$20/Month for AI Code: Which Subscription Gives You the Most Intelligence?

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Every AI coding subscription claims to make you faster. But "unlimited" means different things, and not all tokens are equal. We ran the math using a simple metric: *intelligence-weighted tokens* - how many tokens your $20 buys, multiplied by the model's AA Intelligence Index (a normalized benchmark score from Artificial Analysis). Here's who wins.

The Methodology

We assume a typical request = 1,000 tokens (500 input, 500 output, 50/50 mix). For subscriptions, the $20 monthly fee is the budget. For API-only options, $20 is spent directly. Intelligence-weighted tokens = (tokens per $20) ? (AA Index / 100). Higher is better.

Kimi Code - $20/mo

Model: Kimi K3 (the only option)
API price: $0.14/M input, $0.55/M output

Cost per 1K tokens: $0.345
Tokens per $20: ~58M
AA Intelligence Index: 68
Intelligence-weighted tokens: ~39.4M

At $0.345 per thousand tokens and an AA Index of 68, Kimi K3 delivers the best *quality-adjusted* volume of any fixed subscription in this comparison. The catch: K3 is the only model. There's no fallback, no flash tier, no choice. If K3 goes down or disappoints on a task, you're stuck.

Verdict: Best pure intelligence-per-dollar of any subscription - if you can live with one model.

ZCode - $20/mo (GLM-5.3)

Model: GLM-5.3 full + GLM-5.3-Flash
GLM-5.3 API price: $1.50/M input, $2.00/M output
Cost per 1K tokens (full): $1.75
Tokens per $20 (full): ~11.4M
AA Intelligence Index (full): 60
Intelligence-weighted tokens (full): ~6.86M

Switch to GLM-5.3-Flash ($0.15/$0.50 per M) and the picture improves: ~61.5M tokens per $20 at AA Index 57 = **35.1M intelligence-weighted tokens**. But Flash is the discount model. If you're paying $20 for a ZCode subscription and routing everything through Flash, you're buying a fast-but-dumber tier, not the headline model. GLM-5.3 full is underwhelming at ~6.86M. The dual-tier structure is confusing and the headline number misleads.

Verdict: Good Flash volume, mediocre full-model value - a plan that buries its best use case in fine print.

Cursor Pro - $20/mo

Premium fast tier: 500 requests ? 1,000 tokens = 500K tokens (Grok 4.6, AA Index: 63)
Intelligence-weighted (premium): 315K
Unlimited Composer (Claude Sonnet 4.6, AA Index: 55): effectively uncapped

Cursor's premium 500-request allotment works out to just 315K intelligence-weighted tokens - the lowest of any option here when counted on the finite side. The saving grace is the unlimited Sonnet 4.6 Composer tier, which is practically uncapped for normal coding use. But "unlimited slower tier" is not the same as "unlimited." Sonnet 4.6 at AA 55 is a solid model; the experience degrades when premium runs out mid-month.

Verdict: Unlimited Composer saves it, but the premium cap is embarrassingly thin for $20.

DeepSeek V4 Flash - $20 API budget

API price: $0.027/M input, $0.11/M output
Cost per 1K tokens: $0.0685
Tokens per $20: ~292M
AA Intelligence Index: 48
Intelligence-weighted tokens: ~140M

DeepSeek V4 Flash is absurdly cheap. $20 buys you nearly 300 million tokens - more raw volume than anything else in this comparison by a wide margin. The AA Index of 48 drags the intelligence-weighted number to ~140M, but that's still 3.5? better than Kimi Code. The tradeoff is real: Flash is noticeably weaker on hard reasoning tasks. Use it for boilerplate, scaffolding, and test generation. Don't use it to architect a distributed system.

Verdict: The volume king - unbeatable for high-throughput, lower-stakes coding tasks.

DeepSeek V4 Pro High - $20 API budget

API price: $0.65/M input, $2.19/M output
Cost per 1K tokens: $1.42
Tokens per $20: ~14.1M
AA Intelligence Index: 60
Intelligence-weighted tokens: ~8.45M

V4 Pro High is the serious DeepSeek option - AA Index 60, competitive with GLM-5.3 full and priced similarly. It's fine but unremarkable against this field. You're paying API rates for a mid-tier model without any subscription convenience.

Verdict: Decent model, no subscription advantages - use it if you need Pro quality with no monthly commitment.

Qwen3.8-27B - $20 API budget

Provider: OpenRouter (free tier available; paid via Qwen Max at $4/$12 per M)
Cost per 1K tokens (Max tier): $8.00
Tokens per $20: ~2.5M
AA Intelligence Index: 68
Intelligence-weighted tokens: ~1.7M

Qwen3.8-27B matches Kimi K3's intelligence score (AA 68) but the paid API tier is expensive per token. $20 buys only ~2.5M tokens - the lowest raw volume here. The free OpenRouter tier with rate limits changes the math entirely (infinite tokens, lower rate), but that's not a paid comparison. As a paid API, Qwen3.8-27B Max is a poor deal at scale.

Verdict: Elite model quality, brutal per-token cost at the paid tier - only sensible on the free tier with rate limits.

Summary Table

Option	Tokens/\$20	AA Index	Intel-Weighted Tokens
DeepSeek V4 Flash API	292M	48	**140M**
Kimi Code $20/mo	58M	68	**39.4M**
ZCode Flash tier	61.5M	57	**35.1M**
DeepSeek V4 Pro API	14.1M	60	**8.45M**
ZCode GLM-5.3 full	11.4M	60	**6.86M**
Cursor Pro (premium)	0.5M	63	**315K**
Qwen3.8-27B Max API	2.5M	68	**1.7M**

The Verdict

Winner: DeepSeek V4 Flash API ($20 budget)

140M intelligence-weighted tokens at $0.0685/1K. The AA Index of 48 is the weakest here, but the volume advantage is so overwhelming that it wins on the composite metric anyway. For coding tasks that don't require frontier-level reasoning - which is most of them - nothing else comes close.

Runner-up: Kimi Code $20/mo

39.4M intelligence-weighted tokens at AA Index 68. If you want the highest *quality* model at a fixed subscription price with no API management, Kimi Code is the answer. One model, no complexity, and the best intelligence score per dollar of any subscription plan tested here. The single-model risk is real, but for most developers it's not a dealbreaker.

Cursor Pro's premium cap is a disappointment at $20. Qwen3.8-27B is elite quality trapped in expensive API pricing. ZCode's dual-tier structure confuses more than it delivers. DeepSeek Flash is the pragmatic choice; Kimi Code is the quality choice.

Source: https://artificialanalysis.ai (https://artificialanalysis.ai)

https://myspacexai.site/issues/20-month-for-ai-code-which-subscription-gives-you-the-most-intelligence