

**Navient Private Education Loan Trust    2017-A**  
**Monthly Servicing Report**

**Distribution Date 10/15/2020**

**Collection Period 09/01/2020 - 09/30/2020**

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Bank of New York - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

**I. Deal Parameters**

A	Student Loan Portfolio Characteristics	10/26/2017	08/31/2020	09/30/2020
	Principal Balance	\$ 715,627,561.01	\$ 348,121,245.89	\$ 339,995,728.79
	Interest to be Capitalized Balance	7,863,175.46	2,409,320.45	2,385,111.47
	Pool Balance	\$ 723,490,736.47	\$ 350,530,566.34	\$ 342,380,840.26
	Weighted Average Coupon (WAC)	6.93%	6.60%	6.62%
	Weighted Average Remaining Term	134.08	139.49	139.87
	Number of Loans	43,706	25,836	25,380
	Number of Borrowers	35,889	20,149	19,793
	Pool Factor		0.484499039	0.473234588
	Since Issued Constant Prepayment Rate		15.30%	15.32%

B	Debt Securities	Cusip/Isin	09/15/2020	10/15/2020
	A2A	63939XAB7	\$93,925,288.78	\$90,848,767.18
	A2B	63939XAC5	\$93,925,288.81	\$90,848,767.22
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

C	Account Balances	09/15/2020	10/15/2020
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

D	Asset / Liability	09/15/2020	10/15/2020
	Overcollateralization Percentage	24.50%	24.50%
	Specified Overcollateralization Amount	\$85,879,988.75	\$83,883,305.86
	Actual Overcollateralization Amount	\$85,879,988.75	\$83,883,305.86

II. 2017-A Trust Activity 09/01/2020 through 09/30/2020

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	6,076,760.84
	Consolidation Activity Principal	1,973,938.49
	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>\$ 8,050,699.33</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,629,047.56
	Consolidation Activity Interest	10,020.26
	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>\$ 1,639,067.82</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 42,888.08</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 95.62</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>Gross Swap Receipt</b>	<b>\$ 0.00</b>
<b>L</b>	<b>Other Deposits</b>	<b>\$ -</b>
<b>M</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
<b>N</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 9,732,750.85</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(74,817.77)
<b>P</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>Q</b>	Aggregate Loan Substitutions	\$ 0.00

III. 2017-A Portfolio Characteristics

		09/30/2020				08/31/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.07%	88	\$748,682.06	0.220%	7.91%	73	\$666,502.00	0.191%
	GRACE	9.03%	31	\$350,095.92	0.103%	9.06%	46	\$419,673.09	0.121%
	DEFERMENT	7.86%	947	\$11,593,062.09	3.410%	7.81%	925	\$11,242,373.96	3.229%
REPAYMENT:	CURRENT	6.52%	23,196	\$309,148,358.97	90.927%	6.50%	23,522	\$314,891,410.73	90.455%
	31-60 DAYS DELINQUENT	7.69%	176	\$2,525,767.38	0.743%	7.31%	262	\$3,968,024.38	1.140%
	61-90 DAYS DELINQUENT	7.39%	129	\$2,072,455.42	0.610%	8.80%	83	\$1,106,669.04	0.318%
	91-120 DAYS DELINQUENT	8.77%	59	\$726,670.89	0.214%	7.89%	36	\$439,592.36	0.126%
	121-150 DAYS DELINQUENT	8.16%	20	\$240,437.52	0.071%	8.59%	36	\$374,407.59	0.108%
	151-180 DAYS DELINQUENT	8.90%	30	\$373,219.57	0.110%	8.78%	27	\$437,232.40	0.126%
	> 180 DAYS DELINQUENT	8.51%	24	\$331,146.10	0.097%	7.93%	45	\$555,525.47	0.160%
	FORBEARANCE	7.13%	680	\$11,885,832.87	3.496%	7.14%	781	\$14,019,834.87	4.027%
<b>TOTAL</b>			<b>25,380</b>	<b>\$339,995,728.79</b>	<b>100.00%</b>		<b>25,836</b>	<b>\$348,121,245.89</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

