

SLM Student Loan Trust 2002-7

Quarterly Servicing Report

Distribution Date 09/16/2019

Collection Period 06/01/2019 - 08/31/2019

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

Navient Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

A	Student Loan Portfolio Characteristics	11/26/2002	05/31/2019	08/31/2019
	Principal Balance	\$ 1,966,111,167.94	\$ 227,920,551.60	\$ 220,792,036.32
	Interest to be Capitalized Balance	\$ 9,836,576.80	\$ 704,264.81	\$ 696,178.28
	Pool Balance	\$ 1,975,947,744.74	\$ 228,624,816.41	\$ 221,488,214.60
	Specified Reserve Account Balance	\$ 4,939,869.00	- N/A -	- N/A -
	Adjusted Pool ⁽¹⁾	\$ 1,980,887,613.74	\$ 228,624,816.41	\$ 221,488,214.60
	Weighted Average Coupon (WAC)	7.50%	7.38%	7.38%
	Weighted Average Remaining Term	264.30	134.17	133.44
	Number of Loans	99,110	14,865	14,340
	Number of Borrowers	61,488	8,862	8,544
	Aggregate Outstanding Principal Balance - Tbill		\$ 39,427,060.76	\$ 37,878,418.07
	Aggregate Outstanding Principal Balance - LIBOR		\$ 189,197,755.65	\$ 183,609,796.53
	Pool Factor		0.115703878	0.112092142
	Since Issued Constant Prepayment Rate		7.08%	6.93%

⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

B	Debt Securities	Cusip/Isin	Exchange Ratio	06/17/2019	09/16/2019
	A5	XS0158197821	1.0100	€0.00	€0.00
	A6	78442GES1	1.0000	\$26,850,000.00	\$26,850,000.00
	A7	78442GET9	1.0000	\$28,400,000.00	\$28,400,000.00
	A8	78442GEU6	1.0000	\$28,400,000.00	\$28,400,000.00
	A9	78442GEV4	1.0000	\$28,400,000.00	\$28,400,000.00
	A10	78442GEW2	1.0000	\$28,400,000.00	\$28,400,000.00
	A11	78442GEX0	1.0000	\$28,400,000.00	\$28,400,000.00
	B	78442GEY8	1.0000	\$59,850,000.00	\$59,850,000.00

C	Account Balances	06/17/2019	09/16/2019
	Reserve Account Balance	\$1,975,947.00	\$1,975,947.00
	Capitalized Interest Account Balance	\$-	\$-
	Future Distribution Account	\$776,592.64	\$731,022.15

I. Deal Parameters (cont'd)

D	Auction Rate Security Principal Allocated But Not Distributed	06/17/2019 *	09/16/2019
A6	78442GES1		\$ 1,100,000.00
A7	78442GET9		\$ 1,200,000.00
A8	78442GEU6		\$ 1,200,000.00
A9	78442GEV4		\$ 1,200,000.00
A10	78442GEW2		\$ 1,200,000.00
A11	78442GEX0		\$ 1,200,000.00
B	78442GEY8		\$ -

E	Asset / Liability	06/17/2019	09/16/2019
	Adjusted Pool Balance	\$ 228,624,816.41	\$ 221,488,214.60
	Total Notes (USD Equivalent)	\$ 228,624,816.39	\$ 221,488,214.58
	Difference	\$ 0.02	\$ 0.02
	Parity Ratio	1.00000	1.00000

* The prior period note balances are net of payments that were allocated on the previous distribution date and paid during the distribution period.

