

AI, Adobe and Your Photography

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Information effective 2/5/2026

We're going to talk about the tools that do use credits and how many. And I'm going to show you how to check your credit balance.

Now, the big thing to keep in mind is depending on your Creative Cloud plan, you're going to have a certain amount of credits. You can always buy more credits from Adobe or upgrade your plan to include more.

Important notes:

- These do not roll over.
- They reset every single month.
- Credits once they're used, they cannot be undone, *even if you don't like the results*.

AI Tools that don't use credits


Before we get started, make sure your Contextual Task Bar is showing up. If you don't see it, go to the top bar, click Window and then make sure the Contextual Task Bar has a check mark in front of it.



Then on that Contextual Task Bar, click Remove Background. This function uses AI, but it uses no credits. It's not generating any pixels. Generative Background does create pixels and uses credits.



Other selection functions also use AI, but again they won't use any credits because they don't generate new pixels.

- From the side tool bar under Ps - the Object selection tool 
 - If you Select People, it will even offer options to select their individual parts and wardrobe.
- From the top tool bar under Ps - Select Sky; Select Subject
- From Camera Raw & Lightroom = Masking - Subject; Sky; Background; Landscape; Objects; People

The next tool that does use AI but won't use any credits is lens blur. Available under Camera Raw and Lightroom.

Tools that do use credits - [Maybe](#)

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Application name	Standard generative features	Premium generative features
Photoshop	<ul style="list-style-type: none"> • Generative Fill • Generative Expand • Generate Background • Generate Image (Text to Image) • Generate Similar • Remove Tool* • Generative Upscale** • Harmonize*** <p>*Currently not consuming credits.</p> <p>**Generative Upscale powered by Adobe Firefly model consumes more than one credit and is based on file output size</p> <p>***Harmonize is a standard feature but consumes 5 credits per generation.</p>	<p>Partner models used with</p> <ul style="list-style-type: none"> • Generative Fill with Google Gemini 3 (with Nano Banana Pro), Google Gemini 2.5 Flash Image (Nano Banana), FLUX.1 Kontext [pro], FLUX.2 pro • Generative Upscale with Topaz Labs • AI Denoise with Topaz Labs • AI Sharpen with Topaz Labs
Illustrator	<ul style="list-style-type: none"> • Generative Shape Fill • Generative Recolor • Generative Expand • Text to Vector Graphic • Text to Pattern • Turntable (beta)* <p>*Currently not consuming credits.</p>	<p>Partner models used with</p> <ul style="list-style-type: none"> • Text to Vector Graphic with GPT Image 4o, Ideogram 3, Gemini 2.5 (Nano Banana)
Premiere	N/A	<ul style="list-style-type: none"> • Generative Extend
Lightroom	<ul style="list-style-type: none"> • Generative Remove* <p>*Currently not consuming credits.</p>	N/A

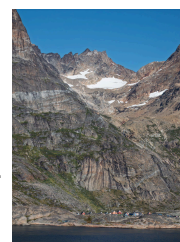
FYI: As a rule, anything that generates pixels will charge credits and **will be forbidden in CACCA and other competitions.**

- **Eligibility:** “Computer imaging techniques may be used in all print and digital projection divisions. See specific rules for Nature and Photojournalism entries for restrictions on the amount of enhancement and/or alteration permitted. Any element that was not created by the maker, such as clip art, skies, textures, drawings, stock or internet photographs or any element that is created by another person cannot be used in the image. (Hence, AI that is Generated or Generative Fill is not allowed.) Elements that are added due to algorithms (i.e., computer generated), such as star bursts, are allowed. Programs that replace elements, provided such replacements are allowed in the competition, may be used so long as the new element is the maker’s or derived from an element of the maker.”
- **Nature:** “Techniques that remove elements added by the camera, such as dust spots, digital noise, and film scratches, are allowed. Pictorial elements can be removed only if they comprise less than 5% of the original image and they are replaced with pictorial elements immediately adjacent to the element removed.”
- **Photojournalism:** No specific restrictions noted.

