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1. The disposable income increases 4%.
2. The car was paid off in the previous year (payments were $154/mo.).
3. The family is planning a vacation to the Grand Canyon (cost: $1700).
4. Make miscellaneous expenses equal 5% of the budget.
5. Leave the savings until all the rest of the disposable income is allotted, including miscellaneous, and then use everything remaining for savings.

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