II. Trust Activity 06/01/2019 through 08/31/2019

A	Student Loan Principal Receipts	
	Borrower Principal	5,097,280.92
	Guarantor Principal	1,161,016.34
	Consolidation Activity Principal	1,939,659.55
	Seller Principal Reimbursement	-
	Servicer Principal Reimbursement	(50.82)
	Rejected Claim Repurchased Principal	-
	Other Principal Deposits	-
	Total Principal Receipts	\$ 8,197,905.99
B	Student Loan Interest Receipts	
	Borrower Interest	2,329,434.08
	Guarantor Interest	83,664.04
	Consolidation Activity Interest	83,630.97
	Special Allowance Payments	71,063.92
	Interest Subsidy Payments	147,101.31
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	101.29
	Rejected Claim Repurchased Interest	0.00
	Other Interest Deposits	34,597.58
	Total Interest Receipts	\$ 2,749,593.19
C	Reserves in Excess of Requirement	\$ -
D	Investment Income	\$ 49,972.86
E	Funds Borrowed from Next Collection Period	\$ -
F	Funds Repaid from Prior Collection Period	\$ -
G	Loan Sale or Purchase Proceeds	\$ -
H	Initial Deposits to Collection Account	\$ -
I	Excess Transferred from Other Accounts	\$ -
J	Other Deposits	\$ 10,244.29
K	Funds Released from Capitalized Interest Account	\$ -
L	Less: Funds Previously Remitted:	
	Consolidation Loan Rebate Fees to Dept. of Education	\$(599,678.53)
	Floor Income Rebate Fees to Dept. of Education	\$ -
	Funds Previously Remitted From the Future Distribution Account	\$(2,519,893.64)
M	AVAILABLE FUNDS	\$ 7,888,144.16
N	Non-Cash Principal Activity During Collection Period	\$(1,069,390.71)
O	Non-Reimbursable Losses During Collection Period	\$ 11,393.55
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
Q	Aggregate Loan Substitutions	\$ -

III. 2002-7 Future Distribution Account Activity

A.	Account Reconciliation			
i	Beginning Balance	06/17/2019		\$776,592.64
ii	Total Allocations for Distribution Period			\$1,669,470.05
iii	Total Payments for Distribution Period			\$(2,519,893.64)
iv	Funds Released to the Collection Account			\$ 73,830.95
v	Total Balance Prior to Current Month Allocations			\$ 0.00
vi	Ending Balance	09/16/2019		\$731,022.15
B.	Monthly Allocations to the Future Distribution Account			
	Monthly Allocation Date	06/17/2019		
i	Primary Servicing Fees			\$94,966.90
ii	Administration Fees			\$6,666.67
iii	Broker Dealer, Auction Agent Fees			\$24,531.00
iv	Interest Accrued on the Class A Notes and Swap			\$386,489.57
v	Interest Accrued on the Class B Notes			\$263,938.50
vi	Total Allocations			\$776,592.64
	Monthly Allocation Date	07/15/2019		
i	Primary Servicing Fees			\$94,151.34
ii	Administration Fees			\$6,666.67
iii	Broker Dealer, Auction Agent Fees			\$26,613.39
iv	Interest Accrued on the Class A Notes and Swap			\$407,179.83
v	Interest Accrued on the Class B Notes			\$292,217.62
vi	Total Allocations	07/15/2019		\$826,828.85
	Monthly Allocation Date	8/15/2019		
i	Primary Servicing Fees			\$92,894.89
ii	Administration Fees			\$6,666.67
iii	Broker Dealer, Auction Agent Fees			\$26,901.32
iv	Interest Accrued on the Class A Notes and Swap			\$415,598.32
v	Interest Accrued on the Class B Notes			\$300,580.00
vi	Total Allocations	8/15/2019		\$842,641.20
C.	Total Future Distribution Account Deposits Previously Allocated			\$2,446,062.69

III. 2002-7 Future Distribution Account Activity (cont'd)

D. Current Allocations to the Future Distribution Account

Monthly Allocation Date	09/16/2019	
i Primary Servicing Fees		\$91,996.68
ii Administration Fees		\$6,666.67
iii Broker Dealer, Auction Agent Fees		\$24,379.32
iv Interest Accrued on the Class A Notes and Swap		\$334,614.60
v Interest Accrued on the Class B Notes		\$273,364.88
vi Total Allocations	09/16/2019	<u>\$731,022.15</u>

