

**SLM Student Loan Trust 2013-6**  
**Monthly Servicing Report**

**Distribution Date 09/25/2019**

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

Navient Funding, LLC - *Depositor*

Navient Solutions - *Master 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**

| <b>A Student Loan Portfolio Characteristics</b> | <b>11/14/2013</b>        | <b>07/31/2019</b>        | <b>08/31/2019</b>        |
|---|--------------------------|--------------------------|--------------------------|
| Principal Balance                               | \$ 952,236,013.41        | \$ 396,595,349.52        | \$ 392,469,946.47        |
| Interest to be Capitalized Balance              | 19,888,623.55            | 4,105,369.67             | 3,936,679.89             |
| Pool Balance                                    | \$ 972,124,636.96        | \$ 400,700,719.19        | \$ 396,406,626.36        |
| Specified Reserve Account Balance               | 4,992,316.00             | 1,001,751.80             | - N/A -                  |
| <b>Adjusted Pool <sup>(1)</sup></b>             | <b>\$ 977,116,952.96</b> | <b>\$ 401,702,470.99</b> | <b>\$ 396,406,626.36</b> |
| Weighted Average Coupon (WAC)                   | 6.29%                    | 6.67%                    | 6.68%                    |
| Number of Loans                                 | 200,093                  | 78,809                   | 77,487                   |
| Aggregate Outstanding Principal Balance - Tbill |                          |                          | \$ -                     |
| Aggregate Outstanding Principal Balance - LIBOR |                          | \$ 400,700,719.19        | \$ 396,406,626.36        |
| Pool Factor                                     |                          | 0.401317489              | 0.397016787              |
| Since Issued Constant Prepayment Rate           |                          | 4.83%                    | 4.67%                    |

<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>B Debt Securities</b> | <b>Cusip/Isin</b> | <b>08/26/2019</b> | <b>09/25/2019</b> |
|--------------------------|-------------------|-------------------|-------------------|
| A3                       | 78448CAG4         | \$ 370,285,446.28 | \$ 365,228,906.93 |
| B                        | 78448CAH2         | \$ 27,400,000.00  | \$ 27,400,000.00  |

| <b>C Account Balances</b>            | <b>08/26/2019</b> | <b>09/25/2019</b> |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance              | \$ 1,001,751.80   | \$ 998,463.00     |
| Capitalized Interest Account Balance | \$ -              | \$ -              |
| Floor Income Rebate Account          | \$ 2,198,678.62   | \$ 782,230.92     |
| Supplemental Loan Purchase Account   | \$ -              | \$ -              |

| <b>D Asset / Liability</b>                         | <b>08/26/2019</b> | <b>09/25/2019</b> |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 401,702,470.99 | \$ 396,406,626.36 |
| Total Notes  | \$ 397,685,446.28 | \$ 392,628,906.93 |
| Difference   | \$ 4,017,024.71   | \$ 3,777,719.43   |
| Parity Ratio                                       | 1.01010           | 1.00962           |

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

|          |   |                         |
|----------|---|-------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                         |
|          | Borrower Principal  | 2,754,496.72            |
|          | Guarantor Principal   | 1,046,974.61            |
|          | Consolidation Activity Principal  | 1,584,963.84            |
|          | Seller Principal Reimbursement  | -                       |
|          | Servicer Principal Reimbursement  | 12.44                   |
|          | Rejected Claim Repurchased Principal                                    | 12,228.12               |
|          | Other Principal Deposits  | -                       |
|          | <b>Total Principal Receipts</b>   | <b>\$ 5,398,675.73</b>  |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                         |
|          | Borrower Interest   | 775,569.47              |
|          | Guarantor Interest  | 38,458.11               |
|          | Consolidation Activity Interest   | 44,868.25               |
|          | Special Allowance Payments  | 180,013.83              |
|          | Interest Subsidy Payments   | 367,891.44              |
|          | Seller Interest Reimbursement   | 0.00                    |
|          | Servicer Interest Reimbursement   | 0.01                    |
|          | Rejected Claim Repurchased Interest                                     | 1,030.23                |
|          | Other Interest Deposits   | 20,466.48               |
|          | <b>Total Interest Receipts</b>  | <b>\$ 1,428,297.82</b>  |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ 3,288.80</b>      |
| <b>D</b> | <b>Investment Income</b>  | <b>\$ 16,350.80</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>\$ 2,198,678.62</b>  |
| <b>J</b> | <b>Other Deposits</b>   | <b>\$ -</b>             |
| <b>K</b> | <b>Funds Released from Capitalized Interest Account</b>                 | <b>\$ -</b>             |
| <b>L</b> | <b>Less: Funds Previously Remitted:</b>                                 |                         |
|          | Servicing Fees to Servicer  | \$ -                    |
|          | Consolidation Loan Rebate Fees to Dept. of Education                    | \$ -                    |
|          | Floor Income Rebate Fees to Dept. of Education                          | \$(2,164,076.65)        |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$(782,230.92)          |
| <b>M</b> | <b>AVAILABLE FUNDS</b>  | <b>\$ 6,098,984.20</b>  |
| <b>N</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(1,273,272.68)</b> |
| <b>O</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 18,220.11</b>     |
| <b>P</b> | <b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b> | <b>\$ 13,258.35</b>     |
| <b>Q</b> | <b>Aggregate Loan Substitutions</b>                                     | <b>\$ -</b>             |

