LOVABLE

LOVABLE · LOVABLE.DEV

IN THIS TEARDOWN

01 The model
02 The meter
03 What the page commits you to
04 Three changes that would move revenue
Evidence · Edges

PREPARED FOR
public read

READ DATE
2026-10-16

PRICING PAGE
https://lovable.dev/pricing

INDEX CATEGORY
coding-agent

COMPARISON SET
9 Index rows (Lovable plus 8 peers)

SCOPE
public data only

EVERY FIGURE SOURCED · ~ MARKS A COMPUTED FIGURE · NOT A RANKING · NOT ADVICE ON WHAT TO CHARGE

THE READ

OBSERVED Lovable sells a chat-driven app builder billed in credits, one balance that covers building, hosting and in-app AI, with unlimited users on every plan: Pro from $25 for 100 credits, Business from $50 for the same 100 credits, eleven volumes each up to 10,000 credits at $2,250 and $4,300 a month, Enterprise behind a demo. ANALYSIS The structure costs them in two places. The credit fails the first test of a sound meter, since the vendor's own FAQ says a credit's value "depend[s] on your subscription plan and the feature used", so a buyer cannot count credits before purchase and cannot compare a Pro credit to a Business credit. And Business prices governance as credit capacity: SSO, a security center and priority support cost $25 a month more than Pro at 100 credits and $2,050 a month more at 10,000 credits, for the same feature list. ANALYSIS The largest lever is the zero balance. When credits run out, building stops and deployed apps' backends pause. The auto top-up with an admin-set monthly ceiling that would turn that pause into revenue already exists in the product, ships switched off, and is paused again on every Pro-to-Business upgrade.

PART 01

01 THE MODEL

- OBSERVED Model type: usage-credits. "Workspaces support unlimited members on all plans, and plans are priced by the credits they include, not by seats." Two paid plans, Pro and Business, each sold at 11 credit volumes from 100 to 10,000 a month, on a monthly or yearly term ("Yearly · 2 months free"). Enterprise carries "Platform fee" and "Volume based pricing" with no figure. Recorded as contact-sales.
- ANALYSIS Fit verdict: the right meter family for an agent product, with two defects. A credit meter moves with work done, so Lovable does not price against its own success the way a seat meter would: more output means more credits, whoever typed the prompt. The defects are that the unit is not countable before purchase, and that the Business premium is collected through the unit instead of beside it, which is why the FAQ has to explain that a Business credit buys more Run and AI work than a Pro credit.

- OBSERVED What changed since the Index row (verified 2026-09-18, 28 days before this read): no recorded figure changed. All 11 Pro and 11 Business monthly rungs match the row's $25 to $2,250 and $50 to $4,300. Pro at 100 credits for $25 holds the derived $0.25 unit price. The 16% annual discount holds ($21 against $25 at the 100-credit rung). The row carries nothing on rollover, expiry, top-up pricing or the unlimited-member rule, all of which the page or its linked docs state today. A notable_terms enrichment is queued. No figure is corrected.
- OBSERVED Category context, 9 Index rows in coding-agent including Lovable. Peer figures are from the Index, verified 2026-09-08 unless noted:
- OBSERVED 9 of 9 publish a price. 8 of 9 gate an enterprise tier behind contact-sales; GitHub Copilot is the exception.
- OBSERVED Model mix: 6 hybrid (Cursor, GitHub Copilot, Devin, Windsurf, Replit, v0), 2 usage-credits (Lovable, Bolt.new), 1 per-seat (Claude).
- OBSERVED Entry prices: $10 (GitHub Copilot), $20 (Cursor, Claude, Devin, Windsurf, Replit), $25 (Lovable, Bolt.new), $30 (v0). Median $20. Lovable's entry is above six peers, equal to one, below one.
- OBSERVED Highest published self-serve monthly price in the category: Lovable, $4,300. Next: Cursor Ultra, $200. ANALYSIS Lovable's published ceiling is 21.5x the next vendor's ↯ (4,300 ÷ 200).
- OBSERVED Annual discount published: 4 of 9 (Claude 15%, Replit 15%, Lovable 16%, Bolt.new 28%). 5 of 9 publish none.
- OBSERVED Free tier: 9 of 9.
- OBSERVED Unit price carried in the Index: 3 of 9 rows. GitHub Copilot publishes $0.01 per AI credit, pegged to the dollar. v0 publishes $2 per 1M input tokens. Lovable's $0.25 is derived from a plan price. The other 6 rows carry none.
- ANALYSIS Units are not comparable across the set. A Copilot credit is a cent. A Lovable credit is the work the product does, at a rate the vendor sets per task and per plan. A Bolt token and a Replit dollar allowance are different units again. No per-unit comparison across rows is made here.
- OBSERVED Peer team pricing in the Index is per seat: Cursor Teams $40 and $120 per user, Devin Teams $80 a month plus $40 per seat, v0 Business $100 per user, Bolt.new Teams $30 per member, Claude Team sold as Standard and Premium seats. Lovable's page prices no seat at any tier.

