

Five AI tools. One *honest page*.

Here is the secret the ads skip: every major AI tool costs about twenty dollars a month. Price cannot make this decision for you. Fit does. Hire each tool for the job it is actually best at.

ChatGPT

FREE TO START · PLUS \$20/MO · GO \$8/MO

HIRE IT FOR The everyday all-rounder. Drafts, brainstorming, voice conversations, quick images, questions about a file you upload. If you only try one, start here.

WATCH OUT Feature sprawl is real. You will use a tenth of it, and that is fine.

Claude

FREE TO START · PRO \$20/MO · \$17 ANNUAL

HIRE IT FOR Writing that sounds like a person wrote it, and long documents. Hand it a report, a contract, or a manuscript and it will read the whole thing, carefully.

WATCH OUT The free plan taps out quickly when your projects get big.

Gemini

FREE APP · GOOGLE AI PRO \$19.99/MO

HIRE IT FOR Life inside Google. It works within Gmail, Docs, and Drive, handles photos and video well, and the paid plan bundles generous storage.

WATCH OUT It is only a bargain if Google apps are already your home base.

Microsoft Copilot

OFTEN VIA YOUR EMPLOYER · PERSONAL \$19.99/MO

HIRE IT FOR Work inside Word, Outlook, Teams, and Excel. It brings AI into the apps your job already runs on, no new tab required.

WATCH OUT Ask your employer what is already paid for before you spend a cent. Quality varies from app to app.

Perplexity

FREE TO START · PRO \$20/MO · \$17 ANNUAL

HIRE IT FOR Answers with receipts. Research, comparisons, and current events, with sources you can actually open and check.

WATCH OUT It is a research specialist, not a writing partner. Hire it for questions, not drafts.

Answer three questions. *There is your tool.*

1

WHERE DO YOU LIVE ALL DAY?

Gmail and Docs point to Gemini. Word, Outlook, and Teams point to Copilot. Neither? Move to question two, you are free to choose on talent.

2

WHAT WILL YOU DO MOST?

Write and revise long things: Claude. Ask questions about the world and check the answers: Perplexity. A little of everything, most days: ChatGPT.

3

WHAT IS ALREADY PAID FOR?

Many employers provide Copilot or Gemini through work accounts. The best AI tool is frequently the one you are already not paying for. Check before you subscribe to anything.

THE GIANNA RULE

Pay for exactly one tool, and only after a free plan has failed you at a real task, twice. Two weeks of free use on your actual work will tell you more than any review, including this one.

One last check

Whichever tool you pick, the deal is the same: it drafts, you decide. Run The Gianna Check before anything goes out under your name: names and numbers verified, sources opened, nothing private pasted in, one read out loud.

The right tool in careless hands still produces careless work. The right tool in your hands, with your judgment on top, is the whole advantage.

This scorecard is refreshed quarterly. I share what changed, and what I am actually using, in Off the Record, my Friday newsletter, and in Worth Your Time?, my comparison series.

Score your *pick*.

Answer three questions.

1 · WHERE DO YOU LIVE ALL DAY?

2 · WHAT WILL YOU DO MOST?

3 · WHAT IS ALREADY PAID FOR?

Your fit scores

Score each tool out of 10 for fit with your real work. The Gianna Rule still applies: pay for exactly one tool, and only after a free plan has failed you at a real task, twice.

ChatGPT / 10

Claude / 10

Gemini / 10

Microsoft Copilot / 10

Perplexity / 10

My total: / 50

The tool I am hiring: