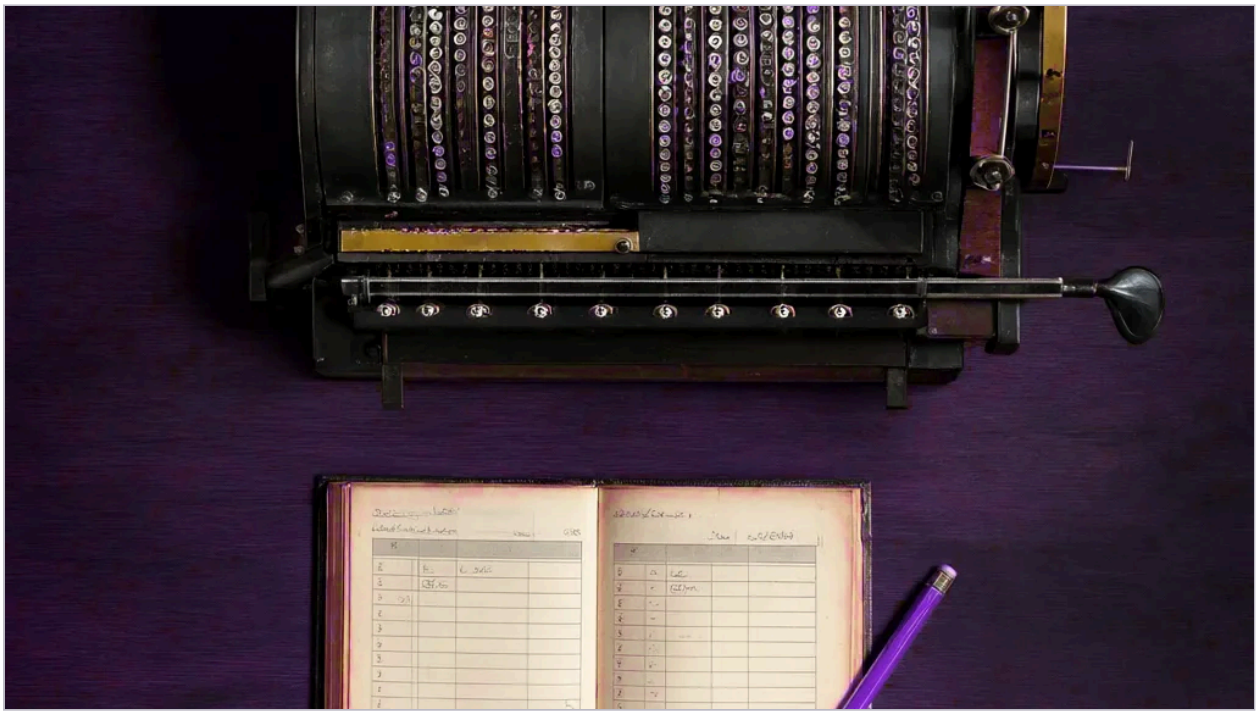
AI STUDIO · CHAPTER 7

Budget planner

Type what you can spend on AI each month and tick what you need. The planner picks a set of tools that fits, from prices read on the providers' own pages.

A7	4 min	5
ENTRY	READING	SECTIONS



EVIDENCE ◆ Verified ◆ Vivian's field notes ◆ Unverified

IN 30 SECONDS

01 A free chat plan is enough to start with captions and advice.

02 A monthly plan suits steady work. Paying per image or per second suits what you make now and then.

03 Video is priced by the second, so the length of your clips makes the bill.

04 A graphics card for local images is a one-time cost, kept apart from the monthly total.

05 Prices change often, and the planner sends nothing anywhere.

YOU WILL LEARN

- ✓ How the planner picks a set of tools for your amount.
- ✓ Which costs are monthly and which depend on how much you make.
- ✓ Which plans stay out of the total, and why.
- ✓ What local images ask of your computer.

PART 01

Plan your month

Pick your amount while you're calm, the way you'd pick any limit. The planner tries every set of options that covers what you ticked and keeps the strongest one that fits your amount. ◆

PLANNER

Plan your AI budget

WHAT YOU CAN SPEND ON AI EACH MONTH, IN US DOLLARS

30

WHAT YOU NEED

- [x] Captions and replies
- [x] General advice
- [ ] Coding your own tools
- [ ] Online images
- [ ] Local images
- [ ] Video

A free chat plan (Claude or ChatGPT)

Free

For: Captions and replies, General advice, Coding your own tools

Claude's Free plan costs USD 0. ◆ Its daily limit is low, so long work stops halfway. ◆

Claude Pro

USD 20.00 a month

For: Captions and replies, General advice, Coding your own tools

USD 20 a month when billed monthly. ◆ Anthropic's rules forbid sexual and fetish content, so keep it for clean captions, planning and code. ◆

