

Models & Spend

A cheat sheet. Default to Auto, try Composer 2 next, reach for named models on purpose.

The menu, with a price list — per 1M tokens. Output is 3–10x input on every model. Named models add a \$0.25/1M Cursor Token Fee; Auto is exempt.

Model	Provider	Input	Cache read	Output	Notes
Auto	Cursor (router)	\$1.25	\$0.25	\$6.00	Fixed low rate, token-fee exempt. Always cheapest.
Composer 2	Cursor	\$0.50	\$0.20	\$2.50	Cursor's agentic model. Underused default.
Claude 4.6 Sonnet	Anthropic	\$3.00	\$0.30	\$15.00	Strong reasoning; mid-tier implementation.
Claude 4.7 Opus	Anthropic	\$5.00	\$0.50	\$25.00	Top tier. Up to 1M context. Plan big here.
Gemini 3.1 Pro	Google	\$2.00	\$0.20	\$12.00	Good for long-context work.
GPT-5.4	OpenAI	\$2.50	\$0.25	\$15.00	Strong general-purpose; good reviewer.
GPT-5.3 Codex	OpenAI	\$1.75	\$0.18	\$14.00	Agentic + reasoning.
Grok 4.20	xAI	\$2.00	\$0.20	\$6.00	Budget output pricing.

A workflow, in model picks — a starting point, not a rule. Try smaller; if the output holds, you've saved.

<p>01 Planning Reasoning pays off. Use your biggest model here.</p> <p>Anthropic bundle Claude 4.7 Opus</p> <p>OpenAI bundle GPT-5.4</p>	<p>02 Implementation Mechanics once the plan is solid. Mid-tier works.</p> <p>Anthropic bundle Claude 4.6 Sonnet</p> <p>OpenAI bundle GPT-5.3 Codex</p>	<p>03 Review A reviewer from another lab catches more blind spots.</p> <p>Anthropic bundle GPT-5.4 / Codex (small)</p> <p>OpenAI bundle Opus / Sonnet (small)</p>	<p>Max Mode, when A capacity dial, not a quality one. On Enterprise, flipping it on adds no surcharge — you just burn more tokens.</p> <ul style="list-style-type: none"> ✓ Refactors across 20+ files ✓ Searching a large monorepo ✓ Architectural design or audit ✗ Single-file edits ✗ Features spanning < 10 files ✗ Targeted bug fixes
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Cost is measured against engineer time. A loaded engineer is \$75–150/hr. Your \$100/user cap is ~40 min to 1.3 hr of that. Save 30 min/day and spend returns 7.5–15x. **The lever is the model picker, not the admin panel.**