Navient Private Education Loan Trust 2017-A

Monthly Servicing Report

Distribution Date 11/16/2020

Collection Period 10/01/2020 - 10/31/2020

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

A

Student Loan Portfolio Characteristics	10/26/2017	09/30/2020	10/31/2020
Principal Balance	$ 715,627,561.01	$ 339,995,728.79	$ 329,425,423.51
Interest to be Capitalized Balance	7,863,175.46	2,385,111.47	2,381,411.59
Pool Balance	$ 723,490,736.47	$ 342,380,840.26	$ 331,806,835.10
Weighted Average Coupon (WAC)	6.93%	6.62%	6.65%
Weighted Average Remaining Term	134.08	139.87	140.26
Number of Loans	43,706	25,380	24,961
Number of Borrowers	35,889	19,793	19,456
Pool Factor		0.473234588	0.458619328
Since Issued Constant Prepayment Rate		15.32%	15.56%

B

Debt Securities	Cusip/Isin	10/15/2020	11/16/2020
A2A	63939XAB7	$90,848,767.18	$86,857,080.23
A2B	63939XAC5	$90,848,767.22	$86,857,080.27
B	63939XAD3	$76,800,000.00	$76,800,000.00

C

Account Balances	10/15/2020	11/16/2020
Reserve Account Balance	$ 1,882,367.00	$ 1,882,367.00

D

Asset / Liability	10/15/2020	11/16/2020
Overcollateralization Percentage	24.50%	24.50%
Specified Overcollateralization Amount	$83,883,305.86	$81,292,674.60
Actual Overcollateralization Amount	$83,883,305.86	$81,292,674.60

II. 2017-A Trust Activity 10/01/2020 through 10/31/2020

A	**Student Loan Principal Receipts**	
	Borrower Principal	7,631,975.11
	Consolidation Activity Principal	2,928,726.44
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	Total Principal Receipts	**$ 10,560,701.55**
B	**Student Loan Interest Receipts**	
	Borrower Interest	1,581,189.55
	Consolidation Activity Interest	27,309.32
	Seller Interest Reimbursement	123.00
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	**$ 1,608,621.87**
C	**Recoveries on Realized Losses**	**$ 45,493.36**
D	**Investment Income**	**$ 101.58**
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**	**$ 0.00**
L	**Other Deposits**	**$ -**
M	**Other Fees Collected**	**$ 0.00**
N	**AVAILABLE FUNDS**	**$ 12,214,918.36**
O	Non-Cash Principal Activity During Collection Period	$(9,603.73)
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
Q	Aggregate Loan Substitutions	$ 0.00

III. 2017-A Portfolio Characteristics

		10/31/2020				09/30/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.22%	87	$706,434.78	0.214%	8.07%	88	$748,682.06	0.220%
	GRACE	8.69%	31	$378,343.19	0.115%	9.03%	31	$350,095.92	0.103%
	DEFERMENT	7.88%	1,002	$12,065,348.65	3.663%	7.86%	947	$11,593,062.09	3.410%
REPAYMENT:	CURRENT	6.54%	22,784	$298,580,469.34	90.637%	6.52%	23,196	$309,148,358.97	90.927%
	31-60 DAYS DELINQUENT	7.57%	197	$2,900,874.88	0.881%	7.69%	176	$2,525,767.38	0.743%
	61-90 DAYS DELINQUENT	8.23%	91	$1,131,402.84	0.343%	7.39%	129	$2,072,455.42	0.610%
	91-120 DAYS DELINQUENT	7.36%	71	$1,134,313.95	0.344%	8.77%	59	$726,670.89	0.214%
	121-150 DAYS DELINQUENT	7.88%	45	$646,273.31	0.196%	8.16%	20	$240,437.52	0.071%
	151-180 DAYS DELINQUENT	8.84%	17	$209,457.63	0.064%	8.90%	30	$373,219.57	0.110%
	> 180 DAYS DELINQUENT	9.07%	19	$202,674.51	0.062%	8.51%	24	$331,146.10	0.097%
	FORBEARANCE	7.06%	617	$11,469,830.43	3.482%	7.13%	680	$11,885,832.87	3.496%
TOTAL			**24,961**	**$329,425,423.51**	**100.00%**		**25,380**	**$339,995,728.79**	**100.00%**

