

Free vs Paid *Verdict* Sheet

Prices as of Oct 2026, US. Checked on Oct 28, 2026.

THE RULE Only pay for the tool you open every day. Everything else stays free.

THREE QUESTIONS BEFORE YOU PAY

- 1 Do I hit the free limit at least once a week?
- 2 Is the feature I need actually locked on free, or just capped?
- 3 Would one paid tool replace two others I pay for?

ChatGPT

PAY

FREE \$0 everyday GPT-6 chats; limited uploads, images, voice, deep research; ads may show **PLUS / GO** Plus \$20/mo · Go \$8/mo (ads may show)

Free takes away: Advanced reasoning, higher deep research and Codex limits, scheduled tasks, no ads

Pay or stay: Pay for Plus if it is your one daily app for the widest range of jobs

Claude

PAY

PRO

FREE Chat, web search, memory, up to 5 projects; limits reset every 5 hours \$20/mo or \$17/mo billed yearly

Free takes away: At least 5x usage per session, Claude Code, Research, Opus models, more projects

Pay or stay: Pay if your day is writing, long documents or building

Gemini

MAYBE

FREE Flash-Lite, Deep Research, Gems, Canvas, 15 GB; lower usage

PLUS AI Pro \$19.99/mo · AI Plus \$4.99/mo

AI PRO /

Free takes away: Gemini 4 Argon and Pro model, 4x usage, Gemini in Gmail and Docs, 5 TB

Pay or stay: Pay for AI Pro if you live in Google apps; AI Plus for light users

Perplexity

MAYBE

FREE Basic searches with sources; 3 Pro Searches/day; 1 research query/month

PRO \$17/mo billed yearly

Free takes away: Weekly Pro Search limits, model choice, more deep research

Pay or stay: Pay only if research with sources is your job

Canva

MAYBE

FREE 1.6M+ templates, 4.7M+ assets, up to 20 AI uses/month, 5 GB **PRO** \$144/yr (monthly cash price not listed Oct 28)

Free takes away: Background remover, resize, 141M+ premium assets, 10x AI, 100 GB

Pay or stay: Pay when you publish every week

One paid tool. Keep \$480

Three \$20 chatbots mostly do the same job. Stacking them is the real waste.

3 PAID CHATBOTS

\$720/yr

3 x \$20 x 12

1 PAID + FREE
REST

\$240/yr

One chatbot only

KEPT

\$480/yr

Same work, less stack

FILL IN

List every AI subscription, the renewal date, and the last day you opened it. Cancel anything you did not open this week.

YOUR SUBSCRIPTIONS

Tool _____	Renews _____	Last open _____

Tool _____	Renews _____	Last open _____

Tool _____	Renews _____	Last open _____

SKIP LIST

- X A second and third general chatbot.
- X The \$100 tiers (ChatGPT Pro, Claude Max, Google AI Ultra) unless you hit the \$20 plan limits every week.

SKOOL COMMUNITY

Join the Momentum AI community on Skool: <https://www.skool.com/momentum-ai/about>

SOURCES (OCT 28, 2026)

chatgpt.com/pricing · help.openai.com (free tier, ads, Pro tier s) · openai.com (Go / ads) · claude.com/pricing · gemini.google/subscriptions · one.google.com/about/google-ai-plans · perplexity.ai/hub/pricing · canva.com/en_us/pricing

IG: @erick.killmonger · Comment PAID for this sheet

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