

**SLM Student Loan Trust 2008-6**  
**Quarterly Servicing Report**

**Distribution Date 01/25/2019**

**Collection Period 10/01/2018 - 12/31/2018**

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          | 06/12/2008                 | 09/30/2018               | 12/31/2018               |
|---|---|----------------------------|--------------------------|--------------------------|
|   | Principal Balance                               | \$ 1,002,221,763.92        | \$ 544,266,790.62        | \$ 528,432,947.63        |
|   | Interest to be Capitalized Balance              | 25,739,617.91              | 4,242,332.16             | 4,208,189.26             |
|   | Pool Balance                                    | <u>\$ 1,027,961,381.83</u> | <u>\$ 548,509,122.78</u> | <u>\$ 532,641,136.89</u> |
|   | Capitalized Interest Account Balance            | \$ 30,000,000.00           | \$ -                     | \$ -                     |
|   | Specified Reserve Account Balance               | <u>5,000,000.00</u>        | <u>- N/A -</u>           | <u>- N/A -</u>           |
|   | <b>Adjusted Pool</b> <sup>(1)</sup>             | <b>\$ 1,062,961,381.83</b> | <b>\$ 548,509,122.78</b> | <b>\$ 532,641,136.89</b> |
|   | Weighted Average Coupon (WAC)                   | 7.07%                      | 6.25%                    | 6.25%                    |
|   | Weighted Average Remaining Term                 | 126.95                     | 131.40                   | 132.72                   |
|   | Number of Loans                                 | 252,269                    | 123,918                  | 118,489                  |
|   | Number of Borrowers                             | 129,609                    | 57,336                   | 54,645                   |
|   | Aggregate Outstanding Principal Balance - Tbill |                            | \$ 32,003,372.93         | \$ 31,079,151.45         |
|   | Aggregate Outstanding Principal Balance - LIBOR |                            | \$ 516,505,749.85        | \$ 501,561,985.44        |
|   | Pool Factor                                     |                            | 0.274254561              | 0.266320568              |
|   | Since Issued Constant Prepayment Rate           |                            | (9.24)%                  | (10.41)%                 |

<sup>(1)</sup> 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 | 10/25/2018        | 01/25/2019        |
|---|-----------------|------------|-------------------|-------------------|
|   | A4              | 78445CAD4  | \$ 482,584,762.08 | \$ 466,875,463.84 |
|   | B               | 78445CAE2  | \$ 60,439,000.00  | \$ 60,439,000.00  |

| C | Account Balances                     | 10/25/2018      | 01/25/2019      |
|---|--------------------------------------|-----------------|-----------------|
|   | Reserve Account Balance              | \$ 2,000,000.00 | \$ 2,000,000.00 |
|   | Capitalized Interest Account Balance | \$ -            | \$ -            |
|   | Floor Income Rebate Account          | \$ 2,490,101.17 | \$ 2,167,634.01 |
|   | Supplemental Loan Purchase Account   | \$ -            | \$ -            |

| D | Asset / Liability                                  | 10/25/2018        | 01/25/2019        |
|---|--|-------------------|-------------------|
|   | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 548,509,122.78 | \$ 532,641,136.89 |
|   | Total Notes  | \$ 543,023,762.08 | \$ 527,314,463.84 |
|   | Difference   | \$ 5,485,360.70   | \$ 5,326,673.05   |
|   | Parity Ratio                                       | 1.01010           | 1.01010           |

