THE TABLES ARE ALREADY IN BCNF

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

UNIQUE(StdEmail),

PRIMARY KEY(StdNo))

Lender(**LenderNo**, LenderName,

UNIQUE(LenderName),

PRIMARY KEY(LenderNo))

Institution(**InstNo**, InstName, InstMascot,

UNIQUE(InstName),

PRIMARY KEY(InstName))