IV. 2002-7 Auction Rate Security Detail

A Auction Rate Securities - Payments During Distribution Period

i	Payment Date	Security Description	Interest Rate	No Of Days	Start Date	End Date	Principal Payment	Interest Payment	Broker/Dealer Fees	Auction Agent Fees
	06/18/2019	SLM 2002-7 A-6	3.08600%	28	05/21/2019	06/18/2019	1,300,000.00	67,566.26	3,284.17	186.10
	06/18/2019	SLM 2002-7 B	5.67000%	28	05/21/2019	06/18/2019	0.00	263,938.50	2,327.50	395.68
	06/20/2019	SLM 2002-7 A-11	2.23700%	28	05/23/2019	06/20/2019	1,350,000.00	51,761.69	3,470.83	196.68
	06/28/2019	SLM 2002-7 A-7	3.09000%	28	05/31/2019	06/28/2019	1,350,000.00	71,499.17	3,470.83	196.68
	07/03/2019	SLM 2002-7 A-10	2.22100%	28	06/05/2019	07/03/2019	1,350,000.00	51,391.47	3,470.83	196.68
	07/05/2019	SLM 2002-7 A-8	3.01200%	28	06/07/2019	07/05/2019	1,350,000.00	69,694.33	3,470.83	196.68
	07/09/2019	SLM 2002-7 A-9	3.01300%	28	06/11/2019	07/09/2019	1,350,000.00	69,717.47	3,470.83	196.68
	07/16/2019	SLM 2002-7 A-6	2.99000%	28	06/18/2019	07/16/2019	0.00	62,441.17	3,132.50	177.51
	07/16/2019	SLM 2002-7 B	5.67000%	28	06/18/2019	07/16/2019	0.00	263,938.50	2,327.50	395.68
	07/18/2019	SLM 2002-7 A-11	2.18300%	28	06/20/2019	07/18/2019	0.00	48,220.04	3,313.33	187.76
	07/26/2019	SLM 2002-7 A-7	3.00200%	28	06/28/2019	07/26/2019	0.00	66,310.84	3,313.33	187.76
	07/31/2019	SLM 2002-7 A-10	2.18000%	28	07/03/2019	07/31/2019	0.00	48,153.78	3,313.33	187.76
	08/02/2019	SLM 2002-7 A-8	2.96000%	28	07/05/2019	08/02/2019	0.00	65,383.11	3,313.33	187.76
	08/06/2019	SLM 2002-7 A-9	2.97900%	28	07/09/2019	08/06/2019	0.00	65,802.80	3,313.33	187.76
	08/13/2019	SLM 2002-7 A-6	2.91400%	28	07/16/2019	08/13/2019	0.00	60,854.03	3,132.50	177.51
	08/13/2019	SLM 2002-7 B	5.65000%	28	07/16/2019	08/13/2019	0.00	263,007.50	2,327.50	395.68
	08/15/2019	SLM 2002-7 A-11	2.89800%	28	07/18/2019	08/15/2019	0.00	64,013.60	3,313.33	187.76
	08/23/2019	SLM 2002-7 A-7	2.84100%	28	07/26/2019	08/23/2019	0.00	62,754.53	3,313.33	187.76
	08/28/2019	SLM 2002-7 A-10	2.03000%	28	07/31/2019	08/28/2019	0.00	44,840.44	3,313.33	187.76
	08/30/2019	SLM 2002-7 A-8	2.79400%	28	08/02/2019	08/30/2019	0.00	61,716.36	3,313.33	187.76
	09/03/2019	SLM 2002-7 A-9	2.77300%	28	08/06/2019	09/03/2019	0.00	61,252.49	3,313.33	187.76
	09/10/2019	SLM 2002-7 A-6	2.74500%	28	08/13/2019	09/10/2019	0.00	57,324.75	3,132.50	177.51
	09/10/2019	SLM 2002-7 B	5.67000%	28	08/13/2019	09/10/2019	0.00	263,938.50	2,327.50	395.68
	09/12/2019	SLM 2002-7 A-11	1.99700%	28	08/15/2019	09/12/2019	0.00	44,111.51	3,313.33	187.76

* The record date for an auction rate security is two New York business days prior to the payment date.

ii	Auction Rate Note Interest Paid During Distribution Period	06/17/2019	09/16/2019	\$ 2,249,632.84
iii	Broker/Dealer Fees Paid During Distribution Period	06/17/2019	09/16/2019	\$ 75,792.45
iv	Auction Agent Fees Paid During Distribution Period	06/17/2019	09/16/2019	\$ 5,350.11
v	Primary Servicing Fees Remitted to the Servicer			\$ 189,118.24
vi	Total Payments Out of Future Distribution Account During Distribution Period			\$ 2,519,893.64
B	Funds Released to Collection Account			\$-73,830.95
C	Auction Rate Student Loan Rates	Jun-19	Jul-19	Aug-19
		5.65%	5.67%	5.65%

