

GUIDE

What AI video tools cost

AI video tools bill in four ways — free tiers, monthly subscriptions, credit systems and usage pricing. Real plan prices fetched from vendor pages on 2026-11-13, with the limits that change the real cost.

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AI video tools price in four patterns. Knowing which pattern a tool uses tells you how to estimate your bill before you sign up. All prices below come from the vendors' own pricing pages, fetched on 2026-11-13. Prices change; check the page again before you pay.

Pattern 1: free tier plus subscription

Some tools give a free plan and flat monthly plans on top. HeyGen's pricing page lists a free plan with 3 videos a month, watermarked, up to 1 minute each, then Creator at $29 a month, Pro at $49 and Business at $149 plus $20 per seat. Synthesia lists Basic at $0 with 500 credits a month and a watermark, then paid tiers starting at $19 a month.

This pattern is easy to budget: the monthly price is the monthly price, until you need more credits or seats.

Pattern 2: credits per month

Credit systems sell a monthly pool of credits and charge each generation against it. The sticker price hides the real unit cost.

- Runway: free plan with 125 one-time credits. Standard is $15 a month ($12 billed annually) with 625 credits a month; Pro is $35 a month ($28 billed annually) with 2,250; Max is $95 a month ($76 annually) with 9,500. The page prices Gen-4.5 at 60 credits per 5 seconds.
- Pika: free plan with credit packs only. Starter is $10 a month ($8 annually) with 600 credits; Creator is $35 ($28 annually) with 2,600; Fancy from $95 ($76 annually) with 8,550. The page's own example puts a 5-second 720p clip at about 122 credits, around $2.03 on Starter.
- Luma: Plus $30 a month ($300 billed yearly) with 10,000 credits; Pro $90 a month ($900 yearly) with 40,000; Ultra $300 a month ($3,000 yearly) with 150,000.

To cost a credit plan, divide the monthly price by the credits and multiply by the credits one clip costs. Two plans at $30 a month can differ by a factor of three in what they actually deliver.

Pattern 3: usage or API pricing

Developer-facing plans bill per generation or per second of output through an API. Runway sells API access alongside its web plans; its pricing page lists yearly API-style tiers from $12 a month for 7,500 credits a year up to $76 a month for 114,000. These suit products that generate video inside their own app. Most buyers do not need them.

Pattern 4: seat and enterprise pricing

Team plans add per-seat fees on top of the base plan. HeyGen charges $20 per additional seat on its Business plan. Enterprise tiers are custom-quoted and typically include SSO, security reviews and volume commitments. A small shop should stay on self-serve plans until a vendor's sales team is actually needed.

What the sticker price leaves out

- Watermarks. HeyGen free videos carry HeyGen branding; Synthesia Basic videos carry a Synthesia watermark. Check before you publish.

- Commercial use. Pika's pricing page states paid plans include a commercial license while the free plan does not. Terms differ per vendor and per plan.
- Resolution and length caps. A cheap plan may cap clips at 720p or 5 seconds. Check the output limits on the same pricing page.
- Rollover. Some credits expire monthly; some roll over one month. HeyGen says credits roll over one month on paid plans.

A quick budget exercise

1. Decide how many finished videos you need per month.
2. Find the credits or generations one video costs on each vendor's page.
3. Multiply by your monthly count and compare to each plan's pool.
4. Add the watermark and commercial-use check.
5. Start on the cheapest plan that clears your volume; upgrade only when you hit the cap twice.

The cost estimator on this site runs step 3 for you with plan figures fetched on 2026-11-13.

Frequently asked questions

What is the cheapest way to try AI video tools?

Start on free plans, which every major vendor offers in some form. Check whether the free output is watermarked and whether it allows commercial use before you build a workflow on it.

Are yearly plans worth it?

Most vendors discount yearly billing by roughly 15 to 20 percent. Buy yearly only after a monthly plan proves the tool fits your work.

Why do two tools with the same monthly price cost different amounts?

They bill in different units. One may give a flat number of generations; another sells credits where a 5-second clip can cost over 100 credits. Compare cost per finished video, not the sticker price.

Sources

Runway pricing (fetched 2026-11-13) — https://runwayml.com/pricing
Pika pricing (fetched 2026-11-13) — https://pika.art/pricing
Luma pricing (fetched 2026-11-13) — https://lumalabs.ai/pricing
HeyGen pricing (fetched 2026-11-13) — https://www.heygen.com/pricing
Synthesia pricing (fetched 2026-11-13) — https://www.synthesia.io/pricing