PART 02

02 THE METER

BILLABLE UNIT credit. IN-PLAN UNIT PRICE ↯ $0.25 Pro, ↯ $0.50 Business ($25 and $50 ÷ 100 credits at the entry rung). TOP-UP / OVERAGE $0.30 Pro, $0.60 Business (vendor docs; the pricing page names the feature and prints no rate); no overage, hard stop at zero. SPREAD ↯ 1.20x at the 100-credit rung on both plans, ↯ 1.33x to 1.67x at 10,000 credits. COUNTABLE BEFORE PURCHASE no. RISES WITH VALUE partly. VARIANCE CARRIED BY buyer.

ITEM	PRO	BUSINESS	LABEL
Billable unit	credit	credit	OBSERVED
In-plan unit price, 100-credit rung, monthly	$0.25 ↯ ($25 ÷ 100)	$0.50 ↯ ($50 ÷ 100)	ANALYSIS
In-plan unit price, 10,000-credit rung, monthly	$0.225 ↯ ($2,250 ÷ 10,000)	$0.43 ↯ ($4,300 ÷ 10,000)	ANALYSIS
In-plan unit price, 100-credit rung, yearly	$0.21 ↯ ($21 ÷ 100)	$0.42 ↯ ($42 ÷ 100)	ANALYSIS
In-plan unit price, 10,000-credit rung, yearly	$0.1875 ↯ ($1,875 ÷ 10,000)	$0.3584 ↯ ($3,584 ÷ 10,000)	ANALYSIS
Top-up price (vendor docs; the pricing page names the feature and prints no rate)	$0.30 ("$15 per 50 credits")	$0.60 ("$30 per 50 credits")	OBSERVED
Spread, 100-credit monthly rung	1.20x ↯ (0.30 ÷ 0.25)	1.20x ↯ (0.60 ÷ 0.50)	ANALYSIS
Spread, 10,000-credit monthly rung	1.33x ↯ (0.30 ÷ 0.225)	1.40x ↯ (0.60 ÷ 0.43)	ANALYSIS
Spread, 10,000-credit yearly rung	1.60x ↯ (0.30 ÷ 0.1875)	1.67x ↯ (0.60 ÷ 0.3584)	ANALYSIS
Overage	none; hard stop at zero balance	same	OBSERVED
Rollover	unused monthly plan credits roll over while the subscription is active, keeping their original expiry	same	OBSERVED
Expiry	monthly plan credits 2 months after issue; yearly plan credits 1 month after the annual period ends; top-up credits 12 months; daily grants end of day	same	OBSERVED

OBSERVED Bands in dollars, monthly. Pro: $25, $50, $100, $200 for 100, 200, 400, 800 credits at a flat $0.25 ↯; then $294 (1,200 credits, "Save 2%"), $480 (2,000, "Save 4%"), $705 (3,000, "Save 6%"), $920 (4,000, "Save 8%"), $1,125 (5,000, "Save 10%"), $1,688 (7,500, "Save 10%"), $2,250 (10,000, "Save 10%"). Business: $50, $100, $200, $400 at a flat $0.50 ↯; then $588 ("Save 2%"), $960 ("Save 4%"),

$1,410 ("Save 6%"), $1,840 ("Save 8%"), $2,250 ("Save 10%"), $3,300 ("Save 12%"), $4,300 ("Save 14%"). Yearly: every rung at the monthly price less 16.0% to 16.7% ϟ ("2 months free").

Grading the meter:

- ANALYSIS Countable before purchase: fails. The page gives four example prompts at 0.50, 0.90, 1.20 and 1.70 credits and says Build mode "credits vary based on task complexity". The FAQ: "credits are not necessarily equal in value across different plans." Plan mode alone is countable at "1 credit per message", and the docs add "plus the cost of any subagent research Lovable runs while planning".
- ANALYSIS Rises with value delivered: partial. Build credits rise with the size of the ask and the work completed, including stopped runs ("Stopped Build mode requests are charged based on the work completed so far"), so they rise with effort rather than outcome. Run credits (Cloud, AI gateway) rise with the deployed app's traffic and model calls, which tracks value the buyer's own users receive.
- ANALYSIS Variance carried by: the buyer. The vendor sets the credit cost of each task after it runs; the buyer reads it "by hovering over the three dots". The vendor ships four caps: a 20-credit check-in on long runs, per-member credit limits, usage limits and alerts, and an auto top-up monthly spend limit. All four bound the bill. None makes a task's price known before it runs.