Claude Max

USD 100.00 a month

For: Captions and replies, General advice, Coding your own tools

USD 100 a month. ◆ More room for long coding sessions. ◆

GLM Coding Plan Lite

USD 18.00 a month

For: Coding your own tools

The page showed USD 18 a month next to a lower discounted price, and the planner counts the higher one. ◆ Z.ai's terms forbid even suggestive content, so it's for code only. ◆

Grok 4.7 through the API

USD 1.30 a month

For: Captions and replies

USD 2.00 in and USD 6.00 out per million tokens. ◆ So 300 captions or replies of about 1,500 tokens in and 200 out come to about USD 1.30 a month. You need a small tool or an app that takes an API key. ◆

PixAI Starter

USD 9.99 a month

For: Online images

Billed as USD 9.99 a month. ◆ Adult images need its 18+ setting, and realistic adult images aren't allowed, so it's anime style only. ◆

PixAI Plus

USD 29.99 a month

For: Online images

USD 29.99 a month for 1,000,000 monthly credits. ◆ The same content rules as Starter. ◆

NovelAI Tablet

USD 10.00 a month

For: Online images

USD 10 a month. ◆ No rule on adult images was found in its terms. ◆

NovelAI Opus

USD 25.00 a month

For: Online images

USD 25 a month, with free single images within its size and step conditions. ◆

Grok Imagine images through the API

USD 0.02 per image

For: Online images

From USD 0.02 an image. ◆ xAI forbids depicting real people in a pornographic way. ◆

ComfyUI on your own computer

Free

For: Local images

Free software that says it runs big models on as little as 4 GB of video memory and 8 GB of RAM. ◆

Grok Imagine video 1.5 Lite

USD 0.02 per second

For: Video

USD 0.020 a second through the API. ◆

Grok Imagine video 1.5

USD 0.08 per second

For: Video

USD 0.080 a second through the API. ◆

MiniMax-H3 at 2K USD 0.13 per second

For: Video

USD 0.13 a second through the API, or USD 0.08 at 768P. ◆ Hailuo's terms forbid promoting sexually explicit material. ◆

Prices were read on the providers' own pages on 7 November 2026 and change often. Check the page before you pay. The planner runs in your browser and sends nothing anywhere.

PART 02

How to read it

Each option gets a strength for each need: basic, good or strong. That rating is mine, from using them, not the provider's. When two sets are as strong as each other, the cheaper one wins. It also names the cheapest set that covers the same needs, because you rarely need the strongest one. When nothing fits, the planner shows the cheapest set and how far over your amount it goes. ◆

Images and video can be paid per use. Type how many images or seconds of video you make in a month, and the planner multiplies. One clip of 15 seconds a day is 450 seconds a month, so the per-second price matters more than it looks. ◆

PART 03

What stays out of the total

The planner counts in US dollars and doesn't convert. ◆ ChatGPT's and Grok's chat plans are shown in each visitor's own currency, so they stay out of

the total. ◆ They're real options, just not in the total.

OpenAI's image API is billed by the token, and OpenAI points to a calculator for the cost of one image instead of a fixed price. ◆ So it stays out too.

PART 04

Local images

Local images run on your own computer, so once you have the graphics card they cost nothing a month. ◆ Stability says SDXL works on consumer cards with 8 GB of video memory. ◆ Bigger models ask for more: the fp8 file of Qwen-Image alone is 20.4 GB. ◆

Local video is harder. MiniMax-H3 has open weights for a 33-billion-parameter model. ◆ No memory requirement was found on its page, so the planner leaves local video out. ◆

PART 05

Before you pay

Before the first payment

1. Open the provider's own pricing page and check today's price.
2. Read its rules for adult work, as Pick your AI explains.
3. Pay by the month until you know you'll keep it.
4. Put a spending limit on the card you pay with.

REMEMBER IT

- ♥ Pick your amount first, while you're calm.
- ♥ Free plans cover captions and advice to start.
- ♥ Per-use prices grow with what you make, so count your images and seconds.
- ♥ A graphics card is a one-time cost, outside the monthly total.
- ♥ Check the price on the provider's page before you pay.

SOURCES AND EVIDENCE

Check it

Every claim with its evidence level and its sources.

EVIDENCE LEVELS

◆ Verified	Checked against the original source.
◆ Reported	Stated by a serious secondary source read in full.
◆ Community	Widely said in the scene; no document proves it.
◆ Vivian's field notes	First-hand experience, not a study.
◆ Unverified	Plausible, not proven yet.

01 Pick your amount while you're calm, the way you'd pick any limit.

◆

02 The planner tries every set of options that covers what you ticked and keeps the strongest one that fits your amount.

◆

03 This wiki has no sourced price for graphics cards, so type the price you were quoted.

◆

04 Claude's Free plan costs USD 0.

◆ **Claude plans and pricing** (https://claude.com/pricing)

Accessed 7 November 2026

05 Its daily limit is low, so long work stops halfway.

◆

06 USD 20 a month when billed monthly.

- **Claude plans and pricing** (https://claude.com/pricing)

Accessed 7 November 2026

07 Anthropic's rules forbid sexual and fetish content, so keep it for clean captions, planning and code.

- **Anthropic Usage Policy** (https://www.anthropic.com/legal/aup)

Accessed 7 November 2026

08 USD 100 a month.

- **Claude plans and pricing** (https://claude.com/pricing)

Accessed 7 November 2026

09 More room for long coding sessions.

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10 The page showed USD 18 a month next to a lower discounted price, and the planner counts the higher one.

