to the Holders of the Class B Notes as repayment of principal	\$44,493.62	\$381,878.08	\$154,388.72	\$494,426.50
<b>Tenth</b> , to the Holders of the Class B Notes to pay Carry-over Amounts (including interest)	\$0.00	\$381,878.08	\$0.00	\$494,426.50
<b>Eleventh</b> , to pay the Subordinate Transaction Fees	\$0.00	\$381,878.08	\$0.00	\$494,426.50
<b>Twelfth</b> , remainder to the Holders of the Certificates	\$381,878.08		\$494,426.50	
Total Distributions	\$1,187,158.12		\$2,395,849.41	

Pursuant to Section 4.8 & 4.9 of the Indenture for EARNEST STUDENT LOAN PROGRAM 2016-C LLC, dated July 29, 2016, please arrange for the following payments or transfers on the Distribution Date above.



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## 1. NOTE BALANCES

Post Distribution	CUSIP	ORIGINAL BALANCE	PRIOR PRINCIPAL BALANCE	CURRENT INTEREST RATE	INTEREST PAID	PRINCIPAL REDUCTION	CURRENT PRINCIPAL BALANCE	CURRENT FACTOR
Class A-1	27034L AA4	\$56,831,000.00	\$16,383,487.19	3.91475%	\$51,666.12	\$693,652.27	\$15,689,834.92	0.276078811
Class A-2	27034L AB2	\$119,037,000.00	\$56,750,578.30	2.68000%	\$126,742.96	\$1,566,618.60	\$55,183,959.70	0.463586613
Class B	27034L ACO	\$13,650,000.00	\$6,435,102.08	4.46000%	\$23,917.13	\$198,882.34	\$6,236,219.74	0.456865915
Residual		100,000.00	100,000.00				100,000.00	
<b>Total</b>		<b>\$189,518,000.00</b>	<b>\$79,569,167.57</b>		<b>\$202,326.21</b>	<b>\$2,459,153.21</b>	<b>\$77,110,014.36</b>	<b>0.406874357</b>

Applicable Libor 1 Month equals 2.06475%

## 2. PORTFOLIO STATISTICS

A. STATISTICS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Balance	\$18,570,918.68	\$65,438,519.06	\$84,009,437.74
Number of Loans	386	1,248	1,634
Average Balance	\$48,111	\$52,435	\$51,413
WA Gross Coupon	5.90%	5.56%	5.64%
WA Net Coupon <sup>1</sup>	5.65%	5.31%	5.39%
WA Remaining Months	123	112	114
WA Months since Graduation	95	98	97
WA FICO at Origination	772	783	781

B. TRIGGERS	INITIAL %	CURRENT %	TRIGGER	RESULT
Rolling 6-month Average Deferment/Forbearance	0.00%	0.79%	8.00%	PASS
Cumulative Default Rate	0.00%	0.13%	4.00%	PASS
Pool Balance is less than 10% of Initial Pool Balance	100.00%	41.85%	10.00%	PASS

## 3. SERVICER CASH ACCOUNT ACTIVITY

AVAILABLE FUNDS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Payments	\$824,794.62	\$1,862,804.51	\$2,687,599.13
Interest Payments	\$95,113.38	\$308,267.18	\$403,380.56
Fees	\$0.00	\$0.00	\$0.00
Refund	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>	<b>\$919,908.00</b>	<b>\$2,171,071.69</b>	<b>\$3,090,979.69</b>
Prior Period Collections Deposited by the Servicer in the Current Period	\$270,022.08	\$298,460.70	\$568,482.78
Current Period Collections Deposited by the Servicer in the Subsequent Period	(6,259.85)	(79,046.91)	(\$85,306.76)
<b>Total Cash Remitted by the Servicer During the Current Collection Period</b>	<b>\$1,183,670.23</b>	<b>\$2,390,485.48</b>	<b>\$3,574,155.71</b>
Other Bank Deposits			
Net Recoveries	\$0.00	\$0.00	\$0.00
Interest Income	\$3,361.53	\$5,090.45	\$8,451.98
Other Deposits/Adjustments	\$0.00	\$0.00	\$0.00
Prior Period Funds Pending Payment	\$256.30	\$756.82	\$1,013.12
Prior Period Undistributed Funds	\$0.00	\$0.00	\$0.00
<b>Total Collections Account Balance</b>	<b>\$1,187,288.06</b>	<b>\$2,396,332.75</b>	<b>\$3,583,620.81</b>