Four points:

1. ANALYSIS The spread sits at the bottom of the band. At 1.20x, a Pro workspace that needs between 101 and 183 credits a month pays less holding the 100-credit rung and topping up than moving to the 200-credit rung ϟ ($25 + 0.30 × 83.3 = $50). The first four rungs carry a 0% volume discount, so the rung buys commitment and nothing else, and rollover removes the penalty for over-buying. A careful buyer has no reason to climb.
2. ANALYSIS Business is 2.00x Pro at every rung to 5,000 credits, 1.95x at 7,500 and 1.91x at 10,000 ϟ. The premium in dollars runs from $25 a month to $2,050 a month ϟ for one feature list: team workspace, role-based access, internal publish, personal projects, SSO, security center, design templates, priority support. The FAQ then states that Run and AI costs are the same in dollars on both plans, so the premium lands on build work only. A buyer cannot read that from the cards.

3. OBSERVED Zero is a hard stop on three surfaces: "Building stops", "AI features in deployed apps stop working", "Built-in backend services will pause". The vendor's remedy is auto top-up, documented with defaults of 100 credits per run, a trigger when the balance falls below 25 credits, and a 400-credit monthly spend limit ↯ ($120 a month on Pro, $240 on Business at the published top-up rates). It is opt-in, and "Lovable pauses auto top-up" on upgrade from Pro to Business.
4. OBSERVED Two meter terms carry expiry dates of their own. Chat pricing "applies through October 31, 2026", 15 days after this read ↯. The monthly Cloud, AI and connector grants (20, 4 and 1 credits) are "a temporary offering and subject to change". No successor price is published for either.

ANALYSIS The sales motion is self-serve to $4,300 a month with no human in it. "Get started" is the only path to every Pro and Business rung; "Book a demo" appears on Enterprise alone. One subscription, one invoice and unlimited members means a department can land on a single Pro workspace and never talk to sales; the per-member credit limit is the admin's tool for that, and the Enterprise form is the vendor's. Students get "up to 50% off Lovable Pro" with verified status, which at the full 50% puts a published floor of $12.50 a month ↯ under the entry price for anyone with a university email.

PART 03

03 WHAT THE PAGE COMMITS YOU TO

OBSERVED "Unlimited users" and "Inviting more people doesn't change your subscription cost; what changes is how quickly the group uses the workspace's shared credits." → The vendor owns zero seat expansion. Every dollar of growth from an account has to come through credits, and the page has told the buyer so.

OBSERVED "Credit rollovers" on the Pro card; docs: "All unused monthly plan credits automatically roll over at the end of each billing cycle, as long as your subscription remains active." → The vendor gives up breakage for up to two months on monthly plans and up to thirteen on yearly ↯ (credits issued monthly, all expiring one month after the annual period ends). The ladder cannot lean on unused credits.

OBSERVED "Yes. If unused, monthly plan credits expire two (2) months after they're issued, and annual plan credits expire one (1) month after your annual period ends. Top-up credits last twelve (12) months from purchase. Included grants of daily build credits expire at the end of each day and don't roll over." → Three clocks the buyer must track. The vendor owns the conversation when one of them runs out.

OBSERVED "No. Credits aren't refundable or redeemable for cash or any other value." → Paired with expiry, the vendor owns the "I paid for credits that vanished" ticket, and has pre-answered it.

OBSERVED "The value of a credit and the rate at which they are consumed for a given action depend on your subscription plan and the feature used, and credits are not necessarily equal in value across different plans." → The vendor has committed to a unit that changes value on upgrade. The docs carry the consequence: auto top-up pauses on upgrade "because the price per credit changes with your plan."

OBSERVED "Since credits are priced higher on business plans, user who switch from Pro to Business plans will therefore see a decrease in credit usage for Run and AI cost in plan usage details." → Run and AI work costs the same dollars on both plans. The 2x premium lands on build work alone. The vendor owns explaining that, and does so in an FAQ rather than on the card.

OBSERVED "Verify student status and get access to up to 50% off Lovable Pro." → A published discount on the entry plan. Any buyer with a university email reads Pro's floor as $12.50 ↘.

OBSERVED Docs: "The current chat pricing model, including the per-message price and the daily chat allowance, applies through October 31, 2026." and "Monthly Cloud, AI, and connector grants are a temporary offering and subject to change." → The vendor has pre-announced a meter change 15 days from this read with no successor price. Every Pro and Business buyer on 2026-11-01 inherits whatever replaces it.

OBSERVED "Platform fee" · "Volume based pricing" · "Book a demo" → Enterprise is a gate. Recorded as contact-sales. Nothing above $4,300 a month is published.

OBSERVED Meta description: "Compare Lovable's transparent pricing plans for individuals and teams. Choose the right option to build apps, internal tools, and prototypes faster." → "Transparent" is the standard the FAQ's "not necessarily equal in value" clause is measured against. The metadata states no price, so no figure conflicts with the page.