V. 2002-7 Portfolio Characteristics

		08/31/2019				05/31/2019			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	7.43%	348	\$5,890,823.53	2.668%	7.37%	359	\$6,283,608.43	2.757%
REPAYMENT:	CURRENT	7.35%	12,484	\$181,279,939.48	82.104%	7.37%	12,973	\$185,901,857.90	81.564%
	31-60 DAYS DELINQUENT	7.48%	288	\$5,244,899.40	2.375%	7.56%	277	\$5,227,674.46	2.294%
	61-90 DAYS DELINQUENT	7.45%	156	\$3,597,103.76	1.629%	7.35%	128	\$2,309,907.98	1.013%
	91-120 DAYS DELINQUENT	7.51%	52	\$1,029,707.05	0.466%	7.55%	83	\$2,984,183.99	1.309%
	> 120 DAYS DELINQUENT	7.73%	221	\$5,322,479.13	2.411%	7.64%	189	\$3,882,409.33	1.703%
	FORBEARANCE	7.52%	775	\$18,186,162.41	8.237%	7.36%	832	\$20,735,677.51	9.098%
	CLAIMS IN PROCESS	7.04%	16	\$240,921.56	0.109%	7.58%	24	\$595,232.00	0.261%
TOTAL			14,340	\$220,792,036.32	100.00%		14,865	\$227,920,551.60	100.00%

* Percentages may not total 100% due to rounding

V. 2002-7 Portfolio Characteristics (cont'd)

	08/31/2019	05/31/2019
Pool Balance	\$221,488,214.60	\$228,624,816.41
Outstanding Borrower Accrued Interest	\$7,879,096.54	\$7,437,491.07
Borrower Accrued Interest to be Capitalized	\$696,178.28	\$704,264.81
Borrower Accrued Interest >30 Days Delinquent	\$608,498.06	\$565,618.28
Total # Loans	14,340	14,865
Total # Borrowers	8,544	8,862
Weighted Average Coupon	7.38%	7.38%
Weighted Average Remaining Term	133.44	134.17
Non-Reimbursable Losses	\$11,393.55	\$13,370.40
Cumulative Non-Reimbursable Losses	\$4,120,140.92	\$4,108,747.37
Since Issued Constant Prepayment Rate (CPR)	6.93%	7.08%
Loan Substitutions	\$-	\$-
Cumulative Loan Substitutions	\$-	\$-
Rejected Claim Repurchases	\$-	\$-
Cumulative Rejected Claim Repurchases	\$1,417,525.56	\$1,417,525.56
Unpaid Primary Servicing Fees	\$-	\$-
Unpaid Administration Fees	\$-	\$-
Unpaid Carryover Servicing Fees	\$-	\$-
Note Principal Shortfall	\$-	\$-
Note Interest Shortfall	\$-	\$-
Unpaid Interest Carryover	\$-	\$-
Non-Cash Principal Activity - Capitalized Interest	\$1,101,249.68	\$1,556,591.54
Borrower Interest Accrued	\$4,029,872.95	\$4,141,789.53
Interest Subsidy Payments Accrued	\$129,531.14	\$157,619.98
Special Allowance Payments Accrued	\$72,575.45	\$74,473.12

VI. 2002-7 Portfolio Statistics by School and Program

A	LOAN TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- GSL ⁽¹⁾ - Subsidized	0.00%	0	-	0.000%
	- GSL - Unsubsidized	0.00%	0	-	0.000%
	- PLUS ⁽²⁾ Loans	0.00%	0	-	0.000%
	- SLS ⁽³⁾ Loans	0.00%	0	-	0.000%
	- Consolidation Loans	7.38%	14,340	220,792,036.32	100.000%
	Total	7.38%	14,340	\$ 220,792,036.32	100.000%
B	SCHOOL TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- Four Year	8.67%	36	1,364,179.58	0.618%
	- Two Year	9.00%	1	28,912.03	0.013%
	- Technical	8.69%	4	102,600.92	0.046%
	- Other	7.37%	14,299	219,296,343.79	99.323%
	Total	7.38%	14,340	\$ 220,792,036.32	100.000%

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VII. 2002-7 Waterfall for Distributions

