**Solution 1**

Applying **Entity rule** to convert Student, Lender, Load, Institution and DisburseLine into tables with primary keys and other columns for each table.

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

Lender (LenderNo, LendName)

Institution (InstNo, InstName, InstMascot)

Loan (LoanNo, ProcDate, DisbMethod, DisbBank, DateAuth, NoteValue, Subsidized, Rate)

DisburseLine (DateSent, OrigFee, GuarFee, Amount)