

Claude Usage + Credits

A practical guide for Team and Enterprise users

GUIDES & RESOURCES

GUIDE · 3 PAGES

The quick version

- Big files, long chats, higher effort and multi-step tasks use the most.
- Open Settings > Usage anytime to see what you've used and when it resets.
- Out of room? Wait for the reset, or ask your admin about usage credits.

Three terms to know

Tokens	The small pieces of words Claude reads and writes. Your messages, files and its replies all count.
Usage limits	How much your seat includes over a set window of time.
Usage credits	Let you keep working after your included usage runs out. They're pay-as-you-go, and Settings > Usage may call them "extra usage."

Which plan are you on?

Not sure? Open Settings > Usage. If you see session and weekly progress bars, your seat comes with an included allowance. If not, ask your admin.

Team

Everyone has their own allowance, so one person hitting a limit doesn't affect anyone else. Premium seats include 5x the per-session usage of Standard. Admins can prepay for usage credits.

Seat-based Enterprise (Standard + Premium seats)

Like Team, each seat includes usage, and optional usage credits are billed monthly. These legacy seats move to usage-based billing at renewal.

Usage-based Enterprise

No included allowance. Your company pays for everything used, on top of the seat fee. If it prepays, everyone shares one balance, and when that hits zero, usage stops until an admin adds more. Otherwise, it's billed monthly.

Hit a limit? Here's what to do

- On Team and seat-based Enterprise, you have two limits: a five-hour session limit and a weekly limit. Settings > Usage shows both and when each resets. On Team, the weekly reset is the same day and time every week.
- A session reset doesn't refresh your weekly limit, and a new chat doesn't reset either one. To keep going, wait for the reset or use usage credits if your admin has turned them on. Credits cost extra and stop at the spend limit your admin sets.
- On seat-based Enterprise, click Request usage credits to ask your admin for credits or a Premium seat.
- On usage-based Enterprise, there's no allowance to run out of, but you can hit a spend limit. If you're blocked, ask your admin to raise it or add credits.

Six habits that stretch your usage

01 Match the model and effort to the task

Try Sonnet for everyday work and save heavier models for harder problems. Where you see an Effort setting, Low or Medium is plenty for routine tasks. Turn off extended thinking when you don't need it.

02 Give a clear brief up front

Say what you want, who it's for, the format, and what good looks like. Combine related questions into one message, attach only the files that matter, and redirect early if Claude heads the wrong way.

03 Start fresh when the topic changes

The longer a chat gets, the more each new message uses. When a thread runs long, ask Claude for a short summary and paste it into a new chat.

04 Keep reference files in a Project

Project files are cached, so asking about them again uses far less than re-uploading. Keep project instructions short and remove files you no longer use.

05 Only turn on what the task needs

Web search, Research and connected apps use a lot of your allowance. Turn off connectors a chat doesn't need, and tell Claude when you don't need a web search.

06 Save Cowork for real multi-step work

Tasks that run code, create files or use your apps and browser use more than a quick question. Group related work into one task, say when you only need a quick answer, and note that Auto mode uses more than Manual.

Two different kinds of credits

Usage credits ("extra usage") let you keep working in Claude, Cowork and Claude Code after your included limit.

Monthly API credits are a different thing: a Team plan perk for developers building their own apps and agents on the Claude Platform. They don't give you any more room in Claude, Cowork or Claude Code. Teams get \$20 per Standard seat and \$100 per Premium seat (up to \$500 a month). An owner has to claim them, they don't roll over, and Enterprise isn't eligible.

For account owners

Most of this lives in Organization settings > Usage.

- Set spend limits for the organization and individuals (Enterprise can also limit by seat tier or group).
- Team: prepay for usage credits, set auto-reload, then turn credits on for specific people or everyone.
- Seat-based Enterprise: review "Request usage credits" requests here. Admins also get a daily email.
- Usage-based Enterprise: watch "Blocked by a spend limit," and on self-serve, keep the balance topped up.
- Heavy users? Consider Premium seats on Team or seat-based Enterprise.
- Building on the API? Team owners can claim monthly API credits in Organization settings > Billing.

OFFICIAL SOURCES

Plans change, so check Anthropic's Help Center for the latest: [Usage limit best practices](#) · [Usage credits](#) · [Enterprise billing](#).

Want Forum3 to run this with your team? [Let's talk](#)