CLAUDE PLANS COMPARED — 2026 Reference Cheat Sheet

TYGART MEDIA
tygartmedia.com · November 2026

A direct, one-page buying guide comparing individual, team, and student tiers across pricing, capacity limits, model access, and ideal use cases.

Plan	Pricing (2026)	Headline Limits	Models & Features	Who It's For / Verdict
Free	$0 / mo	Dynamic (~30-40 msgs / 5h rolling window based on server load)	Sonnet 5.5, Haiku 5.5 Chat, Web Search, Artifacts, Connectors	**Casual Users & Evaluators:** Sufficient for intermittent questions and research. Does not include Claude Code.
Claude Pro	**$20/mo** *($17/mo billed $200 annually)*	**5x Free tier usage** 5-hour rolling usage pool with countdown timer	Sonnet 5.5, Haiku 5.5, Opus 5.5 (off-peak) **Claude Code included**, Priority Access, Projects (200k context)	**The Solo Professional Default:** Best for 90% of solo devs, creators, and analysts using Claude 1-3 hrs daily.
Claude Max	**$100/mo** *(Monthly web checkout)*	**5x Pro usage** (25x Free pool); significantly expanded weekly token allowance	Sonnet 5.5, Opus 5.5, Haiku 5.5 **Claude Fable 5.1 exclusive** (up to 50% weekly pool), Claude Code	**Power Developers & Heavy Coders:** Worth the $100 upgrade only if you hit Pro rate limits daily inside Claude Code.
Claude Ultra	**$200/mo** *(Monthly web checkout)*	**10x-20x Pro usage** No 5-hour limit for verified accounts; massive weekly pool	Full model lineup with uncapped high-reasoning priority and heavy automation capabilities	**Agentic Power Users:** Autonomous agent builders, heavy pipeline runners, and production prompt engineers.
Claude Team Standard	**$25/seat/mo** *($20 annual @ $240/seat)* *Min 5 seats*	**Higher per-seat limits** than individual Pro; shared org management	All Pro features + Centralized billing, user role management, shared team Projects. **No model training on team data**.	**Small Business & Agencies:** For teams of 5+ who need collaborative workspaces and zero data training risk.
Claude Team Premium	**$125/seat/mo** *($100 annual @ $1,200/seat)* *Min 5 seats*	**Max-level capacity** for every team seat across all days	Full Team Admin + Max-tier 5x usage per seat, priority queue during peak hours, Claude Code for team.	**Software Engineering Orgs:** Multi-developer squads running Claude Code in active daily sprints.
Claude for Education	**$0 student cost** *(Institutional license)*	Enterprise-scale campus limits managed by university IT	Sonnet 5.5, Claude Code, Learning Mode, single sign-on (SSO) via .edu email address	**Enrolled Students & Faculty:** Free access if your university is an Anthropic partner. No individual coupons exist.

PRACTICAL DECISION RULES: WHICH PLAN FITS YOUR WORKLOAD?

If you are solo and use Claude 1–3 hours/day:	Stay on **Claude Pro ($20/mo or $17/mo annual)**. You get Claude Code, projects, and 5x free limits. Max is unnecessary unless you see limit warnings 3+ days a week.
If you hit Pro rate limits daily while coding:	Upgrade to **Claude Max ($100/mo)**. Recovering 2–3 hours of blocked developer downtime easily justifies the $80 price difference. Gives you Claude Fable access.
If you manage 5+ engineers, marketers, or writers:	Choose **Claude Team ($20–$25/seat/mo)**. The strict contractual guarantee against training models on your proprietary company data and code is worth the seat minimum alone.
If you are a student or educator:	Sign in with your .edu address at **claude.ai** to verify if your school is on **Claude for Education** ($0). If not, use the $0 Free tier. There are no public promo coupons.
If you run automated scripts, APIs, or MCP servers:	Pay-as-you-go via the **Anthropic Console (API)** with Prompt Caching. Default to **Sonnet 5.5** ($3/$15 per MTok) for 90% of tasks; route simple steps to Haiku ($0.25/$1.25).

Official Links: Check current pricing: claude.com/pricing · Web App: claude.ai · Education: claude.com/solutions/education · API Console: console.anthropic.com

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