

**Navient Private Education Loan Trust    2017-A**

**Monthly Servicing Report**

**Distribution Date 12/17/2018**

**Collection Period 11/01/2018 - 11/30/2018**

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 Student Loan Portfolio Characteristics</b>	<b>10/26/2017</b>	<b>10/31/2018</b>	<b>11/30/2018</b>
Principal Balance	\$ 715,627,561.01	\$ 585,772,506.40	\$ 576,608,694.70
Interest to be Capitalized Balance	7,863,175.46	5,249,146.70	4,665,201.37
Pool Balance	<u>\$ 723,490,736.47</u>	<u>\$ 591,021,653.10</u>	<u>\$ 581,273,896.07</u>
Weighted Average Coupon (WAC)	6.93%	7.39%	7.49%
Weighted Average Remaining Term	134.08	131.67	131.28
Number of Loans	43,706	37,444	36,958
Number of Borrowers	35,889	29,162	28,799
Pool Factor		0.816902862	0.803429632
Since Issued Constant Prepayment Rate		11.35%	11.39%

<b>B Debt Securities</b>	<b>Cusip/Isin</b>	<b>11/15/2018</b>	<b>12/17/2018</b>
A1	63939XAA9	\$153,171,393.44	\$141,990,871.21
A2A	63939XAB7	\$123,200,000.00	\$123,200,000.00
A2B	63939XAC5	\$123,200,000.00	\$123,200,000.00
B	63939XAD3	\$76,800,000.00	\$76,800,000.00

<b>C Account Balances</b>	<b>11/15/2018</b>	<b>12/17/2018</b>
Reserve Account Balance	\$ 1,882,367.00	\$ 1,882,367.00

<b>D Asset / Liability</b>	<b>11/15/2018</b>	<b>12/17/2018</b>
Overcollateralization Percentage	19.40%	19.97%
Specified Overcollateralization Amount	\$144,800,305.01	\$142,412,104.54
Actual Overcollateralization Amount	\$114,650,259.66	\$116,083,024.86

II. 2017-A Trust Activity 11/01/2018 through 11/30/2018

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	9,246,096.95
	Consolidation Activity Principal	409,731.22
	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>\$ 9,655,828.17</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	3,093,288.86
	Consolidation Activity Interest	6,129.21
	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>\$ 3,099,418.07</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 20,473.12</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 22,028.80</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>\$ 12,797,748.16</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 492,016.47
<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

		11/30/2018				10/31/2018			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	10.46%	287	\$2,566,266.77	0.445%	10.41%	283	\$2,524,899.59	0.431%
	GRACE	10.48%	93	\$779,469.87	0.135%	10.43%	210	\$1,707,788.57	0.292%
	DEFERMENT	9.84%	1,890	\$21,289,937.47	3.692%	9.76%	1,902	\$21,100,477.25	3.602%
REPAYMENT:	CURRENT	7.27%	32,846	\$526,972,585.07	91.392%	7.18%	33,195	\$535,444,570.09	91.408%
	31-60 DAYS DELINQUENT	10.03%	424	\$5,281,509.45	0.916%	9.97%	431	\$4,843,990.78	0.827%
	61-90 DAYS DELINQUENT	10.27%	229	\$2,607,139.58	0.452%	9.74%	276	\$3,489,513.31	0.596%
	91-120 DAYS DELINQUENT	10.27%	193	\$2,315,642.93	0.402%	9.37%	150	\$1,860,465.63	0.318%
	121-150 DAYS DELINQUENT	9.43%	99	\$1,588,549.65	0.275%	9.07%	127	\$1,840,105.15	0.314%
	151-180 DAYS DELINQUENT	8.96%	85	\$1,065,460.48	0.185%	9.95%	93	\$996,155.90	0.170%
	> 180 DAYS DELINQUENT	10.07%	89	\$916,844.26	0.159%	10.30%	84	\$915,494.25	0.156%
	FORBEARANCE	8.73%	723	\$11,225,289.17	1.947%	8.09%	693	\$11,049,045.88	1.886%
<b>TOTAL</b>			<b>36,958</b>	<b>\$576,608,694.70</b>	<b>100.00%</b>		<b>37,444</b>	<b>\$585,772,506.40</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>11/30/2018</u>	<u>10/31/2018</u>
Pool Balance	\$581,273,896.07	\$591,021,653.10
Total # Loans	36,958	37,444
Total # Borrowers	28,799	29,162
Weighted Average Coupon	7.49%	7.39%
Weighted Average Remaining Term	131.28	131.67
Percent of Pool - Cosigned	50%	50%
Percent of Pool - Non Cosigned	50%	50%
Borrower Interest Accrued for Period	\$3,485,707.08	\$3,615,342.40
Outstanding Borrower Interest Accrued	\$8,175,332.21	\$8,872,024.86
Gross Principal Realized Loss - Periodic	\$543,699.49	\$681,672.55
Gross Principal Realized Loss - Cumulative	\$6,731,253.60	\$6,187,554.11
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	\$20,473.12	\$16,032.57
Recoveries on Realized Losses - Cumulative	\$161,609.61	\$141,136.49
Net Losses - Periodic	\$523,226.37	\$665,639.98
Net Losses - Cumulative	\$6,569,643.99	\$6,046,417.62
Cumulative Gross Defaults	\$6,731,253.60	\$6,187,554.11
Change in Gross Defaults	\$543,699.49	\$681,672.55
Non-Cash Principal Activity - Capitalized Interest	\$1,046,041.19	\$543,045.14
Since Issued Constant Prepayment Rate (CPR)	11.39%	11.35%
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	9.23%	11,164	\$ 94,760,202.92	16.434%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	9.92%	178	\$ 1,817,412.75	0.315%
- Med Loans	8.72%	177	\$ 2,247,716.64	0.390%
- MBA Loans	8.30%	42	\$ 582,776.64	0.101%
- Direct to Consumer	7.99%	251	\$ 4,714,721.31	0.818%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	9.67%	18,115	\$ 168,873,745.69	29.287%
- Other Loan Programs	5.67%	7,031	\$ 303,612,118.75	52.655%
<b>Total</b>	<b>7.49%</b>	<b>36,958</b>	<b>\$ 576,608,694.70</b>	<b>100.000%</b>