II. Trust Activity 10/01/2018 through 12/31/2018

|          |  |                         |
|----------|--|-------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                           |                         |
|          | Borrower Principal   | 8,707,913.60            |
|          | Guarantor Principal  | 5,338,560.84            |
|          | Consolidation Activity Principal                                 | 6,234,228.79            |
|          | Seller Principal Reimbursement                                   | -                       |
|          | Servicer Principal Reimbursement                                 | 4,393.65                |
|          | Rejected Claim Repurchased Principal                             | 24,507.38               |
|          | Other Principal Deposits   | 18,892.75               |
|          | <b>Total Principal Receipts</b>                                  | <b>\$ 20,328,497.01</b> |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                            |                         |
|          | Borrower Interest  | 2,631,960.83            |
|          | Guarantor Interest   | 147,396.43              |
|          | Consolidation Activity Interest                                  | 154,215.15              |
|          | Special Allowance Payments                                       | 169,872.35              |
|          | Interest Subsidy Payments  | 576,996.24              |
|          | Seller Interest Reimbursement                                    | 0.00                    |
|          | Servicer Interest Reimbursement                                  | 4,333.18                |
|          | Rejected Claim Repurchased Interest                              | 3,396.45                |
|          | Other Interest Deposits  | 118,432.21              |
|          | <b>Total Interest Receipts</b>                                   | <b>\$ 3,806,602.84</b>  |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                         | <b>\$ -</b>             |
| <b>D</b> | <b>Investment Income</b>   | <b>\$ 120,065.35</b>    |
| <b>E</b> | <b>Funds Borrowed from Next Collection Period</b>                | <b>\$ -</b>             |
| <b>F</b> | <b>Funds Repaid from Prior Collection Period</b>                 | <b>\$ -</b>             |
| <b>G</b> | <b>Loan Sale or Purchase Proceeds</b>                            | <b>\$ -</b>             |
| <b>H</b> | <b>Initial Deposits to Collection Account</b>                    | <b>\$ -</b>             |
| <b>I</b> | <b>Excess Transferred from Other Accounts</b>                    | <b>\$ 2,490,101.17</b>  |
| <b>J</b> | <b>Other Deposits</b>  | <b>\$ -</b>             |
| <b>K</b> | <b>Funds Released from Capitalized Interest Account</b>          | <b>0.00</b>             |
| <b>L</b> | <b>Less: Funds Previously Remitted:</b>                          |                         |
|          | Servicing Fees to Servicer                                       | \$(369,109.75)          |
|          | Floor Income Rebate Fees to Dept. of Education                   | \$(2,493,140.11)        |
|          | Funds Allocated to the Floor Income Rebate Account               | \$(2,167,634.01)        |
| <b>M</b> | <b>AVAILABLE FUNDS</b>   | <b>\$ 21,715,382.50</b> |
| <b>N</b> | Non-Cash Principal Activity During Collection Period             | \$(4,494,654.02)        |
| <b>O</b> | Non-Reimbursable Losses During Collection Period                 | \$ 117,669.77           |
| <b>P</b> | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ 48,162.85            |
| <b>Q</b> | Aggregate Loan Substitutions                                     | \$ -                    |

III. 2008-6 Portfolio Characteristics

|              |                        | 12/31/2018        |                |                         |                | 09/30/2018        |                |                         |                |
|--------------|------------------------|-------------------|----------------|-------------------------|----------------|-------------------|----------------|-------------------------|----------------|
|              |                        | Wtd Avg<br>Coupon | # Loans        | Principal               | % of Principal | Wtd Avg<br>Coupon | # Loans        | Principal               | % of Principal |
| INTERIM:     | IN SCHOOL              | 6.24%             | 222            | \$1,199,397.91          | 0.227%         | 6.25%             | 248            | \$1,375,278.43          | 0.253%         |
|              | GRACE                  | 6.22%             | 70             | \$370,451.98            | 0.070%         | 6.22%             | 120            | \$498,211.27            | 0.092%         |
|              | DEFERMENT              | 6.03%             | 8,974          | \$38,395,204.53         | 7.266%         | 5.99%             | 9,976          | \$42,128,864.54         | 7.740%         |
| REPAYMENT:   | CURRENT                | 6.26%             | 82,516         | \$347,730,119.15        | 65.804%        | 6.27%             | 85,245         | \$351,914,147.00        | 64.658%        |
|              | 31-60 DAYS DELINQUENT  | 6.24%             | 3,526          | \$17,326,171.14         | 3.279%         | 6.19%             | 3,805          | \$18,234,742.92         | 3.350%         |
|              | 61-90 DAYS DELINQUENT  | 6.22%             | 1,795          | \$9,065,187.34          | 1.715%         | 6.21%             | 1,791          | \$8,791,209.42          | 1.615%         |
|              | 91-120 DAYS DELINQUENT | 6.41%             | 1,276          | \$6,209,801.30          | 1.175%         | 6.26%             | 1,449          | \$7,205,226.46          | 1.324%         |
|              | > 120 DAYS DELINQUENT  | 6.20%             | 3,689          | \$17,864,428.67         | 3.381%         | 6.17%             | 5,140          | \$25,866,861.87         | 4.753%         |
|              | FORBEARANCE            | 6.33%             | 15,425         | \$85,220,969.54         | 16.127%        | 6.34%             | 15,495         | \$85,218,339.66         | 15.657%        |
|              | CLAIMS IN PROCESS      | 6.11%             | 994            | \$5,047,437.95          | 0.955%         | 6.18%             | 643            | \$3,005,376.01          | 0.552%         |
|              | AGED CLAIMS REJECTED   | 6.80%             | 2              | \$3,778.12              | 0.001%         | 7.65%             | 6              | \$28,533.04             | 0.005%         |
| <b>TOTAL</b> |                        |                   | <b>118,489</b> | <b>\$528,432,947.63</b> | <b>100.00%</b> |                   | <b>123,918</b> | <b>\$544,266,790.62</b> | <b>100.00%</b> |

