The Student table is not in BCNF because StdAddress, StdCity, StdState -> StdZip; or if StdZip is a 9-digit zip code, then StdZip -> Std City, StdState. I would suggest moving forward with a 9-digit zip code design, and split the Student table into two with StdZip as the primary key of the new table.

The final tables would be as follows:

Student (StdNo, StdName, StdEmail, StdAddress, StdZip9)

UNIQUE (StdEmail)

FOREIGN KEY StdZip9 REFERENCES Zipcode

Zipcode (StdZip9, StdCity, StdState)

Lender (LenderNo, LenderName)UNIQUE (LenderName)

Institution (InstNo, InstName, MascotID)

UNIQUE (InstName)