PAYWALLCHECK

FREE GUIDE

PaywallCheck AI Tool Tip-Sheet

How to pick AI coding and app-building tools without overpaying. Drawn from PaywallCheck's own tool notes — the same facts we publish on the site. Prices and limits move, so treat the numbers here as a starting point and check the live pages before you pay.

Five rules so you don't overpay

1. **Start on a real free plan, not a one-time trial.**
Some "free" offers are a starter pile of credits that never refill. **v0** lists $5 of one-time credits and a 7-messages-a-day cap. **Runway** lists 125 one-time credits. **Railway** starts with a 30-day trial. A plan that actually renews is a better place to learn a tool.

2. **Read the commercial-use line before you invest time.**
Free game, voice and image plans often forbid selling what you make. **Rosebud AI** does not include commercial rights on Free or the $15 Indie Dev plan — those start at the $30/mo 10x Dev plan. **ElevenLabs** and **Suno** reserve commercial licensing for paid plans. **Vercel Hobby** is for non-commercial personal use; if the site earns money, the listed path is Pro.

3. **Assume credits run out faster than the marketing page implies.**
App builders often meter every message or token. **Lovable** meters everything in credits (Pro is listed at 100 credits a month). **Base44**'s free plan is a small monthly message cap. **Bolt.new**'s free tier looks generous (1M tokens/month) but has a 300K daily cap that can stop a long session.

4. **Check whether usage is shared across products.**
Claude Code is not on Claude's Free plan; it comes with paid Claude plans and shares chat's limits, including rolling 5-hour windows and weekly caps. **OpenAI Codex** is included even on ChatGPT Free, but it shares usage with ChatGPT. **Grok** plans share one pool across chat, voice, images, Build and the API. A heavy chat day can starve the coding agent.

5. **Don't stack three subscriptions that do the same job.**
One editor plus one agent is usually enough. If you already pay for ChatGPT, **Codex** is the cheapest serious coding agent to start on. If you already pay for Claude Pro, **Claude Code** is included. To avoid another seat, the editor **Zed** is free with your own API keys, and **Aider**, **Cline** and **OpenCode** are free and open source — you pay the model provider, not a tool seat.

Free tiers worth knowing

Bolt.new
Free forever: 1M tokens/month, with a 300K daily cap. A good place to try an idea without paying.

Cloudflare Pages
A strong free home for a static site. Listed limits include 500 builds/month and 25 MiB per file.

Neon
Free database with no time limit and no credit card. Storage is capped (1 GB per project on the listed plan).

Zed, Aider, Cline, OpenCode
The Zed editor is free forever with your own keys. Aider, Cline and OpenCode are free and open source.

n8n Community Edition
Self-host for free. Cloud has no permanent free plan (listed from $20/mo billed annually, with a free trial).

GitHub Copilot & ChatGPT
Copilot's free plan lists 2,000 completions/month. Codex is included in ChatGPT plans, including Free.

Before you pay, ask three questions

1. **Is this a renewing free plan, or a one-time trial?**
2. **Can I sell what I make on this plan?**
3. **Is usage shared with another product I already pay for?**

Page 2 has the credit watch-outs, plus a starter stack for non-coders, and developers.

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Watch-outs on credits and usage pricing

One-time is not monthly

v0 and **Runway** give a starter pile of credits, not a refill. When they're gone, you pay or you stop.

Daily caps stop long sessions

Bolt.new's free 300K daily cap can end a serious building day even if the monthly token total looks fine.

Inactivity pauses

Supabase free projects pause after a week of inactivity and allow two active projects. Fine for a weekend; rough for a side project you leave alone.

"From $X/mo" may be the annual rate

Base44 lists paid prices from $16/mo billed annually. **n8n** Cloud, **Suno**, **Runway** and others also show annual rates. Check the monthly price.

Hobby plans can ban monetization

Vercel Hobby can't host a project whose main purpose is payments, ads, affiliate links or sponsored content. Several game and media tools also restrict commercial use on free.

Shared windows get expensive

Claude Code shares limits with Claude chat. Heavy users often need Max or Ultra, not just Pro. **Midjourney** has no free plan; Basic starts at $10/mo.

Two starter stacks

FOR NON-CODERS

Prompt-to-app, or a game

The app	Start in **Lovable** — fastest idea-to-live-URL, with hosting and backend built in. Budget for Pro (listed at $25/mo) if you'll iterate for more than a weekend.
Tinker first	Or try **Bolt.new** when you want a clearer free token allowance before you pay.
Auth & data	**Base44** is worth a look if you want auth and a database without wiring one yourself. The free message cap is tight.
A game	**Rosebud AI** is strong for prototypes and jam games (8,000 credits/week on Free). Budget the $30/mo 10x Dev plan if you plan to sell it.
Voice	**ElevenLabs** is the default once you're ready to pay. Free lists 10k credits/month and is for non-commercial use.
Hosting	**Cloudflare Pages** for a static site. **Vercel** if you want that stack — pay Pro from day one if the site will earn money.

FOR DEVELOPERS

Editor, agent, and a real backend

Editor	**Cursor** is a strong default (a free plan with limited agent and chat; paid tiers from $8/mo). Read the current plan table — it has changed shape.
Agent	**Claude Code** if you'll live in the terminal (Pro as the floor). **Codex** if you already pay for ChatGPT. Or **Zed** plus **Aider**, **Cline** or **OpenCode** to pay only for models.
Backend	**Supabase** is the default; plan on Pro (listed at $25/mo) once anyone relies on the app. **Neon** if you want a free plan that doesn't pause after a week.
Deploy	**Vercel** (Hobby for personal, non-commercial work; Pro listed at $20/mo with $20 of usage credit) or **Cloudflare Pages**.
Errors	Install **Sentry** before your first real users do. The free developer plan is small once an app gets busy.
Automations	**n8n** — self-host the community edition, or use cloud (listed from $20/mo billed annually).

Want the latest tools, price changes and free-tier changes in your inbox? The weekly newsletter is free. paywallcheck.com

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