III. 2013-6 Portfolio Characteristics

|            |                        | 08/31/2019     |         |                  |                         | 07/31/2019     |         |                  |                         |
|------------|------------------------|----------------|---------|------------------|-------------------------|----------------|---------|------------------|-------------------------|
|            |                        | Wtd Avg Coupon | # Loans | Principal        | % of Principal          | Wtd Avg Coupon | # Loans | Principal        | % of Principal          |
| INTERIM:   | IN SCHOOL              | 6.28%          | 281     | \$1,533,306.88   | 0.391%                  | 6.30%          | 292     | \$1,602,734.27   | 0.404%                  |
|            | GRACE                  | 6.72%          | 68      | \$364,566.81     | 0.093%                  | 6.72%          | 61      | \$317,239.42     | 0.080%                  |
|            | DEFERMENT              | 6.56%          | 5,559   | \$26,471,178.05  | 6.745%                  | 6.57%          | 5,887   | \$27,860,086.16  | 7.025%                  |
| REPAYMENT: | CURRENT                | 6.69%          | 56,473  | \$271,767,652.82 | 69.245%                 | 6.69%          | 57,368  | \$273,876,972.47 | 69.057%                 |
|            | 31-60 DAYS DELINQUENT  | 6.53%          | 1,788   | \$9,183,809.26   | 2.340%                  | 6.65%          | 1,767   | \$10,209,290.51  | 2.574%                  |
|            | 61-90 DAYS DELINQUENT  | 6.66%          | 877     | \$5,237,586.60   | 1.335%                  | 6.50%          | 895     | \$4,487,657.67   | 1.132%                  |
|            | 91-120 DAYS DELINQUENT | 6.53%          | 586     | \$2,848,250.96   | 0.726%                  | 6.76%          | 599     | \$3,600,996.02   | 0.908%                  |
|            | > 120 DAYS DELINQUENT  | 6.74%          | 2,146   | \$13,058,244.93  | 3.327%                  | 6.74%          | 2,119   | \$13,145,041.61  | 3.314%                  |
|            | FORBEARANCE            | 6.71%          | 9,530   | \$61,118,415.50  | 15.573%                 | 6.69%          | 9,539   | \$60,146,461.46  | 15.166%                 |
|            | CLAIMS IN PROCESS      | 6.53%          | 178     | \$885,464.83     | 0.226%                  | 6.50%          | 279     | \$1,335,048.46   | 0.337%                  |
|            | AGED CLAIMS REJECTED   | 6.80%          | 1       | \$1,469.83       | 0.000%                  | 6.37%          | 3       | \$13,821.47      | 0.003%                  |
|            | <b>TOTAL</b>           |                |         | <b>77,487</b>    | <b>\$392,469,946.47</b> | <b>100.00%</b> |         | <b>78,809</b>    | <b>\$396,595,349.52</b> |