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## 4. PORTFOLIO OVERVIEW

	Variable Rate Pool	Fixed Rate Pool	Total
<b>Beginning Principal Balance</b>	<b>\$19,395,713.30</b>	<b>\$67,301,323.57</b>	<b>\$86,697,036.87</b>
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$824,794.62)	(\$1,862,804.51)	(\$2,687,599.13)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$0.00	\$0.00	\$0.00
<b>Ending Principal Balance</b>	<b>\$18,570,918.68</b>	<b>\$65,438,519.06</b>	<b>\$84,009,437.74</b>
<b>Beginning Interest Balance</b>	<b>\$61,341.63</b>	<b>\$184,789.29</b>	<b>\$246,130.92</b>
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$95,113.38)	(\$308,267.18)	(\$403,380.56)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$1.93	\$0.69	\$2.62
Interest Accrual	\$90,783.98	\$299,329.90	\$390,113.88
<b>Ending Interest Balance</b>	<b>\$57,014.16</b>	<b>\$175,852.70</b>	<b>\$232,866.86</b>
<b>Collections &amp; Reserves</b>			
Variable Rate Pool Collection Account			\$1,187,288.06
Fixed Rate Pool Collection Account			\$2,396,332.75
Class A-1 Reserve Account			\$85,366.42
Class A-2 Reserve Account			\$178,806.63
Class B Liquidity Account			\$20,503.79
Servicer Payments Due			\$85,306.76
<b>Total Collections &amp; Reserves</b>			<b>\$3,953,604.41</b>
<b>Total Assets</b>			<b>\$88,195,909.01</b>

## 5. RESERVE & LIQUIDITY ACCOUNTS

	Total
Class A-1 Reserve Account	\$85,366.42
Class A-1 Reserve Account Requirement	\$85,246.50
Class A-2 Reserve Account	\$178,806.63
Class A-2 Reserve Account Requirement	\$178,555.50
Class B Liquidity Account	\$20,503.79
Class B Liquidity Account Requirement	\$20,475.00



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## 6. OVERCOLLATERALIZATION

	Initial OC%	Current OC%
Class A-1 Overcollateralization %	12.56%	15.90%
Class A-2 Overcollateralization %	12.58%	15.90%
Class B Overcollateralization %	5.79%	8.50%

## 7. DEFAULTS

	Variable Rate Pool	Fixed Rate Pool	Total
Principal Defaults	\$0.00	\$0.00	\$0.00
Interest Defaults	\$0.00	\$0.00	\$0.00
<b>Total Defaults</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Cumulative Defaults (Principal)	\$67,005.52	\$198,446.06	\$265,451.58
Cumulative Default Rate	0.10%	0.15%	0.13%
Gross Recoveries	\$0.00	\$0.00	\$0.00
Net Recoveries	\$0.00	\$0.00	\$0.00
Cumulative Gross Recoveries	\$0.00	\$0.00	\$0.00
<b>Cumulative Gross Rec/Cumulative Defaults</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>

## 8. SUPPLEMENTAL INFORMATION

### Subordinate Lockout

shall be in effect if (i) or (ii) are Yes:

No

(i) On each Monthly Payment Date occurring before March 27, 2017

No

(ii) On any other Monthly Payment Date if any of the below are Yes:

No

(a) Rolling Six-Month Average Deferment/Forbearance Rate exceeds 8%

No

(b) Cumulative Default Rate exceeds 4%

No

(c) Pool Balance is less than 10% of the Initial Pool Balance

No

Specified Class A-1 Overcollateralization  
(the greater of (i) \$1,297,520 or (ii) 15.9% of the Adjusted Variable Rate Pool Balance) \$ 2,966,330.26

Specified Class A-2 Overcollateralization  
(the greater of (i) \$2,717,759 or (ii) 15.9% of the Adjusted Fixed Rate Pool Balance) \$ 10,433,114.86

