Navient Private Education Loan Trust 2015-B

Monthly Servicing Report

Distribution Date 07/17/2017

Collection Period 06/01/2017 - 06/30/2017

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Wells Fargo - *Indenture Trustee*

Wells Fargo Delaware Trust Company - *Trustee*

Navient Investment Corp. - *Excess Distribution Certificateholder*

I. Deal Parameters

A

Student Loan Portfolio Characteristics	08/13/2015	05/31/2017	06/30/2017
Principal Balance	$ 1,049,315,403.09	$ 803,489,702.83	$ 792,883,984.87
Interest to be Capitalized Balance	5,197,120.06	2,591,464.57	2,399,307.76
Pool Balance	$ 1,054,512,523.15	$ 806,081,167.40	$ 795,283,292.63
Weighted Average Coupon (WAC)	5.77%	6.17%	6.16%
Weighted Average Remaining Term	155.92	155.43	155.47
Number of Loans	104,548	82,617	81,652
Number of Borrowers	80,142	63,168	62,408
Pool Factor		0.764411185	0.754171501
Since Issued Constant Prepayment Rate		7.51%	7.52%

B

Debt Securities	Cusip/Isin	06/15/2017	07/17/2017
A2	63939KAB5	$207,648,700.44	$201,169,975.58
A3	63939KAC3	$276,000,000.00	$276,000,000.00

C

Account Balances	06/15/2017	07/17/2017
Reserve Account Balance	$ 2,729,683.00	$ 2,729,683.00

D

Asset / Liability	06/15/2017	07/17/2017
Overcollateralization Percentage	40.00%	40.00%
Specified Overcollateralization Amount	$322,432,466.96	$318,113,317.05
Actual Overcollateralization Amount	$322,432,466.96	$318,113,317.05

II. 2015-B Trust Activity 06/01/2017 through 06/30/2017

A	**Student Loan Principal Receipts**	
	Borrower Principal	9,925,590.28
	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	22,034.60
	Total Principal Receipts	**$ 9,947,624.88**
B	**Student Loan Interest Receipts**	
	Borrower Interest	3,631,638.85
	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	17.52
	Total Interest Receipts	**$ 3,631,656.37**
C	**Recoveries on Realized Losses**	**$ 160,187.16**
D	**Investment Income**	**$ 7,192.22**
E	**Funds Borrowed from Next Collection Period**	**$ 0.00**
F	**Funds Repaid from Prior Collection Period**	**$ 0.00**
G	**Loan Sale or Purchase Proceeds**	**$ 0.00**
H	**Initial Deposits to Collection Account**	**$ 0.00**
I	**Excess Transferred from Other Accounts**	**$ 0.00**
J	**Borrower Benefit Reimbursements**	**$ 0.00**
K	**Gross Swap Receipt**	**$ 641,436.84**
L	**Other Deposits**	**$ -**
M	**Other Fees Collected**	**$ 0.00**
N	**AVAILABLE FUNDS**	**$ 14,388,097.47**
O	Non-Cash Principal Activity During Collection Period	$(658,093.08)
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 22,052.12
Q	Aggregate Loan Substitutions	$ 0.00

III. 2015-B Portfolio Characteristics

		06/30/2017				05/31/2017			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	6.75%	55	$700,052.95	0.088%	6.34%	61	$788,879.96	0.098%
	GRACE	6.53%	23	$260,011.87	0.033%	8.36%	23	$188,408.12	0.023%
	DEFERMENT	7.37%	2,657	$33,821,904.43	4.266%	7.37%	2,788	$35,490,636.69	4.417%
REPAYMENT:	CURRENT	6.05%	74,928	$704,552,580.63	88.859%	6.06%	75,820	$714,649,022.45	88.943%
	31-60 DAYS DELINQUENT	6.82%	1,071	$13,291,867.52	1.676%	6.97%	1,084	$13,498,698.00	1.680%
	61-90 DAYS DELINQUENT	7.15%	551	$7,414,153.47	0.935%	6.91%	620	$8,154,675.83	1.015%
	91-120 DAYS DELINQUENT	7.10%	478	$6,535,247.89	0.824%	7.65%	375	$5,425,950.18	0.675%
	121-150 DAYS DELINQUENT	8.05%	286	$3,946,374.04	0.498%	7.40%	320	$3,950,575.54	0.492%
	151-180 DAYS DELINQUENT	7.35%	234	$2,948,166.50	0.372%	7.29%	260	$3,997,671.49	0.498%
	> 180 DAYS DELINQUENT	7.55%	207	$3,131,606.62	0.395%	7.72%	216	$3,125,968.23	0.389%
	FORBEARANCE	6.08%	1,162	$16,282,018.95	2.054%	5.76%	1,050	$14,219,216.34	1.770%
TOTAL			**81,652**	**$792,883,984.87**	**100.00%**		**82,617**	**$803,489,702.83**	**100.00%**