	Paid	Remaining Funds Balance
Total Available Funds		\$ 7,888,144.16
A Primary Servicing Fee	\$ 92,894.89	\$ 7,795,249.27
B Administration Fee	\$ 20,000.00	\$ 7,775,249.27
C i Auction Agent Fees Due	\$ -	\$ 7,775,249.27
ii Broker Dealer Fees Due	\$ -	\$ 7,775,249.27
D i Class A Noteholders' Interest Distribution Amount	\$ -	\$ 7,775,249.27
ii USD Payment to the Swap Counterparty	\$ -	\$ 7,775,249.27
iii Swap Termination Payment	\$ -	\$ 7,775,249.27
E Class B Noteholders' Interest Distribution Amount	\$ -	\$ 7,775,249.27
F Class A Noteholders' Principal Distribution Amount	\$ 7,136,601.81	\$ 638,647.46
G Class B Noteholders' Principal Distribution Amount	\$ -	\$ 638,647.46
H Reserve Account Reinstatement	\$ -	\$ 638,647.46
I Carryover Servicing Fee	\$ -	\$ 638,647.46
J Auction Rate Noteholders' Carryover Amounts	\$ -	\$ 638,647.46
K Additional Swap Termination Payments	\$ -	\$ 638,647.46
L Excess Distribution Certificateholder*	\$ 638,647.46	\$ -

* In the event the trust student loans are not sold on the trust auction date, on each subsequent distribution date on which the Pool Balance is equal to 10% or less of the initial Pool Balance, accelerated payments of principal on the notes will be made in place of payments to the excess distribution certificateholder.

Auction Rate Security Principal Distribution Reconciliation**

Principal Due	\$7,211,785.42
Redeemable Shares	142.00
Aggregate Principal to be paid	\$7,100,000.00
Excess Carried Forward to Next Distribution	\$111,785.42

**Auction Rate Security Principal is paid pro-rata in lots of \$50,000.

VIII. Trigger Events**Waterfall Triggers**

i	Student Loan Principal Outstanding	\$ 220,792,036.32
ii	Borrower Interest Accrued	\$ 4,029,872.95
iii	Interest Subsidy Payments Accrued	\$ 129,531.14
iv	Special Allowance Payments Accrued	\$ 72,575.45
v	Reserve Account Balance (after any reinstatement)	<u>\$ 1,975,947.00</u>
vi	Total	\$ 226,999,962.86
vii	Less: Specified Reserve Account Balance	<u>\$(1,975,947.00)</u>
viii	Total	\$ 225,024,015.86
ix	Class A Notes Outstanding (after application of available funds)	\$ 168,850,000.00
x	Insolvency Event or Event of Default Under Indenture	N
xi	Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (ix > viii or x = Y)	N

IX. 2002-7 Distributions (cont'd)

Auction Rate Noteholder's Interest Carryover to be Paid:

	A6	A7	A8	A9	A10	A11	B
Date to be Paid	- n/a -	- n/a -	- n/a -	- n/a -	- n/a -	- n/a -	- n/a -
Interest Carryover to be Paid	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Interest Carryover Shortfall	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Auction Rate Security Principal Distribution Reconciliation*

	A6	A7	A8	A9	A10	A11	B
Principal Due	\$1,140,056.09	\$1,214,345.88	\$1,214,345.89	\$1,214,345.84	\$1,214,345.94	\$1,214,345.78	\$0.00
Redeemable Shares	22.00	24.00	24.00	24.00	24.00	24.00	0.00
Aggregate Principal to be paid	\$1,100,000.00	\$1,200,000.00	\$1,200,000.00	\$1,200,000.00	\$1,200,000.00	\$1,200,000.00	\$0.00
Excess Carried Forward to Next Distribution	\$40,056.09	\$14,345.88	\$14,345.89	\$14,345.84	\$14,345.94	\$14,345.78	\$0.00

* Principal allocated to Auction Rate Securities not payable on the distribution date is paid to the Future Distribution Account for payment on the related Auction Rate Distribution Date.

X. 2002-7 Reconciliations

A	Principal Distribution Reconciliation	
	Prior Adjusted Pool Balance	\$ 228,624,816.41
	Current Adjusted Pool Balance	\$ 221,488,214.60
	Current Principal Due	\$ 7,136,601.81
	Principal Shortfall from Previous Collection Period	\$ -
	Principal Distribution Amount	<u>\$ 7,136,601.81</u>
	Principal Paid	\$ 7,100,000.00
	Excess Carried Forward	\$ 111,785.42
B	Reserve Account Reconciliation	
	Beginning Period Balance	\$ 1,975,947.00
	Reserve Funds Utilized	\$ -
	Reserve Funds Reinstated	\$ -
	Balance Available	\$ 1,975,947.00
	Required Reserve Acct Balance	\$ 1,975,947.00
	Release to Collection Account	\$ -
	Ending Reserve Account Balance	\$ 1,975,947.00
C	Capitalized Interest Account	
	Beginning Period Balance	\$ -
	Transfers to Collection Account	\$ -
	Ending Balance	\$ -