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

The above table is not in BCNF as the non-prime attributes like StdAddress, StdCity, StdState, StdZip and StdName can are functionally dependent on StdNo and StdName. Hence we store StdEmail with StdNo in a separate table. Note that I am not considering Zipcode for address because no information has been given regarding it.

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

StudentContact (StdNo, StdEmail)

UNIQUE StdEmail

Lender (LenderNo, LenderName)

Lender table is already is in BCNF hence no changes are required.

Institution (InstNo, InstName, InstMascot)

InstName is unique along with InstNo hence InstNo and InstName can be stored in a separate table.

InstitutionName (InstNo, InstName)

InstitutionMascot (InstNo, InstMascot)