

Student(StdNo, StdName, StdEmail, StdAddress, StdCity, StdState, StdZip)  
UNIQUE (StdEmail)

Lender(LenderNo, LenderName)  
UNIQUE (LenderName)

Institution(InstNo, InstName, InstMascot)  
UNIQUE (InstName)

Student table is in BCNF as sometimes the Zip does not uniquely determine State and the City as explained in the video.