Navient Private Education Loan Trust 2017-A

Monthly Servicing Report

Distribution Date 01/15/2020

Collection Period 12/01/2019 - 12/31/2019

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

Student Loan Portfolio Characteristics	10/26/2017	11/30/2019	12/31/2019
Principal Balance	$ 715,627,561.01	$ 429,504,269.19	$ 418,972,592.33
Interest to be Capitalized Balance	7,863,175.46	3,336,129.63	3,107,986.65
Pool Balance	$ 723,490,736.47	$ 432,840,398.82	$ 422,080,578.98
Weighted Average Coupon (WAC)	6.93%	7.33%	7.38%
Weighted Average Remaining Term	134.08	136.61	136.86
Number of Loans	43,706	30,185	29,635
Number of Borrowers	35,889	23,535	23,118
Pool Factor		0.598266677	0.583394586
Since Issued Constant Prepayment Rate		14.79%	14.97%

B Debt Securities

Debt Securities	Cusip/Isin	12/16/2019	01/15/2020
A1	63939XAA9	$3,594,501.11	$0.00
A2A	63939XAB7	$123,200,000.00	$120,935,418.56
A2B	63939XAC5	$123,200,000.00	$120,935,418.57
B	63939XAD3	$76,800,000.00	$76,800,000.00

C Account Balances

Account Balances	12/16/2019	01/15/2020
Reserve Account Balance	$ 1,882,367.00	$ 1,882,367.00

D Asset / Liability

Asset / Liability	12/16/2019	01/15/2020
Overcollateralization Percentage	24.50%	24.50%
Specified Overcollateralization Amount	$106,045,897.71	$103,409,741.85
Actual Overcollateralization Amount	$106,045,897.71	$103,409,741.85

II. 2017-A Trust Activity 12/01/2019 through 12/31/2019

A	**Student Loan Principal Receipts**	
	Borrower Principal	8,231,870.57
	Consolidation Activity Principal	2,487,166.00
	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	**$ 10,719,036.57**
B	**Student Loan Interest Receipts**	
	Borrower Interest	2,202,682.92
	Consolidation Activity Interest	6,821.87
	Seller Interest Reimbursement	504.51
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	**$ 2,210,009.30**
C	**Recoveries on Realized Losses**	**$ 40,026.28**
D	**Investment Income**	**$ 18,183.50**
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**	**$ 12,987,255.65**
O	Non-Cash Principal Activity During Collection Period	$ 187,359.71
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
Q	Aggregate Loan Substitutions	$ 0.00

III. 2017-A Portfolio Characteristics

		12/31/2019				11/30/2019			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	9.94%	115	$1,033,721.14	0.247%	9.90%	128	$1,126,356.86	0.262%
	GRACE	10.01%	39	$311,556.01	0.074%	9.53%	53	$398,964.20	0.093%
	DEFERMENT	9.20%	1,301	$15,651,348.55	3.736%	9.13%	1,374	$16,321,612.19	3.800%
REPAYMENT:	CURRENT	7.21%	26,772	$382,228,777.44	91.230%	7.16%	27,283	$391,915,008.10	91.248%
	31-60 DAYS DELINQUENT	9.59%	387	$4,567,829.38	1.090%	9.06%	320	$4,193,841.25	0.976%
	61-90 DAYS DELINQUENT	8.96%	173	$2,615,507.08	0.624%	9.74%	210	$2,533,063.51	0.590%
	91-120 DAYS DELINQUENT	9.63%	167	$2,002,545.24	0.478%	9.34%	144	$1,867,142.78	0.435%
	121-150 DAYS DELINQUENT	9.61%	87	$1,141,711.26	0.273%	9.96%	84	$993,101.36	0.231%
	151-180 DAYS DELINQUENT	9.34%	66	$813,187.80	0.194%	9.89%	69	$990,999.32	0.231%
	> 180 DAYS DELINQUENT	9.66%	62	$1,019,711.33	0.243%	9.54%	52	$786,849.93	0.183%
	FORBEARANCE	7.87%	466	$7,586,697.10	1.811%	7.81%	468	$8,377,329.69	1.950%
TOTAL			**29,635**	**$418,972,592.33**	**100.00%**		**30,185**	**$429,504,269.19**	**100.00%**