Specified Class B Overcollateralization  
(the greater of (i) \$2,308,786 or (ii) 8.5% of the Adjusted Aggregate Pool Balance) \$ 7,163,225.38

Class B Cap Rate 33.35%

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## 9. LOANS BY STATUS \$

	Variable \$	Variable %	Fixed \$	Fixed %
In Repayment, days DQ				
0-30	\$18,292,609.02	98.50%	\$65,120,545.11	99.51%
31-60	\$0.00	0.00%	\$0.00	0.00%
61-90	\$0.00	0.00%	\$0.00	0.00%
91-120	\$0.00	0.00%	\$0.00	0.00%
121+	\$0.00	0.00%	\$0.00	0.00%
<b>Total repayment</b>	<b>\$18,292,609.02</b>	<b>98.50%</b>	<b>\$65,120,545.11</b>	<b>99.51%</b>
In School	\$0.00	0.00%	\$0.00	0.00%
Grace	\$0.00	0.00%	\$0.00	0.00%
Deferment	\$210,111.48	1.13%	\$184,667.34	0.28%
Forbearance	\$68,198.18	0.37%	\$133,306.61	0.20%
Claims in Process	\$0.00	0.00%	\$0.00	0.00%
Bankruptcy	\$0.00	0.00%	\$0.00	0.00%
<b>Total</b>	<b>\$18,570,918.68</b>	<b>100.00%</b>	<b>\$65,438,519.06</b>	<b>100.00%</b>

## 10. LOANS BY STATUS #

	Variable #	Variable %	Fixed #	Fixed %
In Repayment, days DQ				
0-30	382	98.96%	1,241	99.44%
31-60	-	0.00%	-	0.00%
61-90	-	0.00%	-	0.00%
91-120	-	0.00%	-	0.00%
121+	-	0.00%	-	0.00%
<b>Total repayment</b>	<b>382</b>	<b>98.96%</b>	<b>1,241</b>	<b>99.44%</b>
In School	-	0.00%	-	0.00%
Grace	-	0.00%	-	0.00%
Deferment	3	0.78%	4	0.32%
Forbearance	1	0.26%	3	0.24%
Claims in Process	-	0.00%	-	0.00%
Bankruptcy	-	0.00%	-	0.00%
<b>Total</b>	<b>386</b>	<b>100.00%</b>	<b>1,248</b>	<b>100.00%</b>

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## 11. LOANS BY APR

	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>						
(current month)						
<4%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
4-5%	4.92%	\$1,347,649.52	7.26%	28	7.25%	\$48,130.34
5-6%	5.41%	\$12,491,900.52	67.27%	261	67.62%	\$47,861.69
6-7%	6.42%	\$4,337,831.66	23.36%	91	23.58%	\$47,668.48
7-8%	7.15%	\$393,536.98	2.12%	6	1.55%	\$65,589.50
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>5.65%</b>	<b>\$18,570,918.68</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>\$48,111.19</b>
<b>Fixed Rate Pool</b>						
(current month)						
<4%	3.97%	\$1,862,319.57	2.85%	46	3.69%	\$40,485.21
4-5%	4.57%	\$19,376,902.75	29.61%	422	33.81%	\$45,916.83
5-6%	5.45%	\$31,948,381.17	48.82%	583	46.71%	\$54,799.97
6-7%	6.34%	\$12,026,241.95	18.38%	193	15.46%	\$62,312.13
7-8%	7.07%	\$224,673.62	0.34%	4	0.32%	\$56,168.41
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>5.31%</b>	<b>\$65,438,519.06</b>	<b>100.00%</b>	<b>1,248</b>	<b>100.00%</b>	<b>\$52,434.71</b>



