

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

**Distribution Date 09/15/2020**

**Collection Period 08/01/2020 - 08/31/2020**

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**

<b>A</b>	<b>Student Loan Portfolio Characteristics</b>	<b>10/26/2017</b>	<b>07/31/2020</b>	<b>08/31/2020</b>
	Principal Balance	\$ 715,627,561.01	\$ 357,789,291.78	\$ 348,121,245.89
	Interest to be Capitalized Balance	7,863,175.46	2,470,381.20	2,409,320.45
	Pool Balance	<u>\$ 723,490,736.47</u>	<u>\$ 360,259,672.98</u>	<u>\$ 350,530,566.34</u>
	Weighted Average Coupon (WAC)	6.93%	6.59%	6.60%
	Weighted Average Remaining Term	134.08	139.00	139.49
	Number of Loans	43,706	26,287	25,836
	Number of Borrowers	35,889	20,505	20,149
	Pool Factor		0.497946490	0.484499039
	Since Issued Constant Prepayment Rate		15.16%	15.30%

<b>B</b>	<b>Debt Securities</b>	<b>Cusip/Isin</b>	<b>08/17/2020</b>	<b>09/15/2020</b>
	A2A	63939XAB7	\$97,598,026.54	\$93,925,288.78
	A2B	63939XAC5	\$97,598,026.56	\$93,925,288.81
	B	63939XAD3	\$76,800,000.00	\$76,800,000.00

<b>C</b>	<b>Account Balances</b>	<b>08/17/2020</b>	<b>09/15/2020</b>
	Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

<b>D</b>	<b>Asset / Liability</b>	<b>08/17/2020</b>	<b>09/15/2020</b>
	Overcollateralization Percentage	24.50%	24.50%
	Specified Overcollateralization Amount	\$88,263,619.88	\$85,879,988.75
	Actual Overcollateralization Amount	\$88,263,619.88	\$85,879,988.75

II. 2017-A Trust Activity 08/01/2020 through 08/31/2020

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	7,491,708.87
	Consolidation Activity Principal	2,303,066.51
	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>\$ 9,794,775.38</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,672,950.40
	Consolidation Activity Interest	11,447.99
	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>\$ 1,684,398.39</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 56,455.60</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 179.56</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>\$ 11,535,808.93</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 126,729.49
<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

		08/31/2020				07/31/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	7.91%	73	\$666,502.00	0.191%	8.02%	85	\$718,377.61	0.201%
	GRACE	9.06%	46	\$419,673.09	0.121%	9.01%	36	\$378,552.85	0.106%
	DEFERMENT	7.81%	925	\$11,242,373.96	3.229%	7.75%	948	\$11,444,059.49	3.199%
REPAYMENT:	CURRENT	6.50%	23,522	\$314,891,410.73	90.455%	6.48%	23,671	\$319,228,983.15	89.223%
	31-60 DAYS DELINQUENT	7.31%	262	\$3,968,024.38	1.140%	8.32%	168	\$2,255,968.42	0.631%
	61-90 DAYS DELINQUENT	8.80%	83	\$1,106,669.04	0.318%	8.35%	62	\$792,946.66	0.222%
	91-120 DAYS DELINQUENT	7.89%	36	\$439,592.36	0.126%	8.26%	64	\$576,342.51	0.161%
	121-150 DAYS DELINQUENT	8.59%	36	\$374,407.59	0.108%	8.67%	36	\$598,540.26	0.167%
	151-180 DAYS DELINQUENT	8.78%	27	\$437,232.40	0.126%	7.81%	60	\$670,412.53	0.187%
	> 180 DAYS DELINQUENT	7.93%	45	\$555,525.47	0.160%	8.10%	36	\$617,851.00	0.173%
	FORBEARANCE	7.14%	781	\$14,019,834.87	4.027%	7.03%	1,121	\$20,507,257.30	5.732%
<b>TOTAL</b>			<b>25,836</b>	<b>\$348,121,245.89</b>	<b>100.00%</b>		<b>26,287</b>	<b>\$357,789,291.78</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>8/31/2020</u>	<u>7/31/2020</u>
Pool Balance	\$350,530,566.34	\$360,259,672.98
Total # Loans	25,836	26,287
Total # Borrowers	20,149	20,505
Weighted Average Coupon	6.60%	6.59%
Weighted Average Remaining Term	139.49	139.00
Percent of Pool - Cosigned	56%	55%
Percent of Pool - Non Cosigned	44%	45%
Borrower Interest Accrued for Period	\$1,937,622.48	\$1,986,424.46
Outstanding Borrower Interest Accrued	\$5,268,459.27	\$5,305,888.39
Gross Principal Realized Loss - Periodic	\$146,490.15	\$293,035.38
Gross Principal Realized Loss - Cumulative	\$17,315,051.41	\$17,168,561.26
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	\$56,455.60	\$95,132.66
Recoveries on Realized Losses - Cumulative	\$1,394,298.39	\$1,337,842.79
Net Losses - Periodic	\$90,034.55	\$197,902.72
Net Losses - Cumulative	\$15,920,753.02	\$15,830,718.47
Cumulative Gross Defaults	\$17,315,051.41	\$17,168,561.26
Change in Gross Defaults	\$146,490.15	\$293,035.38
Non-Cash Principal Activity - Capitalized Interest	\$273,921.79	\$248,390.24
Since Issued Constant Prepayment Rate (CPR)	15.30%	15.16%
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	7.26%	8,472	\$ 68,765,996.20	19.753%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	8.19%	143	\$ 1,342,747.33	0.386%
- Med Loans	6.85%	135	\$ 1,674,864.89	0.481%
- MBA Loans	6.38%	35	\$ 358,663.50	0.103%
- Direct to Consumer	7.00%	208	\$ 3,905,346.04	1.122%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	7.83%	12,357	\$ 116,071,465.40	33.342%
- Other Loan Programs	5.36%	4,486	\$ 156,002,162.53	44.813%
<b>Total</b>	<b>6.60%</b>	<b>25,836</b>	<b>\$ 348,121,245.89</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$182,510.59	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$61,512,934.71	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$626,178.35	
Prime Indexed Loans -- Annual Reset			\$2,492,099.60	
T-Bill Indexed Loans			\$49,338.73	
Fixed Rate Loans			\$128,281,453.46	
LIBOR Indexed Loans			\$157,386,050.90	

