

**Navient Private Education Refi Loan Trust    2019-G**

**Monthly Servicing Report**

**Distribution Date 08/17/2020**

**Collection Period 07/01/2020 - 07/31/2020**

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	12/12/2019	06/30/2020	07/31/2020
	Principal Balance	\$ 508,817,925.09	\$ 452,865,106.10	\$ 434,247,132.10
	Pool Balance	\$ 508,817,925.09	\$ 452,865,106.10	\$ 434,247,132.10
	Weighted Average Coupon (WAC)	4.83%	4.86%	4.87%
	Weighted Average Remaining Term	142.51	139.77	139.29
	Number of Loans	6,517	6,252	6,117
	Number of Borrowers	6,497	6,234	6,100
	Pool Factor		0.877655311	0.841573565
	Since Issued Constant Prepayment Rate		10.60%	13.56%
B	Debt Securities	Cusip/Isin	07/15/2020	08/17/2020
	A	63941JAA6	\$396,499,574.31	\$377,169,086.33
	B	63941JAB4	\$33,700,000.00	\$33,700,000.00
C	Account Balances		07/15/2020	08/17/2020
	Class A Reserve Account Balance		\$ 1,160,500.00	\$ 1,160,500.00
	Class B Reserve Account Balance		\$ 84,250.00	\$ 84,250.00
D	Asset / Liability		07/15/2020	08/17/2020
	Overcollateralization Percentage		5.00%	5.38%
	Specified Overcollateralization Amount		\$24,907,580.84	\$23,883,592.27
	Actual Overcollateralization Amount		\$22,665,531.79	\$23,378,045.77

II. 2019-G Trust Activity 07/01/2020 through 07/31/2020

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	18,617,965.00
	Consolidation Activity Principal	0.00
	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>\$ 18,617,965.00</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,786,843.22
	Consolidation Activity Interest	0.00
	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>\$ 1,786,843.22</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 0.00</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 536.37</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>\$ 20,405,344.59</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(9.00)
<b>P</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>Q</b>	Aggregate Loan Substitutions	\$ 0.00

**III. 2019-G Portfolio Characteristics**

		07/31/2020				06/30/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	10.22%	1	\$8,500.00	0.002%	10.22%	1	\$8,500.00	0.002%
	DEFERMENT	5.72%	11	\$862,147.92	0.199%	5.85%	10	\$748,764.80	0.165%
REPAYMENT:	CURRENT	4.86%	6,018	\$424,405,752.80	97.734%	4.85%	6,030	\$432,047,230.07	95.403%
	31-60 DAYS DELINQUENT	6.99%	1	\$90,729.16	0.021%	5.58%	2	\$89,132.89	0.020%
	61-90 DAYS DELINQUENT	5.98%	1	\$49,686.67	0.011%	6.24%	1	\$50,788.39	0.011%
	91-120 DAYS DELINQUENT	6.24%	1	\$50,788.39	0.012%	0.00%	0	\$0.00	0.000%
	121-150 DAYS DELINQUENT	0.00%	0	\$0.00	0.000%	5.84%	1	\$124,683.00	0.028%
	151-180 DAYS DELINQUENT	5.84%	1	\$124,683.00	0.029%	0.00%	0	\$0.00	0.000%
	FORBEARANCE	5.16%	83	\$8,654,844.16	1.993%	5.11%	207	\$19,796,006.95	4.371%
<b>TOTAL</b>			<b>6,117</b>	<b>\$434,247,132.10</b>	<b>100.00%</b>		<b>6,252</b>	<b>\$452,865,106.10</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