\* Percentages may not total 100% due to rounding

IV. 2013-6 Portfolio Characteristics (cont'd)

|  | 08/31/2019       | 07/31/2019       |
|--|------------------|------------------|
| Pool Balance                                       | \$396,406,626.36 | \$400,700,719.19 |
| Outstanding Borrower Accrued Interest              | \$14,534,412.35  | \$14,624,295.34  |
| Borrower Accrued Interest to be Capitalized        | \$3,936,679.89   | \$4,105,369.67   |
| Borrower Accrued Interest >30 Days Delinquent      | \$985,551.38     | \$1,034,775.87   |
| Total # Loans                                      | 77,487           | 78,809           |
| Total # Borrowers                                  | 23,504           | 23,917           |
| Weighted Average Coupon                            | 6.68%            | 6.67%            |
| Weighted Average Remaining Term                    | 143.69           | 142.94           |
| Non-Reimbursable Losses                            | \$18,220.11      | \$17,943.04      |
| Cumulative Non-Reimbursable Losses                 | \$1,965,294.56   | \$1,947,074.45   |
| Since Issued Constant Prepayment Rate (CPR)        | 4.67%            | 4.83%            |
| Loan Substitutions                                 | \$-              | \$-              |
| Cumulative Loan Substitutions                      | \$-              | \$-              |
| Rejected Claim Repurchases                         | \$13,258.35      | \$6,024.08       |
| Cumulative Rejected Claim Repurchases              | \$231,270.35     | \$218,012.00     |
| Unpaid Primary Servicing Fees                      | \$-              | \$-              |
| Unpaid Administration Fees                         | \$-              | \$-              |
| Unpaid Carryover Servicing Fees                    | \$-              | \$-              |
| Note Principal Shortfall                           | \$186,346.83     | \$-              |
| Note Interest Shortfall                            | \$-              | \$-              |
| Unpaid Interest Carryover                          | \$-              | \$-              |
| Non-Cash Principal Activity - Capitalized Interest | \$1,296,414.25   | \$1,120,851.81   |
| Borrower Interest Accrued                          | \$2,071,205.08   | \$2,086,967.24   |
| Interest Subsidy Payments Accrued                  | \$114,451.62     | \$117,999.74     |
| Special Allowance Payments Accrued                 | \$29,841.49      | \$31,767.04      |

V. 2013-6 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 6.29%                      | 40,916        | 136,580,072.72           | 34.800%         |
|   | - GSL - Unsubsidized              | 6.45%                      | 34,116        | 200,436,301.87           | 51.070%         |
|   | - PLUS <sup>(2)</sup> Loans       | 8.44%                      | 2,455         | 55,453,571.88            | 14.129%         |
|   | - SLS <sup>(3)</sup> Loans        | 0.00%                      | 0             | -                        | 0.000%          |
|   | - Consolidation Loans             | 0.00%                      | 0             | -                        | 0.000%          |
|   | <b>Total</b>                      | <b>6.68%</b>               | <b>77,487</b> | <b>\$ 392,469,946.47</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|   | - Four Year                       | 6.72%                      | 67,352        | 363,030,011.10           | 92.499%         |
|   | - Two Year                        | 6.21%                      | 9,208         | 26,664,571.20            | 6.794%          |
|   | - Technical                       | 6.23%                      | 842           | 2,562,381.01             | 0.653%          |
|   | - Other                           | 5.36%                      | 85            | 212,983.16               | 0.054%          |
|   | <b>Total</b>                      | <b>6.68%</b>               | <b>77,487</b> | <b>\$ 392,469,946.47</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. 2013-6 Waterfall for Distributions

|   | Paid            | Remaining<br>Funds Balance |
|---|-----------------|----------------------------|
| <b>Total Available Funds</b>  |                 | <b>\$ 6,098,984.20</b>     |
| A Primary Servicing Fee   | \$ 90,010.98    | \$ 6,008,973.22            |
| B Administration Fee  | \$ 6,667.00     | \$ 6,002,306.22            |
| C Class A Noteholders' Interest Distribution Amount                 | \$ 862,533.66   | \$ 5,139,772.56            |
| D Class B Noteholders' Interest Distribution Amount                 | \$ 83,233.21    | \$ 5,056,539.35            |
| E Reserve Account Reinstatement                                     | \$ -            | \$ 5,056,539.35            |
| F Class A Noteholders' Principal Distribution Amount                | \$ 5,056,539.35 | \$ -                       |
| G Class B Noteholders' Principal Distribution Amount                | \$ -            | \$ -                       |
| H Unpaid Expenses of The Trustees                                   | \$ -            | \$ -                       |
| I Carryover Servicing Fee   | \$ -            | \$ -                       |
| J Remaining Amounts to the Noteholders after the first auction date | \$ -            | \$ -                       |
| K Excess Distribution Certificateholder                             | \$ -            | \$ -                       |