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## 12. REMAINING TERM

	WA Rem Term	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>							
(current month)							
0-60	46	5.38%	\$3,487,257.66	18.78%	128	33.16%	\$27,244.20
61-120	88	5.53%	\$6,262,406.93	33.72%	138	35.75%	\$45,379.76
121-180	147	5.77%	\$4,242,793.65	22.85%	64	16.58%	\$66,293.65
181-240	206	5.90%	\$4,578,460.44	24.65%	56	14.51%	\$81,758.22
241-300	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
301-360	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
361+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>123</b>	<b>5.65%</b>	<b>\$18,570,918.68</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>\$48,111.19</b>
<b>Fixed Rate Pool</b>							
(current month)							
0-60	47	4.70%	\$15,307,763.51	23.39%	477	38.22%	\$32,091.75
61-120	86	5.18%	\$24,502,073.63	37.44%	475	38.06%	\$51,583.31
121-180	147	5.66%	\$13,799,176.93	21.09%	170	13.62%	\$81,171.63
181-240	207	5.97%	\$11,740,626.87	17.94%	125	10.02%	\$93,925.01
241-300	249	6.99%	\$88,878.12	0.14%	1	0.08%	\$88,878.12
301-360	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
361+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>112</b>	<b>5.31%</b>	<b>\$65,438,519.06</b>	<b>100.00%</b>	<b>1,248</b>	<b>100.00%</b>	<b>\$52,434.71</b>



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## 13. LOAN STATE

	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>						
(current month)						
NY	5.69%	\$3,232,119.28	17.40%	50	12.95%	\$64,642.39
CA	5.59%	\$2,567,826.24	13.83%	60	15.54%	\$42,797.10
TX	5.55%	\$1,690,242.35	9.10%	36	9.33%	\$46,951.18
PA	5.90%	\$1,359,432.51	7.32%	25	6.48%	\$54,377.30
NJ	5.76%	\$1,352,801.23	7.28%	28	7.25%	\$48,314.33
MA	5.56%	\$1,050,344.67	5.66%	25	6.48%	\$42,013.79
NC	5.63%	\$811,914.41	4.37%	15	3.89%	\$54,127.63
GA	5.64%	\$758,870.56	4.09%	15	3.89%	\$50,591.37
CO	6.02%	\$655,293.09	3.53%	14	3.63%	\$46,806.65
WA	5.34%	\$588,195.52	3.17%	13	3.37%	\$45,245.81
Other	5.59%	\$4,503,878.82	24.25%	105	27.20%	\$42,894.08
<b>Total</b>	<b>5.65%</b>	<b>\$18,570,918.68</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>\$48,111.19</b>
<b>Fixed Rate Pool</b>						
(current month)						
CA	5.29%	\$8,765,915.41	13.40%	163	13.06%	\$53,778.62
NY	5.42%	\$5,739,650.66	8.77%	114	9.13%	\$50,347.81
IL	5.42%	\$4,403,805.66	6.73%	93	7.45%	\$47,352.75
OH	5.34%	\$3,754,263.26	5.74%	57	4.57%	\$65,864.27
TX	5.31%	\$3,423,643.92	5.23%	70	5.61%	\$48,909.20
MA	5.37%	\$3,127,051.81	4.78%	74	5.93%	\$42,257.46
PA	5.46%	\$2,989,742.20	4.57%	69	5.53%	\$43,329.60
NJ	5.45%	\$2,612,661.60	3.99%	58	4.65%	\$45,045.89
FL	5.23%	\$2,511,594.74	3.84%	41	3.29%	\$61,258.41
MD	5.15%	\$2,356,079.47	3.60%	38	3.04%	\$62,002.09
Other	5.26%	\$25,754,110.33	39.36%	471	37.74%	\$54,679.64
<b>Total</b>	<b>5.31%</b>	<b>\$65,438,519.06</b>	<b>100.00%</b>	<b>1,248</b>	<b>100.00%</b>	<b>\$52,434.71</b>

