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

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

DisburseLine(DateSent, Amount, OrigFee, GuardFee)

**Conversion rules**

* Used the 1-M relationship rule (added foreign keys) for all relationships except the *Sent* relationship