\* 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	\$ 195,196,053.10
Pool Balance	\$ 350,530,566.34

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

Notes Outstanding \$ 271,996,053.10

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 350,530,566.34

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

Notes Outstanding \$ 271,996,053.10

First Priority Principal Distribution Amount \$ 0.00

Second Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 350,530,566.34

Specified Overcollateralization Amount \$ 85,879,988.75

**Regular Principal Distribution Amount** \$ 7,345,475.51

**C. Class R Certificates**

Class R Certificates Balance \$ 99,015,122.59

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>		\$ 11,535,808.93
A Trustee Fees	\$ 0.00	\$ 11,535,808.93
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 216,793.80	\$ 11,319,015.13
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 11,312,348.13
D Class A Noteholders Interest Distribution Amount	\$ 317,720.94	\$ 10,994,627.19
E First Priority Principal Payment	\$ 0.00	\$ 10,994,627.19
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 10,744,387.19
G Second Priority Principal Payment	\$ 0.00	\$ 10,744,387.19
H Reinstatement Reserve Account	\$ 0.00	\$ 10,744,387.19
I Regular Principal Distribution	\$ 7,345,475.51	\$ 3,398,911.68
J Carryover Servicing Fees	\$ 0.00	\$ 3,398,911.68
K Additional Principal Distribution Amount	\$ 0.00	\$ 3,398,911.68
L Unpaid Expenses of Trustee	\$ 0.00	\$ 3,398,911.68
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 3,398,911.68
N Class R Certificateholders	\$ 3,398,911.68	\$ 0.00



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

	<b>A2A</b>	<b>A2B</b>	<b>B</b>
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	\$ 97,598,026.54	\$ 97,598,026.56	\$ 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	8/15/2020	8/17/2020	8/15/2020
Accrual Period End	9/15/2020	9/15/2020	9/15/2020
Daycount Fraction	0.08333333	0.08055556	0.08333333
Interest Rate*	2.88000%	1.06188%	3.91000%
Accrued Interest Factor	0.002400000	0.000855403	0.003258333
Current Interest Due	\$ 234,235.26	\$ 83,485.68	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 234,235.26	\$ 83,485.68	\$ 250,240.00
Interest Paid	\$ 234,235.26	\$ 83,485.68	\$ 250,240.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$3,672,737.76	\$ 3,672,737.75	\$ -
Ending Principal Balance	\$ 93,925,288.78	\$ 93,925,288.81	\$ 76,800,000.00
Paydown Factor	0.029811183	0.029811183	0.000000000
Ending Balance Factor	0.762380591	0.762380591	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>.