III. 2019-G Portfolio Characteristics (cont'd)

	<u>7/31/2020</u>	<u>6/30/2020</u>
Pool Balance	\$434,247,132.10	\$452,865,106.10
Total # Loans	6,117	6,252
Total # Borrowers	6,100	6,234
Weighted Average Coupon	4.87%	4.86%
Weighted Average Remaining Term	139.29	139.77
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	\$1,738,412.44	\$1,733,536.07
Outstanding Borrower Interest Accrued	\$1,342,286.84	\$1,391,086.66
Gross Principal Realized Loss - Periodic	\$0.00	\$0.00
Gross Principal Realized Loss - Cumulative	\$129,470.29	\$129,470.29
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	\$0.00	\$0.00
Recoveries on Realized Losses - Cumulative	\$0.00	\$0.00
Net Losses - Periodic	\$0.00	\$0.00
Net Losses - Cumulative	\$129,470.29	\$129,470.29
Cumulative Gross Defaults	\$129,470.29	\$129,470.29
Change in Gross Defaults	\$0.00	\$0.00
Non-Cash Principal Activity - Capitalized Interest	\$0.00	\$0.00
Since Issued Constant Prepayment Rate (CPR)	13.56%	10.60%
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. 2019-G Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	7.71%	2	\$ 20,500.00	0.005%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	0.00%	0.00	\$ 0.00	0.000%
- Med Loans	0.00%	0.00	\$ 0.00	0.000%
- MBA Loans	0.00%	0.00	\$ 0.00	0.000%
- Direct to Consumer	0.00%	0.00	\$ 0.00	0.000%
- Private Credit Consolidation	0.00%	0.00	\$ 0.00	0.000%
- Smart Option Loans	0.00%	0.00	\$ 0.00	0.000%
- Other Loan Programs	4.87%	6,115	\$ 434,226,632.10	99.995%
<b>Total</b>	<b>4.87%</b>	<b>6,117</b>	<b>\$ 434,247,132.10</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$0.00	
Prime Indexed Loans -- Annual Reset			\$0.00	
T-Bill Indexed Loans			\$0.00	
Fixed Rate Loans			\$434,247,132.10	
LIBOR Indexed Loans			\$0.00	

\* Note: Percentages may not total 100% due to rounding

**V. 2019-G Reserve Account and Principal Distribution Calculations**

<b>A. Class A Reserve Account</b>	
Specified Reserve Account Balance	\$ 1,160,500.00
Actual Reserve Account Balance	\$ 1,160,500.00
<b>B. Class B Reserve Account</b>	
Specified Reserve Account Balance	\$ 84,250.00
Actual Reserve Account Balance	\$ 84,250.00
<b>C. Principal Distribution Amount</b>	
Class A Notes Outstanding	\$ 396,499,574.31
Pool Balance	\$ 434,247,132.10
<b>First Priority Principal Distribution Amount</b>	\$ 0.00
Notes Outstanding	\$ 430,199,574.31
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 434,247,132.10
Specified Overcollateralization Amount	\$ 23,883,592.27
<b>Regular Principal Distribution Amount</b>	\$ 19,836,034.48
<b>D. Class R Certificates</b>	
Class R Certificates Balance	\$ 38,735,326.71
Retained Class R Certificates	\$ 27,205,358.00
<b>E. Risk Retention Compliance Triggers</b>	
(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. 2019-G Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 20,405,344.59
A Trustee Fees	\$ 0.00	\$ 20,405,344.59
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 188,693.79	\$ 20,216,650.80
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 20,209,983.80
D Class A Noteholders Interest Distribution Amount	\$ 792,999.15	\$ 19,416,984.65
E Class A Reserve Account Reinstatement	\$ 0.00	\$ 19,416,984.65
F First Priority Principal Payment	\$ 0.00	\$ 19,416,984.65
G Class B Noteholders Interest Distribution Amount	\$ 86,496.67	\$ 19,330,487.98
H Class B Reserve Account Reinstatement	\$ 0.00	\$ 19,330,487.98
I Regular Principal Distribution	\$ 19,330,487.98	\$ 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. 2019-G Distributions**
**Distribution Amounts**

	<u>A</u>	<u>B</u>
Cusip/Isin	63941JAA6	63941JAB4
Beginning Balance	\$ 396,499,574.31	\$ 33,700,000.00
Index	FIXED	FIXED
Spread/Fixed Rate	2.40%	3.08%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	7/15/2020	7/15/2020
Accrual Period End	8/15/2020	8/15/2020
Daycount Fraction	0.08888889	0.08333333
Interest Rate*	2.40000%	3.08000%
Accrued Interest Factor	0.002000000	0.002566667
Current Interest Due	\$ 792,999.15	\$ 86,496.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 792,999.15	\$ 86,496.67
Interest Paid	\$ 792,999.15	\$ 86,496.67
Interest Shortfall	\$ -	\$ -
Principal Paid	\$19,330,487.98	\$ -
Ending Principal Balance	\$ 377,169,086.33	\$ 33,700,000.00
Paydown Factor	0.041642585	0.000000000
Ending Balance Factor	0.812514189	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>.