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

Lender(LenderNo, LenderName)

Institution(InstNo, InstName, InstMascot)

**Further normalization**

Student and Institution tables are not in BCNF. Lender Table is in BCNF as there are only two columns in Lender and both are determinant to each other.

1. The student table is not in BCNF because StdEmail StdCity. If this FD is significant, split student into 2 tables with StdEmail and StdCity in a new table. StdEmail is the primary key of the new table.
2. The Institution table is not in BCNF because InstName InstMascot. If this FD is significant, split student into 2 tables with InstName and InstMascot in a new table. InstName is the primary key of the new table.