

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

**Distribution Date 02/16/2021**

**Collection Period 01/01/2021 - 01/31/2021**

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**

<b>A</b>	<b>Student Loan Portfolio Characteristics</b>	<b>10/26/2017</b>	<b>12/31/2020</b>	<b>01/31/2021</b>
	Principal Balance	\$ 715,627,561.01	\$ 314,715,043.38	\$ 307,711,924.52
	Interest to be Capitalized Balance	7,863,175.46	2,016,156.90	2,034,455.62
	Pool Balance	\$ 723,490,736.47	\$ 316,731,200.28	\$ 309,746,380.14
	Weighted Average Coupon (WAC)	6.93%	6.67%	6.69%
	Weighted Average Remaining Term	134.08	140.93	141.32
	Number of Loans	43,706	24,121	23,697
	Number of Borrowers	35,889	18,817	18,482
	Pool Factor		0.437781971	0.428127638
	Since Issued Constant Prepayment Rate		15.56%	15.54%

<b>B</b>	<b>Debt Securities</b>	<b>Cusip/Isin</b>	<b>01/15/2021</b>	<b>02/16/2021</b>
	A2A	63939XAB7	\$81,166,028.09	\$78,529,258.49
	A2B	63939XAC5	\$81,166,028.12	\$78,529,258.52
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

<b>C</b>	<b>Account Balances</b>	<b>01/15/2021</b>	<b>02/16/2021</b>
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

<b>D</b>	<b>Asset / Liability</b>	<b>01/15/2021</b>	<b>02/16/2021</b>
	Overcollateralization Percentage	24.50%	24.50%
	Specified Overcollateralization Amount	\$77,599,144.07	\$75,887,863.13
	Actual Overcollateralization Amount	\$77,599,144.07	\$75,887,863.13

II. 2017-A Trust Activity 01/01/2021 through 01/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,860,198.79
	Consolidation Activity Principal	1,215,330.72
	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>\$ 7,075,529.51</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,504,331.35
	Consolidation Activity Interest	5,245.52
	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>\$ 1,509,576.87</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 50,950.56</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 83.10</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>\$ 8,636,140.04</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 72,410.65
<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

		01/31/2021				12/31/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.12%	72	\$618,161.55	0.201%	8.18%	78	\$676,356.06	0.215%
	GRACE	8.25%	24	\$211,000.70	0.069%	8.01%	18	\$152,896.70	0.049%
	DEFERMENT	7.83%	864	\$10,485,184.40	3.407%	7.88%	889	\$10,691,442.86	3.397%
REPAYMENT:	CURRENT	6.57%	21,647	\$281,003,587.43	91.320%	6.56%	22,067	\$286,798,167.30	91.129%
	31-60 DAYS DELINQUENT	7.84%	217	\$2,820,199.49	0.917%	7.82%	224	\$3,192,298.49	1.014%
	61-90 DAYS DELINQUENT	8.40%	97	\$1,325,296.67	0.431%	8.37%	132	\$1,511,518.73	0.480%
	91-120 DAYS DELINQUENT	8.77%	73	\$871,589.04	0.283%	8.53%	71	\$745,754.21	0.237%
	121-150 DAYS DELINQUENT	8.41%	61	\$590,113.06	0.192%	8.69%	49	\$664,342.61	0.211%
	151-180 DAYS DELINQUENT	8.55%	33	\$465,396.42	0.151%	7.33%	36	\$676,603.19	0.215%
	> 180 DAYS DELINQUENT	7.16%	23	\$530,607.69	0.172%	7.10%	24	\$381,195.50	0.121%
	FORBEARANCE	7.56%	586	\$8,790,788.07	2.857%	7.28%	533	\$9,224,467.73	2.931%
<b>TOTAL</b>			<b>23,697</b>	<b>\$307,711,924.52</b>	<b>100.00%</b>		<b>24,121</b>	<b>\$314,715,043.38</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>1/31/2021</u>	<u>12/31/2020</u>
Pool Balance	\$309,746,380.14	\$316,731,200.28
Total # Loans	23,697	24,121
Total # Borrowers	18,482	18,817
Weighted Average Coupon	6.69%	6.67%
Weighted Average Remaining Term	141.32	140.93
Percent of Pool - Cosigned	57%	57%
Percent of Pool - Non Cosigned	43%	43%
Borrower Interest Accrued for Period	\$1,732,662.82	\$1,759,964.52
Outstanding Borrower Interest Accrued	\$4,997,517.76	\$4,960,136.01
Gross Principal Realized Loss - Periodic	\$103,892.44	\$53,400.42
Gross Principal Realized Loss - Cumulative	\$18,217,256.91	\$18,113,364.47
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	\$50,950.56	\$38,252.92
Recoveries on Realized Losses - Cumulative	\$1,622,040.75	\$1,571,090.19
Net Losses - Periodic	\$52,941.88	\$15,147.50
Net Losses - Cumulative	\$16,595,216.16	\$16,542,274.28
Cumulative Gross Defaults	\$18,217,256.91	\$18,113,364.47
Change in Gross Defaults	\$103,892.44	\$53,400.42
Non-Cash Principal Activity - Capitalized Interest	\$176,296.44	\$343,454.84
Since Issued Constant Prepayment Rate (CPR)	15.54%	15.56%
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	7.32%	7,956	\$ 63,794,201.82	20.732%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.19%	132	\$ 1,243,956.41	0.404%
- Med Loans	6.97%	123	\$ 1,498,159.96	0.487%
- MBA Loans	6.41%	33	\$ 326,520.37	0.106%
- Direct to Consumer	6.98%	201	\$ 3,766,933.01	1.224%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.87%	11,323	\$ 106,809,378.17	34.711%
- Other Loan Programs	5.37%	3,929	\$ 130,272,774.78	42.336%
<b>Total</b>	<b>6.69%</b>	<b>23,697</b>	<b>\$ 307,711,924.52</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$179,349.06	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$57,101,748.56	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$590,740.78	
Prime Indexed Loans -- Annual Reset			\$2,324,492.41	
T-Bill Indexed Loans			\$47,680.20	
Fixed Rate Loans			\$105,311,398.64	
LIBOR Indexed Loans			\$144,190,970.49	