PART 04

04 THREE CHANGES THAT WOULD MOVE REVENUE

1 Ship auto top-up on by default at paid-plan start, with the 400-credit monthly ceiling, and keep it on through a Pro-to-Business upgrade

RECOMMENDATION

MECHANISM: ANALYSIS A hard pause at zero is a revenue event turned into churn. A buyer at zero has demonstrated demand; the pause converts it into a paused production backend, a support ticket, or a wait for the monthly refill. The admin-set monthly spend limit keeps the no-surprise-bill promise. Every piece exists in the product today. The change is the default state and the upgrade behavior.

EVIDENCE: OBSERVED "Building stops." "Built-in backend services will pause." "To prevent pauses and failing AI features from an empty balance, enable auto top-up on Pro or Business plans." "Auto top-up is paused when you upgrade from Pro to Business." Defaults: 100 credits per run, trigger below 25, 400-credit monthly limit.

SIZE: ANALYSIS Direction up. Sizing needs two numbers: the share of paid workspaces that reach a zero balance in a billing cycle, and the share of those that buy a top-up within 24 hours today rather than wait for the refill or downgrade.

RISK: ANALYSIS Surprise-charge complaints and chargebacks from buyers who did not read the default. Signal: auto top-up disable rate in the first 30 days of a plan, and top-up refund requests per 1,000 paid workspaces. Second signal: Business upgrades that hit zero in their first cycle because the pause was left in place.

2 Take governance out of the credit: price Business as Pro credits plus a flat workspace fee, with one credit value on every plan

RECOMMENDATION

MECHANISM: ANALYSIS Today the Business premium is a 2x multiplier on every credit, so the cost of SSO scales with how much the team builds, from $25 to $2,050 a month [1]. A large Pro workspace that wants SSO faces doubling its credit bill; a small Business workspace pays $25 a month for the same list. A flat fee prices governance where its value sits (per workspace, or per member band), restores a single countable credit, deletes the FAQ's "not necessarily equal in value" clause, and removes the reason auto top-up has to pause on upgrade. Enterprise already runs this structure ("Platform fee" plus "Volume based pricing"); this extends it one tier down.

EVIDENCE: OBSERVED Business "$50 / month · 100 monthly credits" against Pro "$25 / month · 100 monthly credits"; "Why is the Business plan more expensive? The higher price reflects the additional features Business adds on top of Pro"; "credits are not necessarily equal in value across different plans"; Enterprise "Platform fee".

SIZE: ANALYSIS Direction up on conversion of large Pro workspaces to Business; direction down on revenue from high-volume Business workspaces if the fee is flat and low. Sizing needs two numbers: the count of Pro workspaces above the member threshold where role-based access and SSO bind, and current Business revenue by rung.

RISK: ANALYSIS A flat fee under-collects from a 10,000-credit Business workspace paying $2,050 a month in premium today. Mitigate with a fee that steps by member band or by rung. Signal: Business revenue per account at the 5,000-credit rungs and above falling after the change, and Business conversion from Pro workspaces with 10 or more members.

3 Widen the top-up spread from 1.2x to the 1.5x to 2.0x range, and print the rate on the pricing page

RECOMMENDATION

MECHANISM: ANALYSIS The spread is where expansion lives. At 1.2x the top-up undercuts the ladder up to 183 credits of monthly use ↯; at 1.5x ($0.375 on Pro) that breakeven falls to 167 credits, at 2.0x ($0.50) to 150 ↯. More demand moves onto committed rungs, and the top-up that remains carries more margin. Printing the rate beside "On-demand credit top-ups" makes the rung-versus-top-up comparison visible, which is what gets a buyer to climb, and removes the objection a procurement reviewer raises when a pricing page names a feature and prints no price for it.

EVIDENCE: OBSERVED Pro card lists "On-demand credit top-ups" with no figure. Docs: "Pro | $15 per 50 credits | $0.30 per credit" and "Business | $30 per 50 credits | $0.60 per credit". Rungs 100 to 800 at a 0% volume discount.

SIZE: ANALYSIS Direction up on committed-rung mix and on top-up margin; direction down on top-up volume. Sizing needs two numbers: top-up attach rate (share of paid workspaces buying any top-up in a cycle) and the distribution of monthly credit use on the 100 and 200 rungs.

RISK: ANALYSIS Approaching 3x reads as a trap. Top-ups carry a 12-month expiry, so they are the buyer's hedge against a 2-month plan-credit clock; a higher rate taxes the hedge. Signal: top-up attach rate falling faster than rung mix rises, and "top-up" in support tickets per 1,000 paid workspaces.

