Right model, right task, right cost

A quick guide to ChatGPT, Claude, and Copilot. The choice is yours; choose on purpose.

What makes AI cost more

Smarter costs more

- Premium models use the most computing power
- Step up only when a lighter model falls short

More text costs more

- Long documents are costly to read
- Long chats re-read every earlier message

Making things costs more

- Images, files, and decks take extra effort
- Deep research runs many steps

Three habits that save money

Start light, step up if needed
Try the cheaper model first.

New topic, new chat
A fresh chat keeps the running cost down.

Share only what you need
Paste only the pages you need.

Then pick a tier and an effort level

	ChatGPT	Claude	MSFT Copilot Premium
Light $ Quick questions, rewrites, short summaries	**Luna** Fast and low cost	**Haiku** Fastest, lowest cost	**Copilot default** Quick help inside your apps
Balanced $$ Daily drafting, analysis, spreadsheets, most work tasks	**Terra** Default for most people	**Sonnet** Strong all-rounder	**Claude Sonnet** Pick it in the model selector
Premium $$$ Hard reasoning, strategy, long multi-step research, tricky code	**Sol** Most capable, highest cost	**Opus** Deepest reasoning	**GPT Sol or Claude Opus** Pick in the model selector
Effort dial Higher effort: deeper, slower, uses more of your allowance	**Thinking time** Standard · Extended (Pro: Light, Heavy)	**Effort** Low · Medium · High · Max	**Mode** Auto · Quick response · Think deeper

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Model names and effort options change often and depend on your plan or license. Check your own picker.

November 2026

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