



# “On The Money Report”

## Top 10 Lists

### Top 10 Cars for Drivers Under 25

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Date Posted 08-19-2004

#### PHOTOS



[\(Enlarge photo\)](#)  
2005 Scion xA



[\(Enlarge photo\)](#)  
2004 Kia Spectra



[\(Enlarge photo\)](#)  
2005 Honda Civic



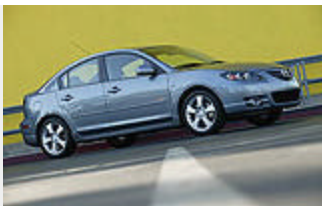
[\(Enlarge photo\)](#)  
2005 Ford Focus

Shopping for an inexpensive set of wheels to take to college or get you to your first real job? We charged the Edmunds.com editors with the task of coming up with a list of cars that are relatively inexpensive to buy, cheap to own and insure (based on our own [True Cost to Own](#) data), reasonably fuel-efficient and safe, and in most cases, likely to provide you with years of reliable service. Unlike other such lists that are little more than guides for parents eager to put their children into safe but boring econoboxes, we know that fun and image are often on the minds of younger buyers (and auto journalist types as well). Fortunately, there are plenty of cars on the market today that offer a little entertainment behind the wheel and look appealing in the parking lot, while still keeping prices at a respectable level. Additionally, aftermarket parts are widely available for many of the models we chose — good news for the growing number of drivers who want to customize their cars. Finally, you'll notice that there are no under-\$10,000 subcompacts on this list, and that's because we feel that if your budget is tight, you'll benefit much more from a used car that's larger, better-performing and more crashworthy.

1. [Scion xA/Scion xB](#): Starts at \$12,965 (xA) and \$14,165 (xB). Diminutive on the outside but unexpectedly roomy on the inside, the xA, a four-door hatchback, and the xB, basically a wagon styled to look like a mini-truck, are ideal for that first move to college. Neither is particularly powerful (a manual transmission helps), but both are fairly nimble handlers.
2. [Kia Spectra/Hyundai Elantra](#): Starts at \$13,160 (Spectra) and \$13,839 (Elantra). The Spectra and Elantra aren't the most exciting cars on this list, but these platform mates are big on value. Comfortable, well-built cabins with surprising conveniences, better-than-average acceleration and generous warranty coverage are their primary assets. Spectra buyers should zero in on the redesigned "2004.5" model (the older version is considerably less impressive).
3. [Honda Civic](#): Starts at \$13,500. It's easy to call the Civic bland, but this is the best qualified, most refined economy car in existence. Honda gives buyers a wide range of choices, including coupes and sedans to fit all budgets, a hybrid sedan for greener buyers, and a semi-sporty Si hatchback. The current Civic isn't as athletic as previous generations; if you're looking for



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[\(Enlarge photo\)](#)

2004 Mazda 3



[\(Enlarge photo\)](#)

2005 Toyota Matrix



[\(Enlarge photo\)](#)

2004 Volkswagen Golf



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2005 Scion tC



more performance, its [Acura RSX](#) cousin is a good bet.

4. [Ford Focus](#): Starts at \$13,550. The Focus will never be as polished as the Civic, but it offers a little more fun and a variety of body styles (two- and four-door hatchbacks, sedan and wagon). Smooth-riding and spunky under foot, this Ford is responsive in the corners, and spacious and user-friendly on the inside. Early models were troubled by recalls, but by now most of the problems have been worked out.
5. [Mazda 3](#): Starts at \$14,200. A little more expensive but a lot more entertaining than other economy cars, the Mazda 3 is available as either a sedan or a four-door hatchback. Styling is sharp inside and out, and the car handles like a sports car around twists and turns. A perfect starting point for serious enthusiasts.
6. [Toyota Matrix/Pontiac Vibe](#): Starts at \$15,275 (Matrix) and \$17,475 (Vibe). This pair of spacious wagons is perfect for people who need to carry a steady entourage of friends in the backseat and/or those who regularly haul wet or bulky cargo — the rear seats fold completely flat and have durable plastic backs and adjustable tie-down points. Meanwhile, Corolla genes ensure top-notch reliability.
7. [Volkswagen Golf](#). Starts at \$16,155. It's not cute like a Jetta, but it's worlds more practical. Whether you go for the two-door or four-door hatchback, you'll get a spacious cargo hold and decent-sized rear seats that fold flat. An optional turbodiesel engine will save you money at the pump, while premium interior furnishings will make you feel like you got a lot more than just a budget hatchback.
8. [Scion tC](#): Starts at \$16,465. The adult of the Scion lineup, the tC leads a double life as a graceful, agile coupe and a practical, feature-laden hatchback. A larger four-cylinder engine gives it plenty of kick even with an automatic transmission, while an oversized sunroof, reclining rear seats and solid-quality materials make for a pleasant cockpit environment — not a description you'd expect for a car in this price range.
9. [Honda Element](#): Starts at \$16,590. Some people won't like the way it looks, but those who do will get to enjoy the most practical small SUV on the market. The Element's boxy shape yields roomy quarters for four people (each of whom gets his own bucket seat) and plenty of room for a year's worth of dorm room supplies. A urethane floor gives you the option to hose out the interior when needed. Mileage is decent, too — 21 mpg in the city



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[\(Enlarge photo\)](#)

2004 Honda Element



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2005 Mini Cooper

and 24-25 on the highway.

10. [Mini Cooper](#): Starts at \$16,999. We don't know if your first new car is supposed to be this much fun, but life's short, right? The backseat may not have much room for your friends, but fold down those seats and you'll have no problem fitting several suitcases and a computer. Your Cooper isn't likely to be as reliable as a Civic, but with three years/36,000 miles of maintenance on the house, it's hard to go wrong — just make sure you live within reasonable distance of a Mini dealer.