* Percentages may not total 100% due to rounding

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

	10/31/2020	9/30/2020
Pool Balance	$331,806,835.10	$342,380,840.26
Total # Loans	24,961	25,380
Total # Borrowers	19,456	19,793
Weighted Average Coupon	6.65%	6.62%
Weighted Average Remaining Term	140.26	139.87
Percent of Pool - Cosigned	56%	56%
Percent of Pool - Non Cosigned	44%	44%
Borrower Interest Accrued for Period	$1,842,879.10	$1,827,014.72
Outstanding Borrower Interest Accrued	$5,186,273.17	$5,160,401.27
Gross Principal Realized Loss - Periodic	$201,153.73	$345,623.48
Gross Principal Realized Loss - Cumulative	$17,861,828.62	$17,660,674.89
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	$45,493.36	$42,888.08
Recoveries on Realized Losses - Cumulative	$1,482,679.83	$1,437,186.47
Net Losses - Periodic	$155,660.37	$302,735.40
Net Losses - Cumulative	$16,379,148.79	$16,223,488.42
Cumulative Gross Defaults	$17,861,828.62	$17,660,674.89
Change in Gross Defaults	$201,153.73	$345,623.48
Non-Cash Principal Activity - Capitalized Interest	$191,587.41	$270,828.60
Since Issued Constant Prepayment Rate (CPR)	15.56%	15.32%
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	7.31%	8,286	$ 66,701,174.39	20.248%
- Career Training	0.00%	0.00	$ 0.00	0.000%
- Law Loans	8.25%	140	$ 1,310,463.07	0.398%
- Med Loans	6.95%	132	$ 1,634,245.11	0.496%
- MBA Loans	6.39%	35	$ 351,250.76	0.107%
- Direct to Consumer	6.96%	203	$ 3,823,639.25	1.161%
- Private Credit Consolidation	0.00%	0.00	$ 0.00	0.000%
- Smart Option Loans	7.85%	11,954	$ 111,778,361.63	33.931%
- Other Loan Programs	5.36%	4,211	$ 143,826,289.30	43.660%
Total	**6.65%**	**24,961**	**$ 329,425,423.51**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$181,258.00
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$59,737,119.79
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$613,541.86
Prime Indexed Loans -- Annual Reset	$2,401,368.21
T-Bill Indexed Loans	$48,677.00
Fixed Rate Loans	$117,539,037.51
LIBOR Indexed Loans	$151,285,832.73

* 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	$ 181,697,534.40
	Pool Balance	$ 331,806,835.10
	First Priority Principal Distribution Amount	$ 0.00
	Notes Outstanding	$ 258,497,534.40
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 331,806,835.10
	Second Priority Principal Distribution Amount	$ 0.00
	Notes Outstanding	$ 258,497,534.40
	First Priority Principal Distribution Amount	$ 0.00
	Second Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 331,806,835.10
	Specified Overcollateralization Amount	$ 81,292,674.60
	Regular Principal Distribution Amount	$ 7,983,373.90
C.	**Class R Certificates**	
	Class R Certificates Balance	$ 98,468,345.38
	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 intial 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
Total Available Funds			$ 12,214,918.36
A	Trustee Fees	$ 10,000.00	$ 12,204,918.36
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 206,558.18	$ 11,998,360.18
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 11,991,693.18
D	Class A Noteholders Interest Distribution Amount	$ 302,698.40	$ 11,688,994.78
E	First Priority Principal Payment	$ 0.00	$ 11,688,994.78
F	Class B Noteholders Interest Distribution Amount	$ 250,240.00	$ 11,438,754.78
G	Second Priority Principal Payment	$ 0.00	$ 11,438,754.78
H	Reinstatement Reserve Account	$ 0.00	$ 11,438,754.78
I	Regular Principal Distribution	$ 7,983,373.90	$ 3,455,380.88
J	Carryover Servicing Fees	$ 0.00	$ 3,455,380.88
K	Additional Principal Distribution Amount	$ 0.00	$ 3,455,380.88
L	Unpaid Expenses of Trustee	$ 0.00	$ 3,455,380.88
M	Repayment to Lender under the Revolving Credit Agreement	$ 0.00	$ 3,455,380.88
N	Class R Certificateholders	$ 3,455,380.88	$ 0.00

VII. 2017-A Distributions

Distribution Amounts

	A2A	A2B	B
Cusip/Isin	63939XAB7	63939XAC5	63939XAD3
Beginning Balance	$ 90,848,767.18	$ 90,848,767.22	$ 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	10/15/2020	10/15/2020	10/15/2020
Accrual Period End	11/15/2020	11/16/2020	11/15/2020
Daycount Fraction	0.08333333	0.08888889	0.08333333
Interest Rate*	2.88000%	1.04838%	3.91000%
Accrued Interest Factor	0.002400000	0.000931893	0.003258333
Current Interest Due	$ 218,037.04	$ 84,661.36	$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -	$ -
Total Interest Due	$ 218,037.04	$ 84,661.36	$ 250,240.00
Interest Paid	$ 218,037.04	$ 84,661.36	$ 250,240.00
Interest Shortfall	$ -	$ -	$ -
Principal Paid	$3,991,686.95	$ 3,991,686.95	$ -
Ending Principal Balance	$ 86,857,080.23	$ 86,857,080.27	$ 76,800,000.00
Paydown Factor	0.032400056	0.032400056	0.000000000
Ending Balance Factor	0.705008768	0.705008768	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.