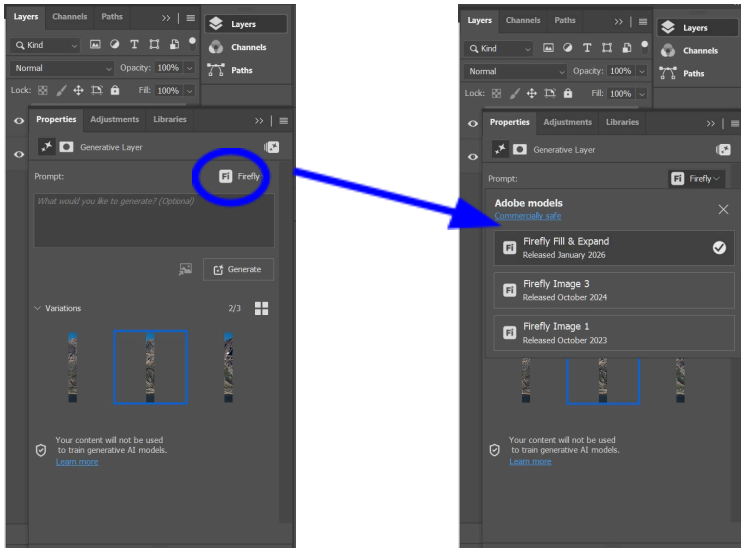
The Tools

- Content-Aware Fill (Classic): Uses local machine learning, **no credits required**.
- Generative Expand: Consumes credits for creating or replacing pixels.
- Generative Fill: Consumes credits for creating or replacing pixels.
- Remove Tool:
 - *AI-Off*: No credits (uses older content-aware tech).
 - *AI-On*: Consumes credits (uses Firefly for better results).

Expanding the borders of your image

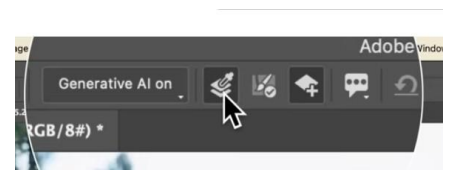
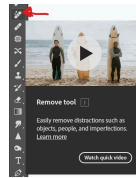
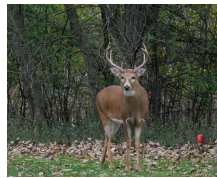


- **Content Aware Fill** just sort of repeats the adjacent pixels
 - Select from the drop down box on the Crop tool bar at the top of the screen.
 - NO credits used.
- **Generative Expand** does true AI pixel generation
 - Can select Generative Expand from the drop down box on the Crop tool bar at the top of the screen. Then the Contextual Task Bar will pop up.
 - You can pull up the Contextual Task Bar by going to Window and making sure it's clicked on.
 - If you hover over the "generate" button on the floating palette, it will tell you how many credits it will use. Currently the only option for this is Firefly which uses one credit.
 - Three options are generated. Click on each one of these images and choose your favorite. If you don't care for the options, you can get it to generate more.
- ➔ **NOTE:** A popular misconception is that "*each one of these variations uses a credit*". **NOT TRUE.** Because it's Firefly, it only uses one credit.
 - TESTS SHOWS ONLY 1 USED - Just 1 even with clicking the Enhance Image on that variation.
 - This was confirmed via chat with Adobe on 2/5/2026.
- ➔ **NOTE:** Once you select the version you want, you don't have the option to get those back. Even if you don't like these results or if you don't use them, you've spent the credits. This will create new pixels and so it will use credits.

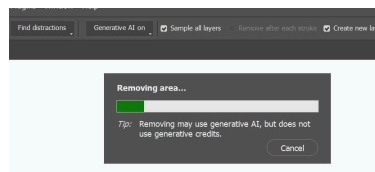


Removing Objects

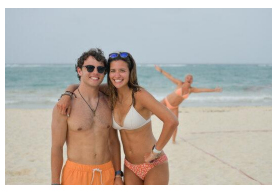
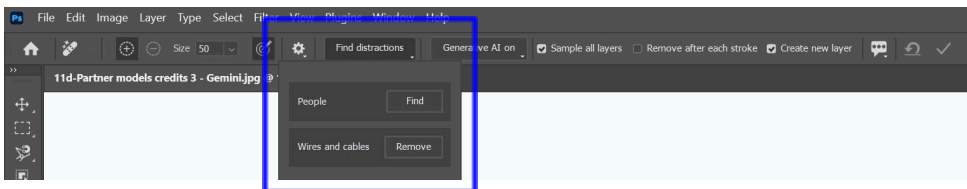
➤ Remove Tool



