Answer

LenderName, InstName, and StdEmail are determinants. The Student, Lender, and Institution tables are in BCNF because these determinants are unique. The tables should not be split because they are in BCNF. Unique constraints should be added for *LenderName*, *InstName*, and *StdEmail*. Here is the revised table design with the unique constraints.

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

UNIQUE (StdEmail)

Lender(LenderNo, LenderName)

UNIQUE (LenderName)

Institution(InstNo, InstName, InstMascot)

UNIQUE (InstName)