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

Institution(**InstID**, InstName, InstMascot)

Lender(**LenderNo**, LendName)

Loan(**LoanNo**, StdNo, InstID, LenderNo, ProcDate, DisbMethod, DisbBank, DateAuth, NoteValue, Subsidized, Rate)

FOREIGN KEY(StdNo) REFERENCES Student

FOREIGN KEY(InstID) REFERENCES Institution

FOREIGN KEY(LenderNo) REFERENCES Lender

StdNo NOT NULL

InstID NOT NULL

LenderNo NOT NULL

DisburseLine(**LoanNo**,**DateSent**, Amount, OrigFee, GuarFee)

FOREIGN KEY(LoanNo) REFERENCES Loan

**Conversion rules**

Use the entity type rule to convert each entity type

Use the 1-M relationship rule for all relationships

Use the M-N relationship rule is not required