- It's recommended to turn on "sample all layers" to get a better quality sample and "generate new layer" to make the output easier to work with.
- **Remove Tool** - Has 3 settings
 - Auto - may use AI credits **
 - Gen AI on - uses credits ** Gen AI off - no credits.
- ➔ **** NOTE:** A popular misconception is that Auto might use credits and that Gen AI On *does use a credit. NOT TRUE.*
 - ◆ Online Adobe doc says the Remove Tool doesn't use credits.
 - ◆ Testing done on 2/5/26 showed no credits used.
 - ◆ Chat with Adobe rep on 2/5/26 confirmed that no credits are used.....*at least at this time.*



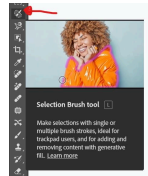
- ◆ Can remove distracting people or wires.



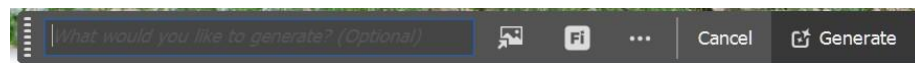
➤ **Generative Fill**

- Select Subject with:

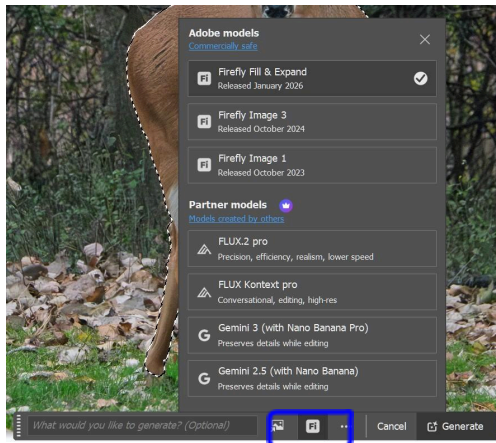
- Selection Brush Tool or;
- Select-Subject from the Contextual Tool Bar



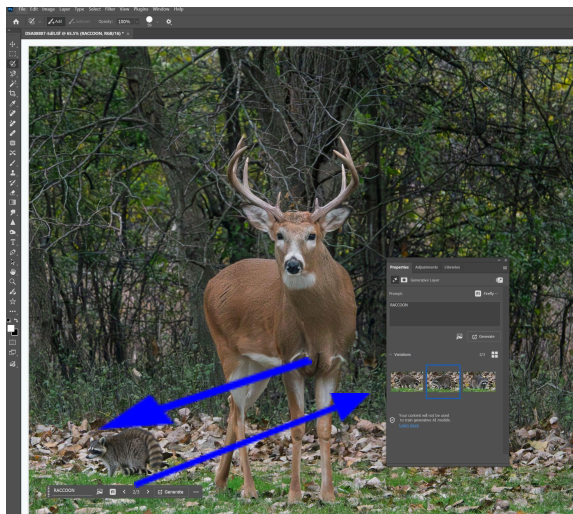
- On the Contextual Task Bar select Generative Fill then Generate - outputs 3 versions.



- Use Firefly (recommend most current issue) generates 3 images - 1 credit each



➤ **GenFill Remove Obj**



➤ **GenFill Remove Obj (replace)**

- Selection Brush
 - Generative Fill
 - Reference Image
 - Choose Image
- ➔ **NOTE:** Only uses 1 credit



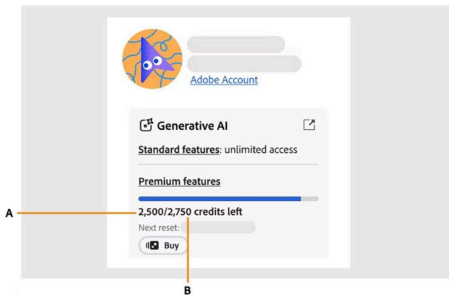
BY THE NUMBERS

➤ **How many do I have?**

How do I check how many generative credits I have remaining?