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## 14. FICO AT ORIGATION

	WA FICO	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>							
(current month)							
<601	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
601-625	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
626-650	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
651-675	674	5.75%	\$48,826.89	0.26%	2	0.52%	\$24,413.45
676-700	693	6.10%	\$532,744.72	2.87%	8	2.07%	\$66,593.09
701-725	712	5.87%	\$1,519,515.40	8.18%	35	9.07%	\$43,414.73
726-740	734	5.87%	\$1,526,136.53	8.22%	31	8.03%	\$49,230.21
741-775	759	5.65%	\$5,696,061.14	30.67%	111	28.76%	\$51,315.87
776-800	789	5.61%	\$4,842,669.10	26.08%	103	26.68%	\$47,016.20
801-825	811	5.52%	\$3,609,885.43	19.44%	75	19.43%	\$48,131.81
826-850	833	5.29%	\$795,079.47	4.28%	21	5.44%	\$37,860.93
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>772</b>	<b>5.65%</b>	<b>\$18,570,918.68</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>\$48,111.19</b>
<b>Fixed Rate Pool</b>							
(current month)							
<601	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
601-625	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
626-650	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
651-675	671	5.29%	\$57,521.38	0.09%	3	0.24%	\$19,173.79
676-700	694	6.01%	\$1,399,630.21	2.14%	22	1.76%	\$63,619.56
701-725	714	5.98%	\$2,583,075.30	3.95%	56	4.49%	\$46,126.34
726-740	734	5.64%	\$4,260,944.25	6.51%	75	6.01%	\$56,812.59
741-775	760	5.51%	\$17,094,708.61	26.12%	327	26.20%	\$52,277.40
776-800	789	5.28%	\$16,769,175.10	25.63%	325	26.04%	\$51,597.46
801-825	812	5.06%	\$16,813,678.40	25.69%	310	24.84%	\$54,237.67
826-850	836	4.90%	\$6,459,785.81	9.87%	130	10.42%	\$49,690.66
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>783</b>	<b>5.31%</b>	<b>\$65,438,519.06</b>	<b>100.00%</b>	<b>1,248</b>	<b>100.00%</b>	<b>\$52,434.71</b>



# Earnest Student Loan Program 2016-C



Distribution Date: 9/25/2018  
Collection Period: 8/31/2018

## 15. MONTHS SINCE GRADUATION

	WA Mos Since Grad	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>							
(current month)							
0-12	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
13-24	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
25-36	32	5.94%	\$659,889.52	3.55%	14	3.63%	\$47,134.97
37-48	40	5.63%	\$2,943,073.98	15.85%	60	15.54%	\$49,051.23
49-60	53	5.77%	\$1,978,190.56	10.65%	50	12.95%	\$39,563.81
61-72	64	5.54%	\$2,180,851.94	11.74%	49	12.69%	\$44,507.18
73-84	76	5.59%	\$2,245,862.93	12.09%	47	12.18%	\$47,784.32
85-96	88	5.66%	\$1,819,776.41	9.80%	45	11.66%	\$40,439.48
97-108	100	5.58%	\$2,400,340.55	12.93%	43	11.14%	\$55,821.87
109+	187	5.67%	\$4,342,932.79	23.39%	78	20.21%	\$55,678.63
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>95</b>	<b>5.65%</b>	<b>\$18,570,918.68</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>\$48,111.19</b>
<b>Fixed Rate Pool</b>							
(current month)							
0-12	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
13-24	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
25-36	31	5.46%	\$2,995,897.19	4.58%	46	3.69%	\$65,128.20
37-48	40	5.55%	\$6,515,647.21	9.96%	125	10.02%	\$52,125.18
49-60	52	5.39%	\$7,092,428.51	10.84%	144	11.54%	\$49,252.98
61-72	64	5.50%	\$8,978,688.18	13.72%	158	12.66%	\$56,827.14
73-84	77	5.40%	\$9,203,247.47	14.06%	176	14.10%	\$52,291.18
85-96	88	5.20%	\$9,028,230.43	13.80%	162	12.98%	\$55,729.82
97-108	100	5.15%	\$6,777,294.72	10.36%	130	10.42%	\$52,133.04
109+	197	5.12%	\$14,847,085.35	22.69%	307	24.60%	\$48,361.84
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>98</b>	<b>5.31%</b>	<b>\$65,438,519.06</b>	<b>100.00%</b>	<b>1,248</b>	<b>100.00%</b>	<b>\$52,434.71</b>

## 16. FOOTNOTES

The notes overcollateralization percentages are calculated in the following manner:  

$$[\text{Pool Balance} + \text{Reserve Account (Post Distribution)} - \text{Note Balance (Post Distribution)}] / [\text{Pool Balance} + \text{Reserve Account (Post Distribution)}]$$

<sup>1</sup> WA Net Coupon value reflects ACH discount