EVIDENCE

#	CLAIM	QUOTE (VERBATIM)	SOURCE URL	READ DATE	LABEL
1	Free plan is $0 with no card	"Free · Discover what Lovable can do for you · $0 · / month · Get started · No credit card needed"	https://lovable.dev/pricing	2026-10-16	OBSERVED
2	Free grants	"The free plan includes a daily grant of 5 build credits (up to 30 a month), plus monthly grants of 20 Cloud credits. The free plan also grants 4 credits usable by AI features built into user apps, to try the feature before subscribing."	https://lovable.dev/pricing (FAQ: What is included in free and paid plans?)	2026-10-16	OBSERVED
3	Pro entry price and allotment	"Pro · Designed for fast-moving teams building together in real time. · $25 · / month · 100 monthly credits"	https://lovable.dev/pricing	2026-10-16	OBSERVED
4	Pro feature list	"Unlimited users · Free grants · All Free features · 100 Pro credits · Credit rollovers · On-demand credit top-ups · Unlimited lovable.app domains · Custom domains · User roles & permissions · Per-member credit limits · Remove the Lovable badge · Email support · Design systems"	https://lovable.dev/pricing	2026-10-16	OBSERVED
5	Business entry price and allotment	"Business · Advanced controls and power features for growing departments · $50 · / month · 100 monthly credits"	https://lovable.dev/pricing	2026-10-16	OBSERVED
6	Business feature list	"Unlimited users · Free grants · All Pro features · 100 Business credits · Team workspace · Role-based access · Internal publish · Personal projects · SSO · Security center · Design templates · Priority support"	https://lovable.dev/pricing	2026-10-16	OBSERVED
7	Enterprise is gated	"Enterprise · Built for large orgs needing flexibility, scale, and governance. · Platform fee · Book a demo · Volume based pricing · Unlimited users · All Business features"	https://lovable.dev/pricing	2026-10-16	OBSERVED
8	Yearly term and prices	Toggle: "Yearly · 2 months free". Pro: "$21 · / month, billed annually" with "Originally $25 per month". Business: "$42 · / month, billed annually" with "Originally $50 per month".	https://lovable.dev/pricing	2026-10-16	OBSERVED
9	Pro monthly ladder (dropdown, 11 options)	"100 credits $25/mo · 200 credits $50/mo · 400 credits $100/mo · 800 credits $200/mo · 1,200 credits Save 2% $294/mo · 2,000 credits Save 4% $480/mo · 3,000 credits Save 6% $705/mo · 4,000 credits Save 8% $920/mo · 5,000 credits Save 10% $1125/mo · 7,500 credits Save 10% $1688/mo · 10,000 credits Save 10% $2250/mo"	https://lovable.dev/pricing	2026-10-16	OBSERVED
10	Business monthly ladder (dropdown, 11 options)	"100 credits $50/mo · 200 credits $100/mo · 400 credits $200/mo · 800 credits $400/mo · 1,200 credits Save 2% $588/mo · 2,000 credits Save 4% $960/mo · 3,000 credits Save 6% $1410/mo · 4,000 credits Save 8% $1840/mo · 5,000 credits Save 10% $2250/mo · 7,500 credits Save 12% $3300/mo · 10,000 credits Save 14% $4300/mo"	https://lovable.dev/pricing	2026-10-16	OBSERVED

#	CLAIM	QUOTE (VERBATIM)	SOURCE URL	READ DATE	LABEL
11	Pro yearly ladder (dropdown, 11 options)	"100 credits $21/mo · 200 credits $42/mo · 400 credits $84/mo · 800 credits Save 1% $167/mo · 1,200 credits Save 3% $245/mo · 2,000 credits Save 5% $400/mo · 3,000 credits Save 7% $588/mo · 4,000 credits Save 9% $767/mo · 5,000 credits Save 11% $938/mo · 7,500 credits Save 11% $1407/mo · 10,000 credits Save 11% $1875/mo"	https://lovable.dev/pricing	2026-10-16	OBSERVED
12	Business yearly ladder (dropdown, 11 options)	"100 credits $42/mo · 200 credits $84/mo · 400 credits Save 1% $167/mo · 800 credits Save 1% $334/mo · 1,200 credits Save 3% $490/mo · 2,000 credits Save 5% $800/mo · 3,000 credits Save 7% $1175/mo · 4,000 credits Save 9% $1534/mo · 5,000 credits Save 11% $1875/mo · 7,500 credits Save 13% $2750/mo · 10,000 credits Save 15% $3584/mo"	https://lovable.dev/pricing	2026-10-16	OBSERVED
13	No seat charge	"No. Workspaces support unlimited members on all plans, and plans are priced by the credits they include, not by seats. Inviting more people doesn't change your subscription cost; what changes is how quickly the group uses the workspace's shared credits."	https://lovable.dev/pricing (FAQ: Do you charge per seat or per user?)	2026-10-16	OBSERVED
14	Credit definition	"Credits are units Lovable uses to measure and pay for usage across your workspace. Credits let you build apps, run deployed apps, and power AI features from one balance. The value of a credit and the rate at which they are consumed for a given action depend on your subscription plan and the feature used, and credits are not necessarily equal in value across different plans."	https://lovable.dev/pricing (FAQ: What is a credit?)	2026-10-16	OBSERVED
15	Credit cost per task	"Default Mode: credits vary based on task complexity · Plan Mode: 1 credit per message". Examples: "Make the button gray · 0.50", "Remove the footer · 0.90", "Add authentication with sign up and login · 1.20", "Build me a landing page, use images · 1.70". "You can see the cost of each message in the message history by hovering over the three dots of an message."	https://lovable.dev/pricing (FAQ: How do I use credits in Lovable?)	2026-10-16	OBSERVED
16	Expiry rules	"Yes. If unused, monthly plan credits expire two (2) months after they're issued, and annual plan credits expire one (1) month after your annual period ends. Top-up credits last twelve (12) months from purchase. Included grants of daily build credits expire at the end of each day and don't roll over."	https://lovable.dev/pricing (FAQ: Do credits expire?)	2026-10-16	OBSERVED
17	Credits after cancellation	"If you cancel your plan, you can keep using your remaining credits until the end of your current billing period. After that, your plan switches to Free and you only have access to grants included in the free plan. If your workspace has unused paid credits left, they will reactivate if you re-subscribe to any plan at any point before expiry."	https://lovable.dev/pricing (FAQ: What happens to my credits if my subscription ends?)	2026-10-16	OBSERVED

