*Student*, *Lender*, and *Institution* tables are in BCNF form as they fulfill all the rules defined by BCNF.

Primary keys are StdNo, LenderNo, InstNo respectively. The determinants included StdName, LenderName, InstName. Splitting of table is not required.

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

UNIQUE (StdEmail)

1. Lender(LenderNo, LenderName)

UNIQUE (LenderName)

1. Institution(InstNo, InstName, InstMascot)

UNIQUE (InstName)