

The Free AI Toolkit for October 2026

What You Can Do Without Paying a Rupee

By Mahesh Ramanujam, FCA

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promptedgrad.com

The Short Answer

After September's launches, most graduates do not need to pay for AI yet. Free ChatGPT handles long practice sessions, free Claude handles writing and documents, and free Gemini handles research. Pay only when a free plan is clearly holding back real work.

Free vs Paid, Tool by Tool

Tool	Free plan gives you	Paid plan adds	Best for
ChatGPT (OpenAI)	GPT-5.6 Luna with unlimited text chats; "Think" button; GPT-6 Luna in the desktop app	GPT-6 Sol and the flagship GPT-6 Astra	Mock interviews, long study sessions
Claude (Anthropic)	Sonnet 5.5 (from 28 Sep); web search, memory, files, code execution, voice; rolling 5-hour limits	5x+ usage (Pro); Opus 5.5 and Fable 5.1; Claude Code, Cowork, Docs and Slides (beta)	Cover letters, summarising PDFs, editing
Gemini (Google)	Gemini 3.6 Flash, varying access to 3.1 Pro; Deep Research, image generation, voice	Gemini 3.8 Flash in the app, AI Mode and Sheets (AI Pro / Ultra)	Topic and company research
Google AI Studio	Gemini 3.8 Flash on a rate-limited free developer tier	Paid API usage	Small build projects; keep personal data out
Siri AI (Apple)	Personal-context answers, Write with Siri; iPhone 15 Pro+ on iOS 27	Higher cloud limits planned for a fee	Quick personal questions and replies

Which Free Tool for Which Job

Task	Start with	Why
Write a cover letter	Claude Free	Strong at writing; Sonnet 5.5 now free
Practise for an interview	ChatGPT Free	No cap on text chats, so practise until answers sound natural
Research a company	Gemini Deep Research	Structured briefing from many sources; verify key facts yourself
Study from a long PDF	Claude Free (or Gemini)	Ask for test questions, not just a summary
Solve a numbers problem	ChatGPT "Think"	More reasoning time; always recheck the final number
Build a small project	Google AI Studio	Newer model on a free tier; good for a portfolio

The Privacy Traffic Light

Go ahead	Think first	Never
Public information and textbook content; your own drafts without personal details; practice problems	Your résumé (remove phone and address); screenshots (crop out others); anything on a free developer tier	Aadhaar, PAN, bank or card details; passwords and OTPs; client, employer or internship data

Your 7-Day Free Toolkit Challenge

Day	Task
1	Ask ChatGPT, Claude and Gemini the same question about your field; compare.

Day	Task
2	Use Claude to rework one paragraph of your résumé or an assignment.
3	Run a five-question mock interview in ChatGPT; note one habit to fix.
4	Use Gemini Deep Research on a target company; verify three facts on its website.
5	Upload notes to Claude and test yourself with 10 questions.
6	Solve one numbers problem with "Think" in ChatGPT; check it by hand.
7	Write down which tool you will use for which job — your personal toolkit.

Free-plan contents and limits change often and are not always published in full; checked against public sources on 2 October 2026. "Best for" suggestions are the author's recommendations. Full article with sources: promptedgrad.com/free-ai-toolkit-october-2026/