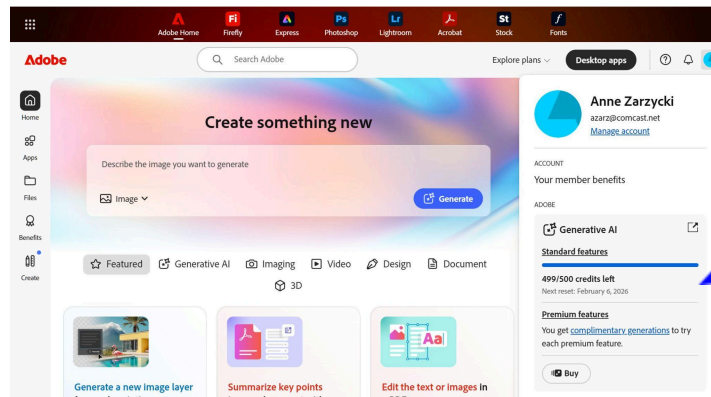
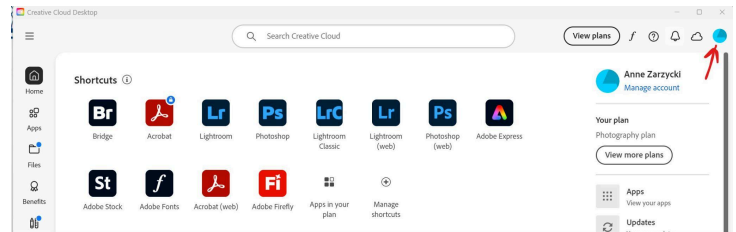
You can view your generative credit count in your [Account menu](#). A counter will show the number of monthly generative credits allocated to your account and the number of generative credits you have used in this cycle.

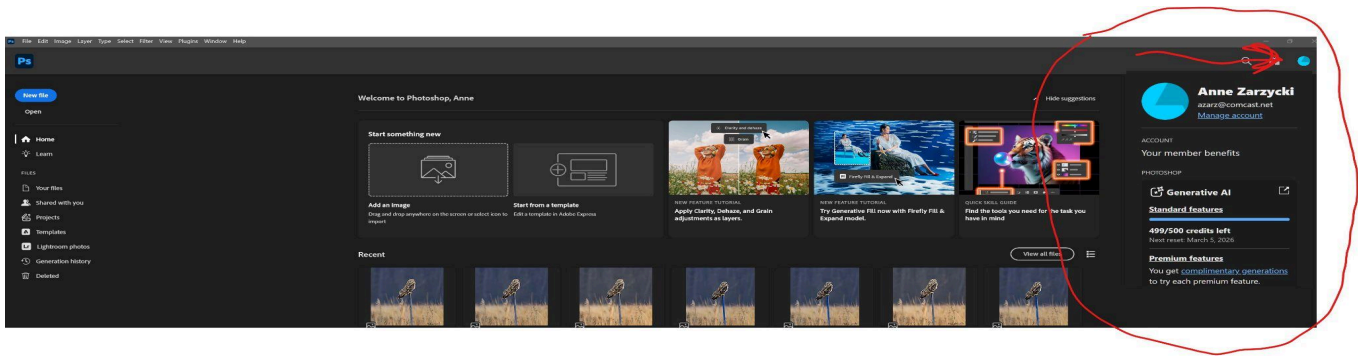
- 1 Go to your [Adobe Account](#) page.
- 2 Select your profile avatar image located in the upper-right corner of the page.



Select your profile icon on the Adobe Account page to check your generative credit count.

