



ChatGPT and Claude: the free and \$20 plans

My one-page comparison: what the free plans already do, and what \$20 adds. As of October 2026.

ChatGPT Free

GPT-6, on the free plan.

It has been rolling out to free accounts since 8 October. In September it was only on paid plans. On Free it runs as GPT-6 Luna.

Text chats with no fixed cap.

OpenAI's fair-use rules still apply. Web search and projects are included.

Lower limits on the rest.

File uploads, image creation, voice, deep research and memory are all limited on Free.

Claude Free

Docs, Slides and Design.

They came out of beta on 8 October and work on every plan, Free included. Ask for a document, paste notes for a deck, or ask for a flyer.

Two of the three models.

Sonnet and Haiku are on Free. Opus needs a paid plan.

Search, memory and your apps.

Web search, memory and connections to your apps are included. Your usage resets every five hours.

The \$20 plans: Claude Pro vs ChatGPT Plus

	Claude Pro	ChatGPT Plus
Price	\$20 a month (+ tax), or \$17 a month paid yearly (\$200 up front)	\$20 a month (+ tax), no yearly plan
How the limit works	One shared limit for chat, Cowork and Claude Code: a 5-hour session plus a weekly cap	Separate limits: chat, Thinking, and Codex and Work each count on their own
Coding agent	Claude Code	Codex
Images	No pictures (it can build charts and diagrams)	Yes
Video	No	No (Sora was shut down on 26 April 2026)

Pick ChatGPT Plus if you mostly want images, voice with video and quick sites in one app.

Pick Claude Pro if you mostly write, work with long documents, or want an agent that works on your files while you're away (Cowork).

Maybe neither. ChatGPT Free has run GPT-6 Luna since 8 October. Give the free plan one real task first (the test below).

Prices and limits are from claude.com/pricing and chatgpt.com/pricing, read on 15 October 2026. This is a comparison, not advice on what to spend.

The catch

From late October, ChatGPT Free in the US tests picture ads while your image is being made. Free plans also come with lower limits, and those limits change often.

The test before you pay

Step	Time	Cost
Open your free plan	2 min	Free
Do one real task	20 min	Free
Note what went wrong	5 min	Free
Decide if you need more	3 min	Free
Total	30 min	Free

The prompt for your first real task

Pick a task you need this week anyway, like a short deck for a meeting. Paste this:

Copy this

I'm testing the free plan before I pay for anything. Here is a real task from my week: [describe it]. Do it, then tell me what you couldn't do well.

Write down where it got stuck. That list tells you whether you need a paid plan, and which one.

What this page can't do

The times above are rough. Plans change every few weeks, so check the plan page before you pay. This page lists what each free plan includes. Only your own test shows which one does your work better.

Your next step



New to AI? Start with my free guide “Your first small step with AI” at inikolovai.substack.com.

Questions? Message me on Instagram, @inikolov.