\* Percentages may not total 100% due to rounding

IV. 2008-6 Portfolio Characteristics (cont'd)

|  | 12/31/2018       | 09/30/2018       |
|--|------------------|------------------|
| Pool Balance                                       | \$532,641,136.89 | \$548,509,122.78 |
| Outstanding Borrower Accrued Interest              | \$14,824,546.82  | \$14,593,535.02  |
| Borrower Accrued Interest to be Capitalized        | \$4,208,189.26   | \$4,242,332.16   |
| Borrower Accrued Interest >30 Days Delinquent      | \$1,614,729.48   | \$1,835,647.82   |
| Total # Loans                                      | 118,489          | 123,918          |
| Total # Borrowers                                  | 54,645           | 57,336           |
| Weighted Average Coupon                            | 6.25%            | 6.25%            |
| Weighted Average Remaining Term                    | 132.72           | 131.40           |
| Non-Reimbursable Losses                            | \$117,669.77     | \$148,699.54     |
| Cumulative Non-Reimbursable Losses                 | \$11,198,890.59  | \$11,081,220.82  |
| Since Issued Constant Prepayment Rate (CPR)        | -10.41%          | -9.24%           |
| Loan Substitutions                                 | \$-              | \$-              |
| Cumulative Loan Substitutions                      | \$-              | \$-              |
| Rejected Claim Repurchases                         | \$27,903.83      | \$-              |
| Cumulative Rejected Claim Repurchases              | \$2,936,049.48   | \$2,908,145.65   |
| 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 | \$4,619,395.50   | \$5,059,783.92   |
| Borrower Interest Accrued                          | \$7,797,487.38   | \$8,040,355.34   |
| Interest Subsidy Payments Accrued                  | \$567,819.42     | \$603,928.14     |
| Special Allowance Payments Accrued                 | \$266,235.61     | \$171,287.25     |

V. 2008-6 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS        | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|----------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 6.04%                      | 65,486         | \$ 214,015,438.35        | 40.500%         |
|   | - GSL - Unsubsidized              | 6.14%                      | 49,558         | 269,716,659.10           | 51.041%         |
|   | - PLUS <sup>(2)</sup> Loans       | 8.00%                      | 3,261          | 43,658,216.49            | 8.262%          |
|   | - SLS <sup>(3)</sup> Loans        | 5.51%                      | 184            | 1,042,633.69             | 0.197%          |
|   | - Consolidation Loans             | 0.00%                      | 0              | 0.00                     | 0.000%          |
|   | <b>Total</b>                      | <b>6.25%</b>               | <b>118,489</b> | <b>\$ 528,432,947.63</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS        | \$ AMOUNT                | % *             |
|   | - Four Year                       | 6.27%                      | 100,847        | \$ 474,429,745.50        | 89.781%         |
|   | - Two Year                        | 6.14%                      | 15,282         | 46,616,294.42            | 8.822%          |
|   | - Technical                       | 6.06%                      | 2,355          | 7,360,299.30             | 1.393%          |
|   | - Other                           | 5.35%                      | 5              | 26,608.41                | 0.005%          |
|   | <b>Total</b>                      | <b>6.25%</b>               | <b>118,489</b> | <b>\$ 528,432,947.63</b> | <b>100.000%</b> |

\*Percentages may not total 100% due to rounding.

<sup>(1)</sup> Guaranteed Stafford Loan

<sup>(2)</sup> Parent Loans for Undergraduate Students

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

**VI. 2008-6 Waterfall for Distributions**

|  | Paid             | Remaining<br>Funds Balance |
|--|------------------|----------------------------|
| <b>Total Available Funds</b>                         |                  | <b>\$ 21,715,382.50</b>    |
| A Primary Servicing Fee                              | \$ 180,183.75    | \$ 21,535,198.75           |
| B Administration Fee                                 | \$ 20,000.00     | \$ 21,515,198.75           |
| C Class A Noteholders' Interest Distribution Amount  | \$ 4,427,299.10  | \$ 17,087,899.65           |
| D Class B Noteholders' Interest Distribution Amount  | \$ 670,317.13    | \$ 16,417,582.52           |
| E Class A Noteholders' Principal Distribution Amount | \$ 15,709,298.24 | \$ 708,284.28              |
| F Class B Noteholders' Principal Distribution Amount | \$ -             | \$ 708,284.28              |
| G Reserve Account Reinstatement                      | \$ -             | \$ 708,284.28              |
| H Carryover Servicing Fee                            | \$ -             | \$ 708,284.28              |
| I Excess Distribution Certificateholder              | \$ 708,284.28    | \$ -                       |

\* 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.

