**Student Table**

The dependencies between **StdNo** and **StdEmail** violate BCNF. Both **StdNo** and **StdEmail** are determinants.

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

UNIQUE (StdEmail)

**Institution Table**

The dependencies between **InstNo** and **InstName** violate BCN.

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

UNIQUE (InstName)

**Lender Table**

**Lender** (LenderNo, LenderName)

UNIQUE (LenderName)