

# The AI Tool Decision Cheat Sheet

Eight forks in the road, one page. Defaults first; switch when you have a reason.

## 0. What are you making?

Smart helper -> just an assistant. Creative stuff -> assistant + creative shelf. An app or site -> all eight decisions.

## 1. Which AI assistant?

Try all three free: Claude (writing, thinking, code), ChatGPT (all-rounder, voice, images), Gemini (research, best free tier). Pay \$20/mo only for the one you hit limits on.

## 2. How much code?

None: Lovable (apps), Glide (spreadsheet apps), Carrd / Framer (sites). Some, in browser: Replit - our pick for a first real project. Pro setup: VS Code + Copilot, or Cursor.

## 3. When to use an agent?

Let agents do the first 80% (scaffolding). You own the last 20%: read it, click every button, ask 'explain this like I've never seen code.'

## 4. Where does it live?

Lovable / Glide / Replit host for you. Otherwise: Vercel for sites, Railway for servers and bots, GitHub Pages for free static pages.

## 5. Backend + database?

Default: Supabase (database + accounts + storage, one dashboard, generous free tier). No-code: Xano. Assembling your own stack: Neon. Don't mix three brands on project #1.

## 6. Logins (auth)?

Never build your own. Use what's built in (Supabase, Bubble, Glide). Own stack: Clerk (easiest) or Auth.js (free, open-source).

## 7. Free vs. paid?

Month one costs \$0. Pay for the wall you keep hitting, one tool at a time. First \$20 goes to your assistant. Calendar-remind every free trial.

## 8. Open vs. closed / build vs. buy?

Closed and convenient to learn; open-source when you have opinions. Build only the part that makes it yours; buy logins, payments, email, hosting.