* Percentages may not total 100% due to rounding

III. 2015-B Portfolio Characteristics (cont'd)

	6/30/2017	5/31/2017
Pool Balance	$795,283,292.63	$806,081,167.40
Total # Loans	81,652	82,617
Total # Borrowers	62,408	63,168
Weighted Average Coupon	6.16%	6.17%
Weighted Average Remaining Term	155.47	155.43
Percent of Pool - Cosigned	64%	64%
Percent of Pool - Non Cosigned	36%	36%
Borrower Interest Accrued for Period	$4,021,900.10	$4,211,068.20
Outstanding Borrower Interest Accrued	$7,411,284.58	$7,808,494.47
Gross Principal Realized Loss - Periodic	$1,316,834.95	$2,203,683.34
Gross Principal Realized Loss - Cumulative	$45,211,068.60	$43,894,233.65
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	$160,187.16	$133,818.26
Recoveries on Realized Losses - Cumulative	$1,997,680.18	$1,837,493.02
Net Losses - Periodic	$1,156,647.79	$2,069,865.08
Net Losses - Cumulative	$43,213,388.42	$42,056,740.63
Cumulative Gross Defaults	$45,211,068.60	$43,894,233.65
Change in Gross Defaults	$1,316,834.95	$2,203,683.34
Non-Cash Principal Activity - Capitalized Interest	$670,170.84	$587,761.44
Since Issued Constant Prepayment Rate (CPR)	7.52%	7.51%
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
Outstanding Balance of the RC Certificate	$5,353,338.47	$6,670,173.42

IV. 2015-B Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	$ AMOUNT	% *
- Undergraduate and Graduate Loans	5.67%	41,610	$ 398,009,855.64	50.198%
- Career Training	7.05%	17,227	$ 81,322,436.71	10.257%
- Law Loans	6.76%	1,245	$ 8,402,471.32	1.060%
- Med Loans	6.96%	1,415	$ 15,720,948.21	1.983%
- MBA Loans	5.78%	124	$ 1,126,891.22	0.142%
- Direct to Consumer	7.16%	17,300	$ 214,856,158.76	27.098%
- Private Credit Consolidation	4.68%	2,731	$ 73,445,223.01	9.263%
- Smart Option Loans	0.00%	0.00	$ 0.00	0.000%
- Other Loan Programs	0.00%	0.00	$ 0.00	0.000%
Total	**6.16%**	**81,652**	**$ 792,883,984.87**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$7,566,180.39
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$648,938,789.20
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$69,021,912.28
Prime Indexed Loans -- Annual Reset	$10,117,001.73
T-Bill Indexed Loans	$4,252,605.20
Fixed Rate Loans	$980,317.68
LIBOR Indexed Loans	$54,406,486.15

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

V. 2015-B Reserve Account and Principal Distribution Calculations

A. Reserve Account

Specified Reserve Account Balance	$ 2,729,683.00
Actual Reserve Account Balance	$ 2,729,683.00

B. Principal Distribution Amount

Class A Notes Outstanding	$ 483,648,700.44
Pool Balance	$ 795,283,292.63
First Priority Principal Distribution Amount	$ 0.00
Notes Outstanding	$ 483,648,700.44
First Priority Principal Distribution Amount	$ 0.00
Pool Balance	$ 795,283,292.63
Specified Overcollateralization Amount	$ 318,113,317.05
Regular Principal Distribution Amount	$ 6,478,724.86