A. Number of generative credits left in the current billing cycle B. Number of generative credits included in your plan





Creative Cloud for individual plans

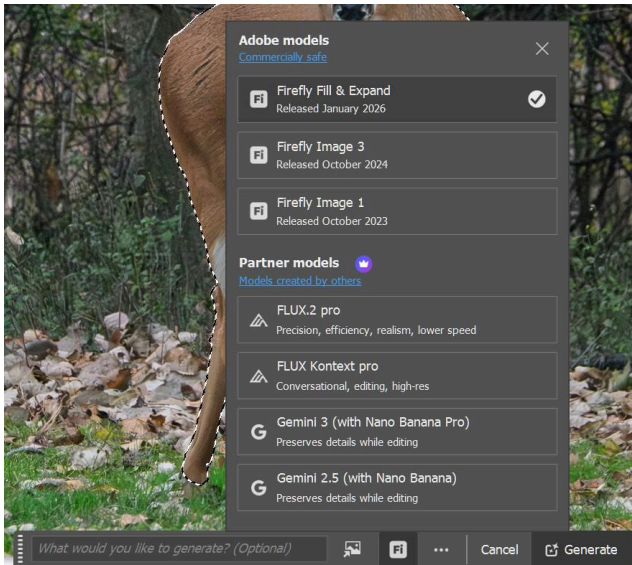
Plan	Generative AI feature type access	Monthly generative credits Subscribed before June 17, 2025	Monthly generative credits Subscribed on or after June 17, 2025
Creative Cloud Pro (formerly Creative Cloud All Apps)	Standard and Premium	<ul style="list-style-type: none"> 4,000 for premium generations Unlimited access to standard generations 	<ul style="list-style-type: none"> 4,000 for premium generations Unlimited access to standard generations
Creative Cloud Standard	Standard	25	25
Creative Cloud Single App <ul style="list-style-type: none"> Photoshop, Illustrator, Premiere, InDesign, After Effects Audition, Animate, Dreamweaver, XD Photography 1TB 	Standard	500	25
Adobe Express Premium plan	Standard and Premium	250	250
Substance 3D Collection	Standard	100	100
<ul style="list-style-type: none"> Creative Cloud Photography 20GB Lightroom 	Standard	100	25
Creative Cloud Single App <ul style="list-style-type: none"> InCopy Substance 3D Texturing Acrobat Pro 	Standard	25	25

SO HOW MANY CREDITS IS THIS GOING TO COST??

➤ Partner model options

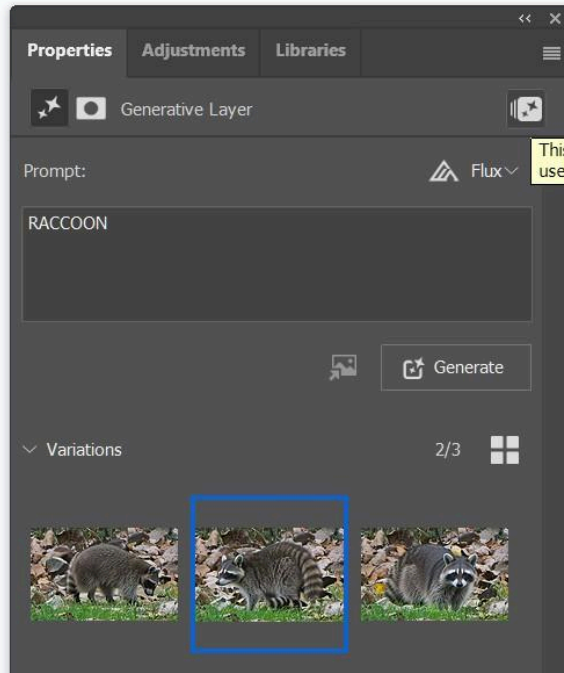
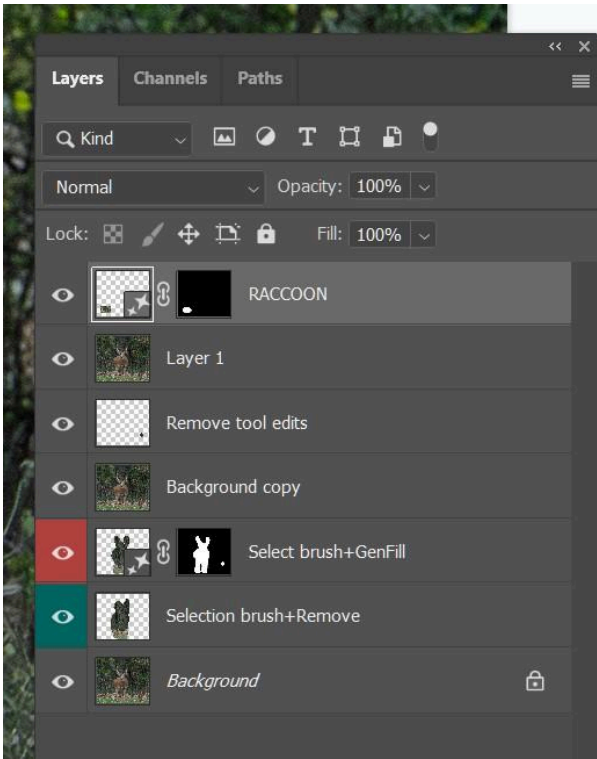
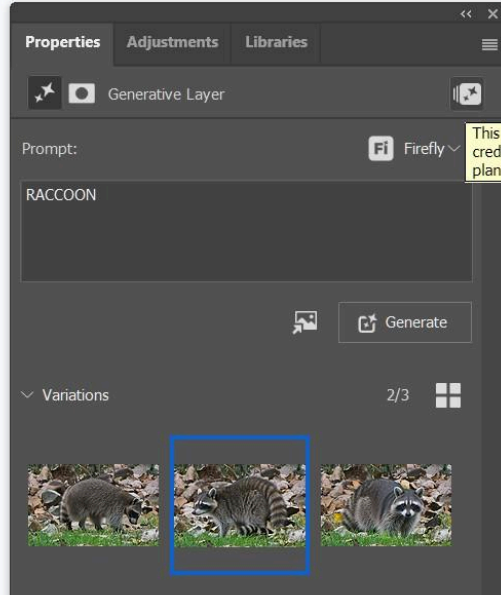
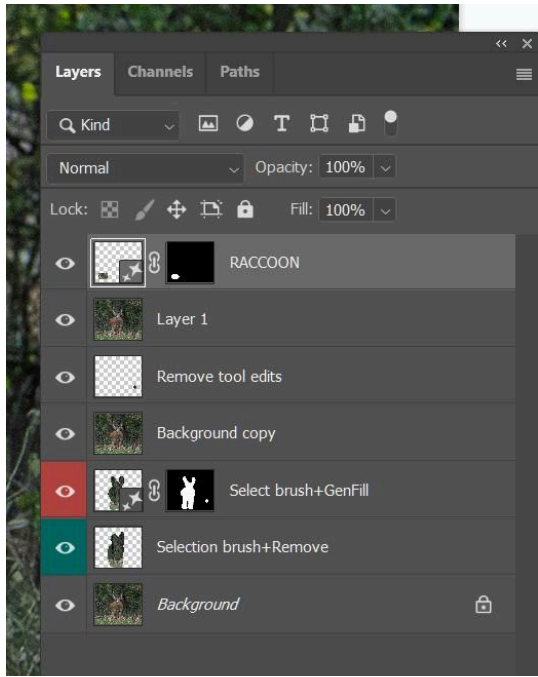
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Generative credit usage for image models

