

AI Tools Stack 2026

The Solo Founder's Guide · By Atilla Kürük · Promptolis

This is the stack I run my own businesses on. Calibrated to 2026 — newer tools, post-hype reality. The principles: pay for the 1-2 tools you use daily, free-tier or skip everything else, and never let tooling outpace what you ship.

Principle 1: The 80/20 of AI Tools

80% of AI value for a solo founder comes from 2-3 tools used deeply, not 20 tools used shallowly. The temptation is to subscribe to everything. The reality is that depth in 1-2 LLM platforms beats breadth in 10.

My personal stack runs \$156/month total. I ship more than most teams running \$2K/month stacks. The difference: I know the few tools deeply.

Principle 2: The Stack by Function

Below: which tools per function. Bold = the one I'd buy first. Italics = nice-to-have. Strikethrough = skip in 2026.

Writing & Content (\$25-40/mo)

- Claude Pro (\$20/mo): the writer's tool. Tone calibration, voice consistency, editing.
- ChatGPT Plus (\$20/mo) — only if you need DALL-E or web search; otherwise Claude alone is enough.
- Grammarly: skip. Claude does this better and you already have it.
- Jasper: skip. Overpriced for what AI assistants now include.
- Notion AI (\$10/mo if you use Notion): convenient but limited; Claude in the side panel beats it.

Code & Engineering (\$20-50/mo)

- Cursor or Claude Code (\$20/mo): one IDE-AI tool. Pick one and learn it deep.
- GitHub Copilot (\$10/mo): only if you're not using Cursor/Claude Code. Don't double-pay.
- v0 / Bolt.new (free tiers fine): for prototyping UI. Don't pay until you outgrow.
- Codeium / Tabnine: skip. Free but weaker than the paid options.

Design & Visual (\$0-30/mo)

- Canva Pro (\$15/mo): if you do social/marketing graphics. Worth it.

- Figma free tier: enough for solo founders.
- Midjourney (\$10-30/mo): if you need editorial-quality images regularly.
- DALL-E (via ChatGPT): if you already pay for ChatGPT Plus.
- Adobe Firefly: skip. Adobe pricing is for agencies, not solos.
- GPT-Image-1 (via API): cheaper for batch image work; needs developer skill.

Operations & Productivity (\$0-40/mo)

- Notion (\$10-15/mo): centralized docs + databases. Worth it if you use it daily.
- Linear (\$10/mo): for engineering tasks. Solo founders may use Notion instead.
- Cron / Reclaim (\$8-15/mo): AI-assisted calendar. Honestly: skip until you have meetings every day.
- Superhuman: skip. \$30/mo for email is hard to justify solo.
- Reflect: skip unless you're a heavy notes person; Notion or Apple Notes is fine.

Sales & Outreach (\$20-60/mo)

- Apollo.io (\$49/mo): if you're doing B2B outbound. The data is the value.
- Smartlead / Instantly (\$30-60/mo): for outbound email. Only if outbound is your motion.
- HubSpot Free: enough for solo founders <100 deals.
- LinkedIn Sales Navigator: skip unless you're heavy on LinkedIn outbound.
- Lavender / Lemlist: skip. AI-email tools are commodity.

Analytics & Data (\$0-30/mo)

- PostHog (free for <1M events): replaces Mixpanel + LaunchDarkly + segments. Best free product analytics in 2026.
- Google Analytics 4 (free): web traffic.
- Plausible / Fathom (\$10-20/mo): privacy-friendly traffic. Worth it if you care about privacy + simplicity.
- Mixpanel: skip. Overpriced for solos.
- Amplitude: skip. Same.

Customer Support (\$0-30/mo)

- Crisp (\$25/mo): chat + email + AI helpdesk. Best for solo SaaS.
- Intercom: skip. \$300+/mo is for teams, not solos.
- Plain.com / Help Scout: alternative options.
- Linear Issues for bug tracking: free.

The \$156 Stack (My Personal)

Tool	Monthly	Function
Claude Pro	\$20	Writing, strategy, editing
Cursor	\$20	Coding
Canva Pro	\$15	Marketing graphics
Notion	\$15	Docs + databases
Crisp	\$25	Customer support
PostHog	\$0 free tier	Analytics + flags
Plausible	\$9	Web traffic
Beehiiv	\$0 free tier (under 2.5K subs)	Newsletter
Cloudflare	\$0 (mostly)	Hosting + workers
Domain (.com)	\$1	Annual / 12 months
Postmark	\$15 (10K emails/mo)	Transactional email
GitHub	\$0 free for personal	Code hosting
Stripe	\$0 (transaction fees)	Payments
Apollo (occasional)	\$49 (3-month bursts)	B2B outbound
Total active monthly	~\$120	
With occasional Apollo	\$169	

Integration Patterns That Don't Break

Five patterns I use to make tools cooperate without Zapier hell:

- 1 API-first when possible: cloudflare workers + cron triggers handle most automation. Cheaper, more reliable than Zapier for code-comfortable founders.
- 2 Single source of truth (Notion or your DB): every other tool reads from there. No bidirectional sync (it always breaks).
- 3 Webhook-based: incoming events update your central source. Outbound from there. One-way.

- 4 Manual where AI is uncertain: don't automate ambiguous decisions. Manual is faster than fixing wrong automation.
- 5 Pre-emptive integrations: only build the integration when you've manually done the task 10+ times. Otherwise you're automating speculation.

What I Skip in 2026 (And Why)

- All-in-one suites (Bardeen, Make, n8n) — useful but for solo founders, hand-coded automation in Cloudflare Workers is faster + cheaper.
- AI-prompt marketplaces (PromptBase) — quality is hit-or-miss. Make your own prompt portfolio.
- Multi-LLM aggregators (OpenRouter, Cursor's multi-model) — pick one model family, learn it deep.
- AI-coding assistants beyond your IDE one — Cursor + Claude Code is enough; don't add Copilot on top.
- Vector DB managed services (Pinecone, Weaviate Cloud) — pgvector in your existing Postgres is enough at solo scale.
- Notion AI on top of Claude Pro — Claude in the sidebar does the same thing, you already pay.
- Premium Linear plans — free is enough for <500 issues.
- Email automation tools — Beehiiv handles this; if you need more, Postmark transactional is cheap.

The 'Don't Reach for a Tool' Decision Rule

Before subscribing to a new tool, ask:

- 1 Have I done this manually 10+ times? If no, automate later.
- 2 Will I use this 5+ times per week? If no, free tier or skip.
- 3 Does this replace something I'm already paying for? If yes, switch (don't add).
- 4 Is this solving a problem I have, or one I might have? Solve real problems.
- 5 Will I cancel this in 30 days? Most 'I'll try it' subscriptions get canceled. Save the friction.

When to Upgrade the Stack

Triggers that justify spending more:

- Hiring first employee → Linear/Slack/Notion paid tiers become worth it.
- Crossing \$100K MRR → Stripe Pro features become worth it.
- Beehiiv > 2.5K subs → upgrade tier (free tier covers most early-stage).
- B2B sales motion → Apollo + outbound tooling paid tier.

- Customer support > 10 tickets/day → upgrade Crisp tier or switch to Intercom.
- PostHog > 1M events/mo → upgrade or pick a different analytics path.

The Bottom Line

AI tools are a productivity multiplier when you use the right 3-5 deeply. Most solo founders subscribe to too many, learn each shallowly, and ship slower than they would with a tighter stack. Spend the budget on Claude or Cursor. Free-tier the rest until you outgrow.