- **Z.ai GLM Coding Plan** (https://z.ai/subscribe) Accessed 7 November 2026

11 Z.ai's terms forbid even suggestive content, so it's for code only.

- **Z.ai Terms of Use** (https://docs.z.ai/legal-agreement/terms-of-use)

Accessed 7 November 2026

12 USD 2.00 in and USD 6.00 out per million tokens.

- **xAI models and pricing** (https://docs.x.ai/developers/models)

Accessed 7 November 2026

13 So 300 captions or replies of about 1,500 tokens in and 200 out come to about USD 1.30 a month.

14 You need a small tool or an app that takes an API key.

15 Billed as USD 9.99 a month.

- **PixAI membership plans** (https://pixai.art/membership/plans)

Accessed 7 November 2026

16 Adult images need its 18+ setting, and realistic adult images aren't allowed, so it's anime style only.

- **PixAI content guidelines** (https://blog.pixai.art/en/content-guidelines/)

Accessed 7 November 2026

17 USD 29.99 a month for 1,000,000 monthly credits.

- **PixAI membership plans** (https://pixai.art/membership/plans)

Accessed 7 November 2026

18 The same content rules as Starter.

19 USD 10 a month.

- **NovelAI subscription tiers** (https://docs.novelai.net/en/subscription)

Accessed 7 November 2026

20 No rule on adult images was found in its terms.

21 USD 25 a month, with free single images within its size and step conditions.

- **NovelAI subscription tiers** (https://docs.novelai.net/en/subscription)

Accessed 7 November 2026

22 From USD 0.02 an image.

- **xAI models and pricing (images)** (https://docs.x.ai/developers/models)

Accessed 7 November 2026

23 XAI forbids depicting real people in a pornographic way.

- **xAI Acceptable Use Policy** (https://x.ai/legal/acceptable-use-policy)

Accessed 7 November 2026

24 Free software that says it runs big models on as little as 4 GB of video memory and 8 GB of RAM.

- **ComfyUI README** (https://raw.githubusercontent.com/comfyanonymous/ComfyUI/master/README.md)

Accessed 7 November 2026

25 USD 0.020 a second through the API.

- **xAI pricing (Imagine video)** (https://docs.x.ai/developers/pricing)

Accessed 7 November 2026

26 USD 0.080 a second through the API.

- **xAI pricing (Imagine video)** (https://docs.x.ai/developers/pricing)

Accessed 7 November 2026

27 USD 0.13 a second through the API, or USD 0.08 at 768P.

◆

MiniMax video pricing (https://platform.minimax.io/docs/guides/pricing-video)

Accessed 7 November 2026

28 Hailuo's terms forbid promoting sexually explicit material.

◆ **Hailuo AI terms of service** (https://hailuoai.video/doc/terms-of-service.html)

Accessed 7 November 2026

29 That rating is mine, from using them, not the provider's.

◆

30 When two sets are as strong as each other, the cheaper one wins.

◆

31 It also names the cheapest set that covers the same needs, because you rarely need the strongest one.

◆

32 When nothing fits, the planner shows the cheapest set and how far over your amount it goes.

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33 Type how many images or seconds of video you make in a month, and the planner multiplies.

◆

34 One clip of 15 seconds a day is 450 seconds a month, so the per-second price matters more than it looks.

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35 The planner counts in US dollars and doesn't convert.

◆

36 ChatGPT's and Grok's chat plans are shown in each visitor's own currency, so they stay out of the total.

◆

37 OpenAI's image API is billed by the token, and OpenAI points to a calculator for the cost of one image instead of a fixed price.

◆

OpenAI image generation guide (https://developers.openai.com/api/docs/guides/image-generation)

Accessed 7 November 2026

38 Local images run on your own computer, so once you have the graphics card they cost nothing a month.

◆

39 Stability says SDXL works on consumer cards with 8 GB of video memory.

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Announcing SDXL 1.0 (https://stability.ai/news-updates/stable-diffusion-sdxl-1-announcement)

Accessed 7 November 2026

40 Bigger models ask for more: the fp8 file of Qwen-Image alone is 20.4 GB.

◆

Qwen-Image in ComfyUI (https://docs.comfy.org/tutorials/image/qwen/qwen-image)

Accessed 7 November 2026

41 MiniMax-H3 has open weights for a 33-billion-parameter model.

◆ **MiniMax-H3 model card** (https://huggingface.co/MiniMaxAI/MiniMax-H3)

Accessed 7 November 2026

42 No memory requirement was found on its page, so the planner leaves local video out.

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Nothing here is financial, legal or medical advice for your situation.