

# Drive off in a thrifty

If you're feeling the squeeze right now, you're not alone. Cutting your motoring costs should be a priority – but that needn't be a hardship with our car testers' selection of quality, affordable cars



**C**ar dealers are desperate to get you into their showrooms and, as a result, there are some amazing deals available on new cars. 'Buy-one-get-one-free' offers might be common in the supermarket, but it's incredible to think such deals could apply to cars – and we've seen several.

But you must be canny, and think about whole-life costs rather than headline-grabbing showroom prices. Other factors such as insurance, servicing and tax have a large effect.

Fuel will be one of your biggest outlays so we've chosen some of the best fuel-misers going. Such cars usually emit low levels of CO<sub>2</sub>, which brings benefits in lower road tax. And smaller engines usually attract lower insurance premiums.

These factors affect the 'real-world' monthly cost to your wallet, which is easy to underestimate. We've looked at what it costs to buy and run some of the thriftiest new cars over the first three years. Turn over for more top choices.

# £244 a month

**to buy and run  
for three years**

## CITROËN C1 1.0 VT 5-DOOR

List price: **£8,045**  
Discounted price:  
**£6,620 (18%)**  
Total monthly  
expenditure: **£244.05**  
Fuel cost: **6.3p/mile**  
Depreciation per  
month: **£74.39**  
Resale value after  
3 years/36,000 miles:  
**£3,940**

The 1.0-litre C1 city car has just been the subject of a facelift. But, more importantly, engine management tweaks have increased claimed fuel economy from 61.4 to 62.8mpg, cutting your monthly

outlay even further. And the post-facelift car should be easier to sell, a fact reflected in an impressive resale value of £3,940 after a typical three-year/36,000-mile ownership term.

# Calculating real running costs

We've taken a typical three-year/36,000-mile ownership period as a basis for calculating our monthly costs. If you cover higher mileages, fuel economy might be more important, so we've shown the cost per mile to help you estimate your fuel bills. Remember, too, that the current low fuel prices may rise.

## Discount derby

We checked with online car brokers to get the latest discount prices, though such prices change all the time. Our depreciation costs account for the difference between best discounted prices and the predicted resale values after three years and 36,000 miles.

## Bank loan

We've covered the cost of the car by applying for personal finance through the Alliance and Leicester bank, using its online calculator. The loan is based on repayment of the discounted price over 36 months, after which the car belongs to you.

## Service please

Our figures also cover the cost of servicing. We've taken three year/36,000 mile servicing costs (excluding consumables like tyres) and split this into a monthly cost. You may be able to do better if you choose a manufacturer's 'fixed price' servicing deal at the time of purchase.

## Taxing times

We've included the cost of Vehicle Excise Duty (VED, or road tax) for two years, split across three years' ownership. That's because your first year's VED is included in the sale price of the car. Cars that emit less than 121g/km of CO2 qualify for low £35/year VED.

## Be sure – insure

Insurance varies wildly according to circumstances, but we've used a fictional 45-year-old male bank clerk, living in East London, with a five-year no-claims bonus. We based costs on fully comprehensive insurance



for 12,000 miles per year. Younger or higher-risk drivers should go for low insurance groupings to minimise costs.

## Your costs

Your actual car loan repayments will be less than the figure shown, because we've included other costs such as servicing and VED. Be sure to set some money aside for these bills, which don't come in easy monthly instalments. You can minimise your maintenance costs by driving your car sympathetically and maintaining the correct tyre pressures, both of which will reduce tyre and brake wear.

**ONLINE**  
**Best Buy car insurance can save you £100+ a year**  
[www.which.co.uk/carinsurance](http://www.which.co.uk/carinsurance)

## Recommended: under £300 a month

In addition to the Citroën C1 (or its Peugeot 107 or Toyota Aygo sister models) shown

earlier, this monthly budget should get you a decent city car. We've gone for big

discounts – which help make the Panda and C2 very affordable.



### FIAT PANDA 1.2 DYNAMIC ECO 5-DOOR

List price: **£7,995**

Discounted price: **£6,222 (22%)**

Total monthly expenditure: **£235.85**

Fuel cost: **7.0p/mile**

Depreciation per month: **£92.88**

Resale value after 3 years/

36,000 miles: **£2,880**

There's a lot to be said for this practical city car, not least some tempting deals. Fiat has worked on the 1.2-litre petrol engine to coax a claimed 56.5mpg out of it, compared with the non-ECO model's 50.4mpg.