**Waterfall Triggers**

|   |                   |
|---|-------------------|
| A Student Loan Principal Outstanding  | \$ 528,432,947.63 |
| B Interest to be Capitalized  | \$ 4,208,189.26   |
| C Pre-Funding Account Balance   | \$ -              |
| D Capitalized Interest Account Balance  | \$ -              |
| E Reserve Account Balance (after any reinstatement)   | \$ 2,000,000.00   |
| F Total   | \$ 534,641,136.89 |
| G Less: Specified Reserve Account Balance   | \$(2,000,000.00)  |
| H Total   | \$ 532,641,136.89 |
| I Class A Notes Outstanding (after application of available funds)  | \$ 466,875,463.84 |
| J Insolvency Event or Event of Default Under Indenture  | N                 |
| K Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (I>H or J=Y) | N                 |

**VII. 2008-6 Distributions**

**Distribution Amounts**

|  | <u>A4</u>               | <u>B</u>                |
|--|-------------------------|-------------------------|
| Cusip/Isin   | 78445CAD4               | 78445CAE2               |
| Beginning Balance  | \$ 482,584,762.08       | \$ 60,439,000.00        |
| Index  | LIBOR                   | LIBOR                   |
| Spread/Fixed Rate  | 1.10%                   | 1.85%                   |
| Record Date (Days Prior to Distribution)                             | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin   | 10/25/2018              | 10/25/2018              |
| Accrual Period End   | 1/25/2019               | 1/25/2019               |
| Daycount Fraction  | 0.25555556              | 0.25555556              |
| Interest Rate*   | 3.58988%                | 4.33988%                |
| Accrued Interest Factor  | 0.009174138             | 0.011090804             |
| Current Interest Due   | \$ 4,427,299.10         | \$ 670,317.13           |
| Interest Shortfall from Prior Period Plus Accrued Interest           | \$ -                    | \$ -                    |
| Total Interest Due   | \$ 4,427,299.10         | \$ 670,317.13           |
| Interest Paid  | \$ 4,427,299.10         | \$ 670,317.13           |
| Interest Shortfall   | \$ -                    | \$ -                    |
| Carryover Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    | \$ -                    |
| Current Interest Carryover Due                                       | \$ -                    | \$ -                    |
| Interest Carryover Paid  | \$ -                    | \$ -                    |
| Unpaid Interest Carryover  | \$ -                    | \$ -                    |
| Principal Paid   | \$ 15,709,298.24        | \$ -                    |
| Ending Principal Balance   | \$ 466,875,463.84       | \$ 60,439,000.00        |
| Paydown Factor   | 0.028091948             | 0.000000000             |
| Ending Balance Factor  | 0.834883968             | 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>.



VIII. 2008-6 Reconciliations

|          |  |                         |
|----------|--|-------------------------|
| <b>A</b> |  |                         |
|          | <b>Principal Distribution Reconciliation</b> |                         |
|          | Notes Outstanding Principal Balance          | \$ 543,023,762.08       |
|          | Adjusted Pool Balance                        | \$ 532,641,136.89       |
|          | Overcollateralization Percentage             | 101.01                  |
|          | Adjusted Pool / OC %                         | \$ 527,314,463.84       |
|          | Principal Distribution Amount                | \$ 15,709,298.24        |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 15,709,298.24</b> |
| <b>B</b> |  |                         |
|          | <b>Reserve Account Reconciliation</b>        |                         |
|          | Beginning Period Balance                     | \$ 2,000,000.00         |
|          | Reserve Funds Utilized                       | 0.00                    |
|          | Reserve Funds Reinstated                     | 0.00                    |
|          | Balance Available                            | \$ 2,000,000.00         |
|          | Required Reserve Acct Balance                | \$ 2,000,000.00         |
|          | Release to Collection Account                | \$ -                    |
|          | Ending Reserve Account Balance               | \$ 2,000,000.00         |
| <b>C</b> |  |                         |
|          | <b>Capitalized Interest Account</b>          |                         |
|          | Beginning Period Balance                     | \$ -                    |
|          | Transfers to Collection Account              | \$ -                    |
|          | Ending Balance                               | \$ -                    |
| <b>D</b> |  |                         |
|          | <b>Floor Income Rebate Account</b>           |                         |
|          | Beginning Period Balance                     | \$ 2,490,101.17         |
|          | Deposits for the Period                      | \$ 2,167,634.01         |
|          | Release to Collection Account                | \$(2,490,101.17)        |
|          | Ending Balance                               | \$ 2,167,634.01         |
| <b>E</b> |  |                         |
|          | <b>Supplemental Purchase Account</b>         |                         |
|          | Beginning Period Balance                     | \$ -                    |
|          | Supplemental Loan Purchases                  | \$ -                    |
|          | Transfers to Collection Account              | \$ -                    |
|          | Ending Balance                               | \$ -                    |
| <b>F</b> |  |                         |
|          | <b>Prefunding Account</b>                    |                         |
|          | Beginning Period Balance                     | \$ -                    |
|          | Loans Funded                                 | \$ -                    |
|          | Transfers to Collection Account              | \$ -                    |
|          | Ending Balance                               | \$ -                    |