#	CLAIM	QUOTE (VERBATIM)	SOURCE URL	READ DATE	LABEL
18	Refunds	"No. Credits aren't refundable or redeemable for cash or any other value."	https://lovable.dev/pricing (FAQ: Are credits refundable?)	2026-10-16	OBSERVED
19	Why Business costs more	"The higher price reflects the additional features Business adds on top of Pro for teams and larger organizations. Important: The cost for running their app and for AI features built into apps is the same for Business and Pro subscribers and not more expensive on the business plan. Since credits are priced higher on business plans, user who switch from Pro to Business plans will therefore see a decrease in credit usage for Run and AI cost in plan usage details."	https://lovable.dev/pricing (FAQ: Why is the Business plan more expensive?)	2026-10-16	OBSERVED
20	Hosting cost	"For most users with smaller or new apps, hosting (running an app on Lovable) does not cost anything ... Apps that reach significant visitor traffic and/or size may start incurring cost on top of the included grant, which is covered by your credit balance."	https://lovable.dev/pricing (FAQ: How much does it cost to run my app on Lovable?)	2026-10-16	OBSERVED
21	Shared pool and per-member limits	"Every Lovable plan belongs to a workspace, and everyone you invite into that workspace shares its credits ... workspace owners and admins can set a default monthly credit limit and per-member overrides ... For large organizations, the Enterprise plan offers volume-based credit pricing."	https://lovable.dev/pricing (FAQ: How do I buy credits for a team, class, or community?)	2026-10-16	OBSERVED
22	Student discount	"Lovable for students · Verify student status and get access to up to 50% off Lovable Pro."	https://lovable.dev/pricing	2026-10-16	OBSERVED
23	Meta description	"Compare Lovable's transparent pricing plans for individuals and teams. Choose the right option to build apps, internal tools, and prototypes faster." (meta name="description", og:description and twitter:description carry the same text; title "Lovable Pricing")	https://lovable.dev/pricing	2026-10-16	OBSERVED
24	Top-up rates	"Pricing depends on your plan. Top-up credits are purchased outside your monthly subscription, so they have their own price per credit." Table: "Pro	$15 per 50 credits	$0.30 per credit · Business	$30 per 50 credits
25	Top-up validity	"Top-up credits are valid for 12 months from the purchase that added them."	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
26	Auto top-up defaults and ceiling	"Top-up amount · 100 credits · 50, 100, 150, 200, 250, 300, 400, 500, 1,000, 2,000, 3,000, 5,000, or 10,000 credits"; "When my balance falls below · 25 credits · 25, 50, 100 credits"; "Monthly spend limit · 400 credits · 100, 200, 400, 1,000, 2,000, 5,000, 10,000, 25,000, 50,000, 100,000 credits, or No limit"	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED

#	CLAIM	QUOTE (VERBATIM)	SOURCE URL	READ DATE	LABEL
27	Auto top-up pauses on upgrade	"Auto top-up is paused when you upgrade from Pro to Business. If you upgrade from Pro to Business, Lovable pauses auto top-up, because the price per credit changes with your plan."	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
28	Behavior at zero	"Building stops. When you try to continue building, Lovable shows a blocking dialog until credits are available." "AI features in deployed apps stop working." "Built-in backend services will pause. If your app uses a backend service such as a database, storage, or authentication, those services pause shortly after you run out of credits." "To prevent pauses and failing AI features from an empty balance, enable auto top-up on Pro or Business plans."	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
29	Rollover	"All unused monthly plan credits automatically roll over at the end of each billing cycle, as long as your subscription remains active. Rollover credits still expire on the schedule in the table above: 2 months after they were issued on monthly plans, and 1 month after the annual billing period ends on annual plans."	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
30	Long-run check-in	"For long-running Build mode messages, Lovable checks in when a single message crosses your credit check-in level, 20 credits by default." "A check-in is a notification threshold, not a hard cap"	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
31	Stopped runs are charged	"Stopped Build mode requests are charged based on the work completed so far. A request you stop before Lovable has made any change to your project is not charged."	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
32	Chat pricing expiry	"Temporary offering, subject to change. The current chat pricing model, including the per-message price and the daily chat allowance, applies through October 31, 2026."	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
33	Grants are temporary	"Monthly Cloud, AI, and connector grants are a temporary offering and subject to change." Grant table: Pro and Business "5 per day · 20 credits per month · 4 credits per month · 1 credit per month"	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
34	Docs example disagrees with the page	"Build a landing page with images · Creates a landing page with generated images, a theme, and sections · 2.00" and "Credit costs shown are illustrative examples." (page: "Build me a landing page, use images · 1.70")	https://docs.lovable.dev/introduction/credits-and-usage	2026-10-16	OBSERVED
35	Index row, Lovable	pricing_model "usage-credits"; entry_plan "Pro (100 credits)" 25; mid_plan "Business (100 credits)" 50; top_public_plan "Business (10,000 credits)" 4300; unit_price_usd 0.25, unit_price_derived true; annual_discount_pct 16; enterprise_contact_sales true; evidence "Pro monthly billing: '100 credits: $25'"; verified_date "2026-09-18"	https://ignatiustheyoungerai.com/pricing-index/agent-pricing-index.json	2026-10-16	OBSERVED

#	CLAIM	QUOTE (VERBATIM)	SOURCE URL	READ DATE	LABEL
36	Index rows, 8 coding-agent peers	entry_usd_month: Cursor 20, GitHub Copilot 10, Claude 20, Devin 20, Windsurf 20, Replit 20, Bolt.new 25, v0 30; top_usd_month: Cursor 200, Copilot 100, Claude 125, Devin 80, Windsurf 80, Replit 100, Bolt.new 30, v0 100; annual_discount_pct: Claude 15, Replit 15, Bolt.new 28, others null; unit_price_usd: Copilot 0.01, v0 2, others null; enterprise_contact_sales false for Copilot only; all verified_date "2026-09-08"	https://ignatiustheyoungerai.com/pricing-index/agent-pricing-index.json	2026-10-16	OBSERVED
37	Unit prices	Pro 100: 25 ÷ 100 = 0.25. Business 100: 50 ÷ 100 = 0.50. Pro 10,000: 2,250 ÷ 10,000 = 0.225. Business 10,000: 4,300 ÷ 10,000 = 0.43. Pro yearly 100: 21 ÷ 100 = 0.21. Business yearly 100: 42 ÷ 100 = 0.42. Pro yearly 10,000: 1,875 ÷ 10,000 = 0.1875. Business yearly 10,000: 3,584 ÷ 10,000 = 0.3584.	rows 9 to 12	2026-10-16	ANALYSIS
38	Spreads	Pro monthly 100: 0.30 ÷ 0.25 = 1.20x. Business monthly 100: 0.60 ÷ 0.50 = 1.20x. Pro monthly 10,000: 0.30 ÷ 0.225 = 1.33x. Business monthly 10,000: 0.60 ÷ 0.43 = 1.40x. Pro yearly 10,000: 0.30 ÷ 0.1875 = 1.60x. Business yearly 10,000: 0.60 ÷ 0.3584 = 1.67x.	rows 24, 37	2026-10-16	ANALYSIS
39	Business premium over Pro, monthly	100: 50 - 25 = 25 (2.00x). 5,000: 2,250 - 1,125 = 1,125 (2.00x). 7,500: 3,300 - 1,688 = 1,612 (1.95x). 10,000: 4,300 - 2,250 = 2,050 (1.91x). Yearly bill of the 10,000 premium: 2,050 × 12 = 24,600.	rows 9, 10	2026-10-16	ANALYSIS
40	Under-buy breakeven	Hold Pro 100 at $25 and top up at $0.30 against Pro 200 at $50: 25 + 0.30x = 50 → x = 83.3 credits → 183 credits of use. At $0.375 (1.5x): x = 66.7 → 167. At $0.50 (2.0x): x = 50 → 150. Same arithmetic holds for Business at double the prices.	rows 9, 10, 24	2026-10-16	ANALYSIS
41	Annual discount	Pro 100: 1 - 21 ÷ 25 = 16.0%. Pro 10,000: 1 - 1,875 ÷ 2,250 = 16.7%. Business 10,000: 1 - 3,584 ÷ 4,300 = 16.7%. "2 months free" = 2 ÷ 12 = 16.7%.	rows 8 to 12	2026-10-16	ANALYSIS
42	Ladder discount per credit against the 100 rung	Pro: 0% at 100 to 800; 2% at 1,200; 4% at 2,000; 6% at 3,000; 8% at 4,000; 10% at 5,000, 7,500 and 10,000. Business: same to 5,000; 12% at 7,500; 14% at 10,000. Matches the "Save N%" labels printed in the dropdown.	rows 9, 10	2026-10-16	ANALYSIS
43	Auto top-up default ceiling in dollars	400 credits × 0.30 = $120 (Pro). 400 × 0.60 = $240 (Business). One default run: 100 × 0.30 = $30; 100 × 0.60 = $60.	rows 24, 26	2026-10-16	ANALYSIS
44	Category ceiling ratio	4,300 ÷ 200 (Cursor Ultra) = 21.5x.	rows 10, 36	2026-10-16	ANALYSIS
45	Student floor	25 × (1 - 0.50) = 12.50, at the full "up to 50%".	row 22	2026-10-16	ANALYSIS
46	Dates	Row verified 2026-09-18 to read 2026-10-16 = 28 days. Read 2026-10-16 to chat-pricing expiry 2026-10-31 = 15 days.	rows 32, 35	2026-10-16	ANALYSIS