### CITROEN C2 1.4HDI 3-DOOR

List price: **£10,095**

Discounted price: **£8,130 (19%)**

Total monthly expenditure: **£288.11**

Fuel cost: **6.8p/mile**

Depreciation per month: **£94.04**

Resale value after 3 years/

36,000 miles: **£4,745**

Citroën's C2 is very easy to drive, it handles well and it's reasonably safe. The frugal 1.4HDI engine claims an average of 65.7mpg. Rear seat space is tight, but the C2 is easy to park thanks to good visibility.

## LEASING OPTIONS

**If you don't actually want to own a new car, leasing could be a great way to make it more affordable**

### PERSONAL CONTRACT PLAN (PCP)

You put down a deposit, pay monthly instalments, and leave a lump sum – the 'minimum guaranteed future value' – to pay off at the end. You can then either pay the deferred sum and keep the car, sell it privately to fund the final payment, or hand it back to the dealer.

**Pros:** Keeps your options open, low monthly repayments.

**Cons:** You'll be charged for any mileage above your estimate, and for any damage if you return the car.

If you don't want to buy a new car outright, PCP deals can be a cheap option, as you're only financing the depreciation – not the whole cost of the car. If you include servicing, tax and insurance, you could get a Citroën C1 1.0i Rhythm 3-door for 37 monthly payments of £109, a Fiat

## Recommended: under £360 a month

Raising your budget a little further widens your choice, affording some very good superminis, a mini MPV and even a family hatchback. These cars can all cover long distances in comfort, yet they're equivalent to many lesser superminis in budget

terms. All are well equipped for crash safety, and the Hyundai even includes electronic stability control.



### FORD FIESTA 1.6 TDCI ECONETIC 3DR

List price: **£10,865**

Discounted price: **£9,618 (11%)**

Total monthly expenditure: **£350.59**

Fuel cost: **71p/mile**

Depreciation per month: **£140.41**

Resale value after 3 years/

36,000 miles: **£4,860**

Ford's new low-cost supermini is fun to drive and easy to own. This Econetic version has incredible claimed fuel economy of 76.4mpg, and road tax is free thanks to low 98g/km CO2 emissions.



### HYUNDAI i30 1.4 SE 5DR

List price: **£11,845**

Discounted price: **£9,835 (17%)**

Total monthly expenditure: **£354.95**

Fuel cost: **8.5p/mile**

Depreciation per month: **£138.29**

Resale value after 3 years/

36,000 miles: **£4,860**

The i30 hatchback is about the same size as a Ford Focus, but its running costs are incredibly low. The back seat is spacious, and it gets the maximum five stars for adult occupant protection from Euro NCAP.



### NISSAN NOTE 1.5DCI VISIA

List price: **£10,865**

Discounted price: **£9,618 (11%)**

Total monthly expenditure: **£350.59**

Fuel cost: **71p/mile**

Depreciation per month: **£140.41**

Resale value after 3 years/

36,000 miles: **£4,565**

The Note's efficient 1.5 diesel engine is quiet, but has plenty of oomph. Despite supermini running costs, there's a generous 430-litre boot, and the rear seat is large enough for two adults.



Panda 1.2 Dynamic ECO 5-door for 36 monthly payments of £126 and a Citroën C2 1.4HDi Vibe 3-door for 36 monthly payments of £164.

### PERSONAL LEASING

You choose your vehicle and how long you want it for, and state your annual mileage. These three factors determine your monthly payments.

**Pros:** Your car is never more than three or four years old; no ownership hassles.

**Cons:** You normally pay a few months' rental in advance, and the car must be in tip-top condition to avoid penalty charges upon return.

## Recommended: under £430 a month

At this price point you're into proper family car territory – albeit the savvy

end of the market. We recommend going for the Best Buy Kia Cee'd shown

earlier, but if that doesn't appeal to you, think about one of these two.



### FORD FOCUS 1.6 TDCI ECONETIC (90) 3DR

List price: **£15,706**

Discounted price: **£11,955 (24%)**

Total monthly expenditure: **£425.22**

Fuel cost: **6.8p/mile**

Depreciation per month: **£161.94**

Resale value after 3 years/

36,000 miles: **£6,125**

The Focus is full of sensible touches that make day-to-day motoring easier, such as the capless fuel system – not that you'll need to fill up too often, thanks to a claimed combined fuel economy of 65.6mpg.



### MAZDA6 1.8 S 5DR

List price: **£14,891**

Discounted price: **£11,822 (21%)**

Total monthly expenditure: **£425.59**

Fuel cost: **9.6p/mile**

Depreciation per month: **£142.25**

Resale value after 3 years/

36,000 miles: **£6,700**

The new 6 is a great family car; spacious, practical and comfortable. If you need passenger and luggage space at bargain prices, this is your car – if you need better fuel economy, diesel versions are available.