VI. 2015-B Waterfall for Distributions

		Paid	Funds Balance
Total Available Funds			$ 14,388,097.47
A	Trustee Fees	$ 4,000.00	$ 14,384,097.47
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 491,515.47	$ 13,892,582.00
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 13,885,915.00
D	Gross Swap Payment Due	$ 511,790.95	$ 13,374,124.05
E	i. Class A Noteholders Interest Distribution Amount	$ 1,010,841.81	$ 12,363,282.24
	ii. Swap Termination Fees	$ 0.00	$ 12,363,282.24
F	First Priority Principal Payment	$ 0.00	$ 12,363,282.24
G	Class B Noteholders Interest Distribution Amount	$ 0.00	$ 12,363,282.24
H	Reinstatement Reserve Account	$ 0.00	$ 12,363,282.24
I	Regular Principal Distribution	$ 6,478,724.86	$ 5,884,557.38
J	Carryover Servicing Fees	$ 0.00	$ 5,884,557.38
K	Additional Swap Termination Payments	$ 0.00	$ 5,884,557.38
L	Additional Principal Distribution Amount	$ 0.00	$ 5,884,557.38
M	Unpaid Expenses of Trustee	$ 0.00	$ 5,884,557.38
N	Remaining Amounts to the RC Certificateholder *	$ 0.00	$ 5,884,557.38
O	Remaining Funds to the Excess Distribution Certificateholder	$ 5,884,557.38	$ 0.00

* The Administrator on behalf of the Trust confirms that for the Collection Period, the RC Certificate was held by either the Depositor or an Affiliate of the Depositor

VII. 2015-B Distributions

Distribution Amounts

	A2	A3
Cusip/Isin	63939KAB5	63939KAC3
Beginning Balance	$ 207,648,700.44	$ 276,000,000.00
Index	LIBOR	LIBOR
Spread/Fixed Rate	0.85%	1.45%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	6/15/2017	6/15/2017
Accrual Period End	7/17/2017	7/17/2017
Daycount Fraction	0.00277778	0.08888889
Interest Rate*	2.00889%	2.60889%
Accrued Interest Factor	0.001785680	0.002319013
Current Interest Due	$ 370,794.13	$ 640,047.68
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -
Total Interest Due	$ 370,794.13	$ 640,047.68
Interest Paid	$ 370,794.13	$ 640,047.68
Interest Shortfall	$ -	$ -
Principal Paid	$6,478,724.86	$ -
Ending Principal Balance	$ 201,169,975.58	$ 276,000,000.00
Paydown Factor	0.025914899	0.000000000
Ending Balance Factor	0.804679902	1.000000000

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see https://www.navient.com/about/investors/data/abrate.txt.

VII. 2015-B Rate Floor Transaction

SLM Student Loan Trust Pays:

	WELLS FARGO BANK NAVI SWAP NC
i. Notional Swap Amount (USD)	$622,678,986.29
ii. Pay Rate (PRIME)	1.000%
iii. Gross Swap Interest Payment Due Counterparty (USD)	$511,790.95
iv. Days in Period 6/15/2017-7/15/2017	30.00

Counterparty Pays:

	WELLS FARGO BANK NAVI SWAP NC
i. Notional Swap Amount (USD)	$622,678,986.29
ii. Pay Rate (LIBOR)	1.159%
iii. Gross Swap Interest Payment Due Trust (USD)	$641,436.84
iv. Days in Period 6/15/2017-7/17/2017	32.00

Overcollateralization Event*	N
The new notional amount for the next accrual period is	$ 614,417,322.46

* The Overcollateralization Event is the first distribution date after the August 2018 distribution date when the Overcollateralization Percentage is at least equal to 40.0%. After an Overcollateralization Event, the notional amount is 50% of the Prime Equivalent Note Balance. See "Floor Agreement" in the Offering Memorandum for more information.