EDGES

- OBSERVED Index row age: verified 2026-09-18, 28 days before this read. Every recorded figure held. Peer rows were verified 2026-09-08, 38 days before this read, and were not re-read for this memo; peer figures above are what the Index carries, with that date.
- OBSERVED Docs disagree with the page on one example: the landing-page prompt is 1.70 credits on the pricing page and 2.00 in the docs, with the docs adding "Credit costs shown are illustrative examples." The other three examples match. The page wins in this memo.
- OBSERVED The pricing page's "Plans and credits" link points at docs.lovable.dev/introduction/plans-and-credits, which redirected to /introduction/credits-and-usage on this read. The link target on the page is stale.
- ANALYSIS Metadata tension, no figure conflict: the meta description says "transparent pricing plans"; the FAQ says a credit's value depends on plan and feature and "credits are not necessarily equal in value across different plans." No price appears in metadata, so nothing contradicts a published figure.
- OBSERVED Instrument note: a text read of the page returned the FAQ questions, the four example prompts and no price. The plan cards, both 11-rung dropdowns in both terms, and all 14 FAQ answers were read from the rendered DOM in a browser, one accordion at a time (the FAQ closes one answer when another opens). Nothing in the Evidence table is from the text read alone.
- OBSERVED Not read, so not stated: the in-product auto top-up screen and the cost it shows per run (login); the "Manage instance" dialog that "shows estimated monthly Cloud costs for each size" (login); the per-message chat price (docs say "typically a fraction of a credit" and print no figure); which regional plans "cap these at 30 per month"; the exact student discount behind "up to 50%"; anything on the Enterprise form; the Cloud, AI gateway and connector rates per unit of resource (docs describe drivers and print no rate); the subagent research cost added to Plan mode messages. Each is ABSENT in this memo.
- OBSERVED A prior Index sweep (2026-10-14) recorded "Need more credits?" and "Talk to sales" beneath the Business credit selector. Today's read captured the selector's 11 priced options only; that line was not captured and is not cited here.
- OBSERVED A cookie banner ("Manage preferences" / "OK") was present and left unanswered; the read did not depend on it.

- ANALYSIS The missing anchor is the human cost of the task. Neither the page nor the Index says what a developer hour, a freelance landing page, or an internal tool costs the buyer when a person builds it. A 1.70-credit landing page is $0.425 at the Pro rate; what it replaces is unpriced. That one number would most change section 4: it sets how far the spread, the Business premium and the top-up ceiling can move before a buyer compares Lovable to hiring.
- ANALYSIS The vendor's own numbers that would sharpen each change: share of paid workspaces reaching zero per cycle and their 24-hour top-up rate (change 1); auto top-up enablement rate and the count of Pro-to-Business upgrades left paused (change 1); Pro workspaces by member count and Business revenue by rung (change 2); top-up attach rate, credit use distribution on the 100 and 200 rungs, and credits expired unused per cycle (change 3).

IGNATIUSTHEYOUNGERAI · Pricing teardown of Lovable · Read date 2026-10-16 · Comparison set drawn from the Agent Pricing Index, ignatiustheyoungerai.com/pricing-index · Labels: OBSERVED is what a source states; ANALYSIS is a read across sources; MODELED is computed from stated assumptions; RECOMMENDATION is a proposed change. Corrections: hello@ignatiustheyoungerai.com