* Percentages may not total 100% due to rounding

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

	12/31/2019	11/30/2019
Pool Balance	$422,080,578.98	$432,840,398.82
Total # Loans	29,635	30,185
Total # Borrowers	23,118	23,535
Weighted Average Coupon	7.38%	7.33%
Weighted Average Remaining Term	136.86	136.61
Percent of Pool - Cosigned	53%	53%
Percent of Pool - Non Cosigned	47%	47%
Borrower Interest Accrued for Period	$2,592,402.70	$2,592,358.42
Outstanding Borrower Interest Accrued	$5,611,296.29	$5,818,683.57
Gross Principal Realized Loss - Periodic	$371,316.92	$372,389.72
Gross Principal Realized Loss - Cumulative	$14,698,755.86	$14,327,438.94
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	$40,026.28	$48,121.55
Recoveries on Realized Losses - Cumulative	$831,879.85	$791,853.57
Net Losses - Periodic	$331,290.64	$324,268.17
Net Losses - Cumulative	$13,866,876.01	$13,535,585.37
Cumulative Gross Defaults	$14,698,755.86	$14,327,438.94
Change in Gross Defaults	$371,316.92	$372,389.72
Non-Cash Principal Activity - Capitalized Interest	$559,581.49	$524,061.75
Since Issued Constant Prepayment Rate (CPR)	14.97%	14.79%
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	8.64%	9,356	$ 77,614,348.49	18.525%
- Career Training	0.00%	0.00	$ 0.00	0.000%
- Law Loans	9.64%	153	$ 1,471,810.48	0.351%
- Med Loans	8.35%	145	$ 1,832,402.80	0.437%
- MBA Loans	7.90%	37	$ 411,720.95	0.098%
- Direct to Consumer	8.14%	215	$ 4,079,200.49	0.974%
- Private Credit Consolidation	0.00%	0.00	$ 0.00	0.000%
- Smart Option Loans	9.23%	14,378	$ 133,309,034.27	31.818%
- Other Loan Programs	5.60%	5,351	$ 200,254,074.85	47.796%
Total	**7.38%**	**29,635**	**$ 418,972,592.33**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$186,915.71
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$69,113,516.33
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$747,208.21
Prime Indexed Loans -- Annual Reset	$2,784,840.68
T-Bill Indexed Loans	$51,840.79
Fixed Rate Loans	$167,550,219.98
LIBOR Indexed Loans	$181,646,037.28

* 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	$ 249,994,501.11
	Pool Balance	$ 422,080,578.98
	First Priority Principal Distribution Amount	$ 0.00
	Notes Outstanding	$ 326,794,501.11
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 422,080,578.98
	Second Priority Principal Distribution Amount	$ 0.00
	Notes Outstanding	$ 326,794,501.11
	First Priority Principal Distribution Amount	$ 0.00
	Second Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 422,080,578.98
	Specified Overcollateralization Amount	$ 103,409,741.85
	Regular Principal Distribution Amount	$ 8,123,663.98
C.	**Class R Certificates**	
	Class R Certificates Balance	$ 101,631,418.14
	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			$ 12,987,255.65
A	Trustee Fees	$ 0.00	$ 12,987,255.65
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 257,612.58	$ 12,729,643.07
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 12,722,976.07
D	Class A Noteholders Interest Distribution Amount	$ 573,103.77	$ 12,149,872.30
E	First Priority Principal Payment	$ 0.00	$ 12,149,872.30
F	Class B Noteholders Interest Distribution Amount	$ 250,240.00	$ 11,899,632.30
G	Second Priority Principal Payment	$ 0.00	$ 11,899,632.30
H	Reinstatement Reserve Account	$ 0.00	$ 11,899,632.30
I	Regular Principal Distribution	$ 8,123,663.98	$ 3,775,968.32
J	Carryover Servicing Fees	$ 0.00	$ 3,775,968.32
K	Additional Principal Distribution Amount	$ 0.00	$ 3,775,968.32
L	Unpaid Expenses of Trustee	$ 0.00	$ 3,775,968.32
M	Repayment to Lender under the Revolving Credit Agreement	$ 0.00	$ 3,775,968.32
N	Class R Certificateholders	$ 3,775,968.32	$ 0.00

VII. 2017-A Distributions

Distribution Amounts

	A1	A2A	A2B
Cusip/Isin	63939XAA9	63939XAB7	63939XAC5
Beginning Balance	$ 3,594,501.11	$ 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	12/16/2019	12/15/2019	12/16/2019
Accrual Period End	1/15/2020	1/15/2020	1/15/2020
Daycount Fraction	0.08333333	0.08333333	0.08333333
Interest Rate*	2.13975%	2.88000%	2.63975%
Accrued Interest Factor	0.001783124	0.002400000	0.002199792
Current Interest Due	$ 6,409.44	$ 295,680.00	$ 271,014.33
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -	$ -
Total Interest Due	$ 6,409.44	$ 295,680.00	$ 271,014.33
Interest Paid	$ 6,409.44	$ 295,680.00	$ 271,014.33
Interest Shortfall	$ -	$ -	$ -
Principal Paid	$3,594,501.11	$ 2,264,581.44	$ 2,264,581.43
Ending Principal Balance	$ -	$ 120,935,418.56	$ 120,935,418.57
Paydown Factor	0.010603248	0.018381343	0.018381343
Ending Balance Factor	0.000000000	0.981618657	0.981618657

* 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

	B
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	12/15/2019
Accrual Period End	1/15/2020
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.