III. 2017-A Portfolio Characteristics (cont'd)

	<u>9/30/2020</u>	<u>8/31/2020</u>
Pool Balance	\$342,380,840.26	\$350,530,566.34
Total # Loans	25,380	25,836
Total # Borrowers	19,793	20,149
Weighted Average Coupon	6.62%	6.60%
Weighted Average Remaining Term	139.87	139.49
Percent of Pool - Cosigned	56%	56%
Percent of Pool - Non Cosigned	44%	44%
Borrower Interest Accrued for Period	\$1,827,014.72	\$1,937,622.48
Outstanding Borrower Interest Accrued	\$5,160,401.27	\$5,268,459.27
Gross Principal Realized Loss - Periodic	\$345,623.48	\$146,490.15
Gross Principal Realized Loss - Cumulative	\$17,660,674.89	\$17,315,051.41
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	\$42,888.08	\$56,455.60
Recoveries on Realized Losses - Cumulative	\$1,437,186.47	\$1,394,298.39
Net Losses - Periodic	\$302,735.40	\$90,034.55
Net Losses - Cumulative	\$16,223,488.42	\$15,920,753.02
Cumulative Gross Defaults	\$17,660,674.89	\$17,315,051.41
Change in Gross Defaults	\$345,623.48	\$146,490.15
Non-Cash Principal Activity - Capitalized Interest	\$270,828.60	\$273,921.79
Since Issued Constant Prepayment Rate (CPR)	15.32%	15.30%
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. 2017-A Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	7.29%	8,375	\$ 67,878,204.37	19.964%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.21%	140	\$ 1,323,336.04	0.389%
- Med Loans	6.91%	134	\$ 1,665,632.71	0.490%
- MBA Loans	6.39%	35	\$ 355,442.15	0.105%
- Direct to Consumer	7.06%	205	\$ 3,862,799.63	1.136%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.84%	12,142	\$ 113,867,286.31	33.491%
- Other Loan Programs	5.36%	4,349	\$ 151,043,027.58	44.425%
<b>Total</b>	<b>6.62%</b>	<b>25,380</b>	<b>\$ 339,995,728.79</b>	<b>100.000%</b>

Prime Indexed Loans -- Monthly Reset Adjustable	\$181,875.31
Prime Indexed Loans -- Monthly Reset Non-Adjustable	\$60,744,104.66
Prime Indexed Loans -- Quarterly Reset Adjustable	\$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	\$619,569.03
Prime Indexed Loans -- Annual Reset	\$2,460,420.87
T-Bill Indexed Loans	\$49,011.02
Fixed Rate Loans	\$123,851,832.32
LIBOR Indexed Loans	\$154,474,027.05

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

**V. 2017-A Reserve Account and Principal Distribution Calculations**

**A. Reserve Account**

Specified Reserve Account Balance	\$ 1,882,367.00
Actual Reserve Account Balance	\$ 1,882,367.00

**B. Principal Distribution Amount**

Class A Notes Outstanding	\$ 187,850,577.59
Pool Balance	\$ 342,380,840.26

**First Priority Principal Distribution Amount** \$ 0.00

Notes Outstanding	\$ 264,650,577.59
First Priority Principal Distribution Amount	\$ 0.00

Pool Balance \$ 342,380,840.26

**Second Priority Principal Distribution Amount** \$ 0.00

Notes Outstanding \$ 264,650,577.59

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 342,380,840.26

Specified Overcollateralization Amount \$ 83,883,305.86

**Regular Principal Distribution Amount** \$ 6,153,043.19

**C. Class R Certificates**

Class R Certificates Balance \$ 98,669,499.11

Retained Class R Certificates \$ 41,878,863.00

**D. Risk Retention Compliance Triggers**

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

VI. 2017-A Waterfall for Distributions

	Paid	Funds Balance
<b>Total Available Funds</b>		\$ 9,732,750.85
A Trustee Fees	\$ 0.00	\$ 9,732,750.85
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 211,174.66	\$ 9,521,576.19
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 9,514,909.19
D Class A Noteholders Interest Distribution Amount	\$ 307,791.60	\$ 9,207,117.59
E First Priority Principal Payment	\$ 0.00	\$ 9,207,117.59
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 8,956,877.59
G Second Priority Principal Payment	\$ 0.00	\$ 8,956,877.59
H Reinstatement Reserve Account	\$ 0.00	\$ 8,956,877.59
I Regular Principal Distribution	\$ 6,153,043.19	\$ 2,803,834.40
J Carryover Servicing Fees	\$ 0.00	\$ 2,803,834.40
K Additional Principal Distribution Amount	\$ 0.00	\$ 2,803,834.40
L Unpaid Expenses of Trustee	\$ 0.00	\$ 2,803,834.40
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 2,803,834.40
N Class R Certificateholders	\$ 2,803,834.40	\$ 0.00



**VII. 2017-A Distributions**
**Distribution Amounts**

	<u>A2A</u>	<u>A2B</u>	<u>B</u>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 93,925,288.78	\$ 93,925,288.81	\$ 76,800,000.00
Index	FIXED	LIBOR	FIXED
Spread/Fixed Rate	2.88%	0.90%	3.91%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2020	9/15/2020	9/15/2020
Accrual Period End	10/15/2020	10/15/2020	10/15/2020
Daycount Fraction	0.08333333	0.08333333	0.08333333
Interest Rate*	2.88000%	1.05238%	3.91000%
Accrued Interest Factor	0.002400000	0.000876983	0.003258333
Current Interest Due	\$ 225,420.69	\$ 82,370.91	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 225,420.69	\$ 82,370.91	\$ 250,240.00
Interest Paid	\$ 225,420.69	\$ 82,370.91	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$3,076,521.60	\$ 3,076,521.59	\$ -
Ending Principal Balance	\$ 90,848,767.18	\$ 90,848,767.22	\$ 76,800,000.00
Paydown Factor	0.024971766	0.024971766	0.000000000
Ending Balance Factor	0.737408825	0.737408825	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>.