Image model	Generative credits used
Gemini 2.5 Flash Image (Nano Banana) by Google	10 credits per generation* <i>*For limited time, for Text to Image, Firefly Boards, and Adobe Express.</i>
Gemini 3 (with Nano Banana Pro) by Google	40 credits per generation* <i>*For a limited time</i>
Imagen 3 and Imagen 4	20 credits per generation* <i>*Limited time for Imagen 4</i>
GPT Image ● Can be used outside of Photoshop	60 credits per generation
GPT Image 1.5 ●	20 credits per generation* <i>*For a limited time</i>
FLUX.1 Pro, FLUX.1 Kontext [pro], and FLUX Kontext MAX	10 credits per generation* <i>*For a limited time for Flux Kontext MAX</i>
FLUX.1 Pro Ultra	20 credits per generation
FLUX.2	20 credits per generation* <i>*For a limited time</i>
Ideogram 3.0	20 credits per generation
Runway Gen-4 (720P)	20 credits per generation
Runway Frames and Runway Gen-4 (1080p)	40 credits per generation* <i>*For a limited time for Runway Gen4 (1080p)</i>
Topaz Labs (Gigapixel, Sharpen, Denoise) Can be used as external plugins	<ul style="list-style-type: none"> • Up to 25 MP - 10 credits per generation • 25 MP to 56 MP - 20 credits per generation
Topaz Labs (Bloom)	<ul style="list-style-type: none"> • 1 MP to 9 MP - 35 credits per generation



ChatGPT

Upload a photo and ask for editing suggestions or just honest critique.