\* 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	\$ 162,332,056.21
Pool Balance	\$ 309,746,380.14

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

Notes Outstanding \$ 239,132,056.21

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 309,746,380.14

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

Notes Outstanding \$ 239,132,056.21

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 309,746,380.14

Specified Overcollateralization Amount \$ 75,887,863.13

**Regular Principal Distribution Amount** \$ 5,273,539.20

**C. Class R Certificates**

Class R Certificates Balance \$ 98,112,917.09

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>		\$ 8,636,140.04
A Trustee Fees	\$ 0.00	\$ 8,636,140.04
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 191,926.11	\$ 8,444,213.93
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 8,437,546.93
D Class A Noteholders Interest Distribution Amount	\$ 268,857.96	\$ 8,168,688.97
E First Priority Principal Payment	\$ 0.00	\$ 8,168,688.97
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 7,918,448.97
G Second Priority Principal Payment	\$ 0.00	\$ 7,918,448.97
H Reinstatement Reserve Account	\$ 0.00	\$ 7,918,448.97
I Regular Principal Distribution	\$ 5,273,539.20	\$ 2,644,909.77
J Carryover Servicing Fees	\$ 0.00	\$ 2,644,909.77
K Additional Principal Distribution Amount	\$ 0.00	\$ 2,644,909.77
L Unpaid Expenses of Trustee	\$ 0.00	\$ 2,644,909.77
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 2,644,909.77
N Class R Certificateholders	\$ 2,644,909.77	\$ 0.00



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

	<b>A2A</b>	<b>A2B</b>	<b>B</b>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 81,166,028.09	\$ 81,166,028.12	\$ 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	1/15/2021	1/15/2021	1/15/2021
Accrual Period End	2/15/2021	2/16/2021	2/15/2021
Daycount Fraction	0.08333333	0.08888889	0.08333333
Interest Rate*	2.88000%	1.02650%	3.91000%
Accrued Interest Factor	0.002400000	0.000912444	0.003258333
Current Interest Due	\$ 194,798.47	\$ 74,059.49	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 194,798.47	\$ 74,059.49	\$ 250,240.00
Interest Paid	\$ 194,798.47	\$ 74,059.49	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$2,636,769.60	\$ 2,636,769.60	\$ -
Ending Principal Balance	\$ 78,529,258.49	\$ 78,529,258.52	\$ 76,800,000.00
Paydown Factor	0.021402351	0.021402351	0.000000000
Ending Balance Factor	0.637412812	0.637412813	1.000000000

\* 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>.