Prime Indexed Loans -- Monthly Reset Adjustable	\$190,990.87
Prime Indexed Loans -- Monthly Reset Non-Adjustable	\$84,597,306.82
Prime Indexed Loans -- Quarterly Reset Adjustable	\$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	\$1,048,737.85
Prime Indexed Loans -- Annual Reset	\$3,288,865.21
T-Bill Indexed Loans	\$55,464.36
Fixed Rate Loans	\$244,734,173.94
LIBOR Indexed Loans	\$247,358,357.02

\* 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	\$ 399,571,393.44
Pool Balance	\$ 581,273,896.07
<b>First Priority Principal Distribution Amount</b>	\$ 0.00

Notes Outstanding	\$ 476,371,393.44
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 581,273,896.07

<b>Second Priority Principal Distribution Amount</b>	\$ 0.00
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Notes Outstanding	\$ 476,371,393.44
First Priority Principal Distribution Amount	\$ 0.00
Second Priority Principal Distribution Amount	\$ 0.00

Pool Balance	\$ 581,273,896.07
Specified Overcollateralization Amount	\$ 142,412,104.54
<b>Regular Principal Distribution Amount</b>	\$ 37,509,601.91

**C. Class R Certificates**

Class R Certificates Balance	\$ 109,598,920.40
Retained Class R Certificates	\$ 41,878,863.00

**D. Risk Retention Compliance Triggers**

(i) two years from the closing date	N
(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

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 12,797,748.16
A Trustee Fees	\$ 0.00	\$ 12,797,748.16
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 344,995.22	\$ 12,452,752.94
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 12,446,085.94
D Class A Noteholders Interest Distribution Amount	\$ 1,015,323.71	\$ 11,430,762.23
E First Priority Principal Payment	\$ 0.00	\$ 11,430,762.23
F Class B Noteholders Interest Distribution Amount	\$ 250,240.00	\$ 11,180,522.23
G Second Priority Principal Payment	\$ 0.00	\$ 11,180,522.23
H Reinstatement Reserve Account	\$ 0.00	\$ 11,180,522.23
I Regular Principal Distribution	\$ 11,180,522.23	\$ 0.00
J Carryover Servicing Fees	\$ 0.00	\$ 0.00
K Additional Principal Distribution Amount	\$ 0.00	\$ 0.00
L Unpaid Expenses of Trustee	\$ 0.00	\$ 0.00
M Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 0.00
N Class R Certificateholders	\$ 0.00	\$ 0.00



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

	A1	A2A	A2B
Cusip/Isin	63939XAA9	63939XAB7	63939XAC5
Beginning Balance	\$ 153,171,393.44	\$ 123,200,000.00	\$ 123,200,000.00
Index	LIBOR	FIXED	LIBOR
Spread/Fixed Rate	0.40%	2.88%	0.90%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	11/15/2018	11/15/2018	11/15/2018
Accrual Period End	12/17/2018	12/15/2018	12/17/2018
Daycount Fraction	0.08888889	0.08333333	0.08888889
Interest Rate*	2.70650%	2.88000%	3.20650%
Accrued Interest Factor	0.002405778	0.002400000	0.002850222
Current Interest Due	\$ 368,496.33	\$ 295,680.00	\$ 351,147.38
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 368,496.33	\$ 295,680.00	\$ 351,147.38
Interest Paid	\$ 368,496.33	\$ 295,680.00	\$ 351,147.38
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$11,180,522.23	\$ -	\$ -
Ending Principal Balance	\$ 141,990,871.21	\$ 123,200,000.00	\$ 123,200,000.00
Paydown Factor	0.032980892	0.000000000	0.000000000
Ending Balance Factor	0.418852127	1.000000000	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. 2017-A Distributions****Distribution Amounts**

	<u>B</u>
Cusip/Isin	63939XAD3
Beginning Balance	\$ 76,800,000.00
Index	FIXED
Spread/Fixed Rate	3.91%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	11/15/2018
Accrual Period End	12/15/2018
Daycount Fraction	0.08333333
Interest Rate*	3.91000%
Accrued Interest Factor	0.003258333
Current Interest Due	\$ 250,240.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 250,240.00
Interest Paid	\$ 250,240.00
Interest Shortfall	\$ -
Principal Paid	\$ -
Ending Principal Balance	\$ 76,800,000.00
Paydown Factor	0.000000000
Ending Balance Factor	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>.