- *“Provide competition critique for this photo”*
 - Gives you a detailed analysis
- *“Help me identify ways to improve this photo. Include values for settings under Photoshop and Camera Raw. Goal is a competition quality submission.”*
 - Gives very detailed suggestions on a slider by slider basis.
 - If you don't understand or want something changed, etc. you can just add a question at the end of its initial instructions.

Fun prompts for ChatGPT and other platforms

- Create a high-contrast portrait of my face with focus on the front. In black and white, 35mm lens, 4K UHD quality, strong expression, water droplets on my face, black shadow background. Only my face is visible. Aspect ratio 4:3



Create a high-contrast portrait of my face with focus on the front. In black and white, 35mm lens, 4K UHD quality, strong expression, water droplets on my face, black shadow background. Only my face is visible. Aspect ratio 4:3.

Please upload a clear, front-facing image of yourself so I can create a more accurate high-contrast black and white portrait based on your features. Once I have that, I'll generate the image with:

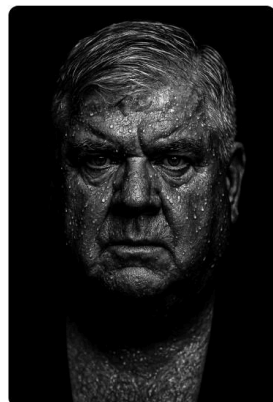
- Black & white conversion
- High contrast & strong expression
- Water droplets effect
- Dark shadow background
- Face only, centered and in 4:3 ratio
- 4K UHD quality, 35mm-style framing

Let me know when you're ready to proceed!

🗑️ 🔄 📄 📁 ⋮



Image created



- Using this photograph create a Portrait of a soldier during WWII with dirt and sweat on face, overcast lighting, muted tones, shot on 35mm film style, cinematic depth and emotion in the style of Saving Private Ryan
- Use this photo to create a stylized studio portrait with a hyper-realistic yet cartoon-like finish. The subject's head is slightly enlarged in proportion to the body, with exaggerated facial features such as expressive eyes, strong smile lines, and defined cheek structure BUT still remains identifiable. Lighting should be soft and clean, similar to a professional portrait setup, with gentle shadows and subtle highlights across the face and arms. Use a cool blue gradient background with a faint circular spotlight glow behind the subject to create depth and separation. The image should look polished and character-driven, with detailed skin texture that blends realism and digital illustration, similar to a high-end caricature retouch or 3D-rendered portrait.
- Google's Flash 2.5 AI (Nano Banana) to restore AND colorize some old Black & White Photographs ... Here's what you need to do ...
 - Go to <https://gemini.google.com/app>
 - Click on TOOLS and choose Create Images
 - Click on the + and upload your Black & White image (or drag and drop)
 - Use the Prompt ... "Restore and Colorize the attached photograph"
- Just upload a headshot of yourself into ChatGPT or AI platform of your choice and use this prompt ...
 - A cinematic double exposure of a man in profile, with a post-apocalyptic cityscape inside his silhouette. The inner scene shows the man walking through a destroyed, burning urban street, buildings in ruins, glowing embers and fire, with a dramatic sunset in the background. Moody lighting, warm tones, emotional and introspective mood, high detail, 8K resolution
 - Give this car a post apocalyptic appearance, the car is driving through a derelict city with the ruins of buildings with spirits emulating from them either side
- Use my likeness to create a WWE wrestler they have a heavy metal appearance and are walking towards the wrestling ring with fire works going off in the back ground while the crowd goes wild
- Give this car a post apocalyptic appearance, the car is driving through a derelict city with the ruins of buildings with spirits emulating from them either side
- Use my likeness to create a WWE wrestler they have a heavy metal appearance and are walking towards the wrestling ring with fire works going off in the back ground while the crowd goes wild

- Go to gemini.google.com or ChatGPT
 - Click on the settings icon underneath the prompt field and choose "Create Images"
 - Click on the + icon and upload a headshot of yourself and another person (a celebrity perhaps)
 - Type "Put these 2 people together taking a selfie whilst [type where you want them to be]"

ChatGPT ▾

Get Plus ×



Put these 2 people together taking a selfie whilst in front of Buckingham Palace

Image created • Rock and royalty at Buckingham Palace



📄 📤 ...

Get Plus ×



Please turn this photo into a Pixar-style image and a cartoon image. Please make the subjects look attractive.

Image created



📄 📤 ...