**Waterfall Triggers**

|   |                   |
|---|-------------------|
| A Student Loan Principal Outstanding  | \$ 392,469,946.47 |
| B Interest to be Capitalized  | \$ 3,936,679.89   |
| C Capitalized Interest Account Balance  | \$ -              |
| D Reserve Account Balance (after any reinstatement)   | \$ 998,463.00     |
| E Less: Specified Reserve Account Balance   | \$(998,463.00)    |
| F Total   | \$ 396,406,626.36 |
| G Class A Notes Outstanding (after application of available funds)  | \$ 365,228,906.93 |
| H Insolvency Event or Event of Default Under Indenture  | N                 |
| I Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (G>F or H=Y) | N                 |

**VII. 2013-6 Distributions**
**Distribution Amounts**

|  | <u>A3</u>               | <u>B</u>                |
|--|-------------------------|-------------------------|
| Cusip/Isin   | 78448CAG4               | 78448CAH2               |
| Beginning Balance  | \$ 370,285,446.28       | \$ 27,400,000.00        |
| Index  | LIBOR                   | LIBOR                   |
| Spread/Fixed Rate  | 0.65%                   | 1.50%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 8/26/2019               | 8/26/2019               |
| Accrual Period End   | 9/25/2019               | 9/25/2019               |
| Daycount Fraction  | 0.08333333              | 0.08333333              |
| Interest Rate*   | 2.79525%                | 3.64525%                |
| Accrued Interest Factor                                    | 0.002329375             | 0.003037708             |
| Current Interest Due                                       | \$ 862,533.66           | \$ 83,233.21            |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    | \$ -                    |
| Total Interest Due   | \$ 862,533.66           | \$ 83,233.21            |
| Interest Paid  | \$ 862,533.66           | \$ 83,233.21            |
| Interest Shortfall   | \$ -                    | \$ -                    |
| Principal Paid   | \$ 5,056,539.35         | \$ -                    |
| Ending Principal Balance                                   | \$ 365,228,906.93       | \$ 27,400,000.00        |
| Paydown Factor   | 0.009901193             | 0.000000000             |
| Ending Balance Factor                                      | 0.715153528             | 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. 2013-6 Reconciliations**

|          |  |                        |
|----------|--|------------------------|
| <b>A</b> | <b>Principal Distribution Reconciliation</b> |                        |
|          | Notes Outstanding Principal Balance          | \$ 397,685,446.28      |
|          | Adjusted Pool Balance                        | \$ 396,406,626.36      |
|          | Overcollateralization Amount                 | \$ 3,964,066.26        |
|          | Principal Distribution Amount                | \$ 5,242,886.18        |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 5,056,539.35</b> |
| <b>B</b> | <b>Reserve Account Reconciliation</b>        |                        |
|          | Beginning Period Balance                     | \$ 1,001,751.80        |
|          | Reserve Funds Utilized                       | 0.00                   |
|          | Reserve Funds Reinstated                     | 0.00                   |
|          | Balance Available                            | <u>\$ 1,001,751.80</u> |
|          | Required Reserve Acct Balance                | \$ 998,463.00          |
|          | Release to Collection Account                | \$ 3,288.80            |
|          | Ending Reserve Account Balance               | \$ 998,463.00          |
| <b>C</b> | <b>Floor Income Rebate Account</b>           |                        |
|          | Beginning Period Balance                     | \$ 2,198,678.62        |
|          | Deposits for the Period                      | \$ 782,230.92          |
|          | Release to Collection Account                | \$(2,198,678.62)       |
|          | Ending Balance                               | \$ 782,230.92          |
| <b>D</b> | <b>Supplemental Purchase Account</b>         |                        |
|          | Beginning Period Balance                     | \$ -                   |
|          | Supplemental Loan Purchases                  | \$ -                   |
|          | Transfers to Collection Account              | \$ -                   |
|          | Ending Balance                               | \$ -                   |