**PROBLEM 3**

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

UNIQUE (StdEmail) FOREIGN KEY StdZip REFERENCES Zip

Zip(StdZip, StdCity, StdState)

Lender(LenderNo, LenderName)

UNIQUE (LenderName)

Institution(InstNo, InstName, InstMascot)

UNIQUE (InstName)

As StdEmail, LenderName and InstName are UNIQUE and determinants also, so these are in BCNF now. Its better to split table for Zip so that redundancy will be removed.