Startup credits cheat sheet

What the programmes give, who qualifies, and in what order to apply - with a tracking sheet so no credit expires unnoticed.

Amounts are the published ones as of October 2026 and change often. Apply from a company email with the website live. Never pay anyone to apply for you. Higher tiers replace lower ones; reapply when you join a programme or raise.

Cloud

Programme	What	Who qualifies
AWS Activate	Founders tier about $1,000; Portfolio tiers up to $100,000+ through a provider (accelerator, VC, Startup India - DPIIT startups offered $5,000)	Any startup (Founders); affiliated startups (Portfolio)
Google for Startups Cloud Program	Start: up to $2,000, no funding needed. Scale: up to $200,000 over two years. AI-first: up to $350,000	Company domain email; Scale via investor or accelerator
Microsoft for Startups	A few hundred dollars on sign-up; about $5,000 after verification; up to $150,000 over time. Covers Azure OpenAI	Pre-seed and early companies, no investor needed
Cloudflare for Startups	Up to $250,000 on the developer platform	Early companies, often via partner
DigitalOcean Hatch	Up to $100,000 infrastructure credits	Early companies, often via partner
MongoDB for Startups	Atlas credits in the tens of thousands of dollars	Early companies

AI

Programme	What	Who qualifies
Claude for Startups (Anthropic)	$1,000 API credits, a free year of Claude Team (5 seats), up to $45,000 partner discounts; far larger via Anthropic venture partners. Credits and seats paused for new applicants in Oct 2026 - check the page	Founded within 5 years or funded within 2; bootstrapped welcome
OpenAI	No public programme. Via partners (Ramp, accelerators), Azure OpenAI through Microsoft for Startups, or OpenAI Grove ($50,000, about 15 founders, SF)	Depends on the partner
NVIDIA Inception	Free; discounts, DLI training, VC network; qualifying members can request substantial DGX Cloud credits	Any AI startup; no equity, no deadline

Payments and banking

Programme	What	Who qualifies
Stripe	No public credit form. Atlas (about $500) forms a Delaware company and bundles partner perks; fee credits come through accelerators	Anyone (Atlas); accelerator companies (fee credits)
Razorpay Rize (India)	0% platform fee for 90 days for new businesses; lakhs of rupees of free processing for funded startups; banking and payroll credits; perks portal	Bootstrapped and early startups under $5M raised
Mercury / Brex (US entity)	Fee-free business banking or a no-personal-guarantee card, each with a partner perks portal	Companies with a US entity; founders worldwide with exclusions

Tools

Programme	What	Who qualifies
GitHub for Startups	20 seats of GitHub Enterprise free for 12 months; Advanced Security 50% off	Series A or earlier, via partner
Notion for Startups	Up to 6 months of Business + Notion AI free (up to 100 people)	Via partner network
HubSpot for Startups	Up to 90% off year one, tapering to 50% then 25%	Via accelerator / VC partner; smaller discount unaffiliated
Vercel for Startups	Up to $30,000 flexible credits; Enterprise features	Series A or earlier, within 12 months of a round, via partner
Zoho for Startups	Wallet credits across 45+ apps; larger via Startup India for recognised startups	Early companies; DPIIT for the larger tier
Freshworks for Startups	90% off year one, 50% year two, 25% after (under $4M raised)	Early companies

India

- [ ] DPIIT recognition first - every partner offer checks it.
- [ ] Startup India portal partner section: AWS, Google Cloud, Zoho, Freshworks and others.
- [ ] Razorpay Rize when you open the gateway.
- [ ] Your state startup portal: incubation, cloud and software credits.

UAE

- [ ] DIFC Innovation Licence (about $1,500 a year, up to 90% subsidised) if you are a tech company.
- [ ] in5 (licence about AED 1,000 a year for three years, no equity) or Sheraa S3 (free one-year licence, no equity, no fee).
- [ ] Hub71 Access if you have traction (incentives in kind and cash for equity).
- [ ] Mohammed Bin Rashid Innovation Fund: fee-free accelerator and non-dilutive loan guarantees.

The five moments

- 0. Before registering: free tiers only (Vercel Hobby, Supabase, Cloudflare free, GitHub, HubSpot CRM, Notion). Register the domain, put a page live, set spending caps.
- 1. The week the company exists: AWS Founders or the DPIIT tier, Google Start, Microsoft for Startups, NVIDIA Inception, Claude for Startups, Cloudflare / DigitalOcean / your database if you build on them, Razorpay Rize when the gateway opens.
- 2. On joining a programme: ask for the perk list and partner IDs; reapply at every affiliated tier (AWS Portfolio, GitHub, Notion, HubSpot 90%, Vercel); claim Stripe fee credits and bank perks through it.
- 3. On raising a round: Google Scale, AWS Portfolio via your investor, Vercel within 12 months of the round, larger Claude credits via Anthropic venture partners, your investors' portfolio perks.
- 4. Expiry: a reminder a month before each end date - next tier, pay, or move while the credit still covers the migration.

Tracking sheet

Programme	Applied	Approved	Amount	Account it is on	Expires	Decide by

> General information as of October 2026. Not legal, tax or investment advice; fees, thresholds and programme terms change - check the official page before relying on a figure, and use a qualified professional where the roadmap says so.