



An Extended Guide · No. 1920

Buying Office Once Instead of Subscribing — Is It Still Worth It?

What the one-time version
includes, and the break-even point

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★ The question in one sentence

Buying Office once saves money if you'd keep the same version for years and don't need the online storage or AI; subscribing wins if you want those extras and always-current apps. Let's find which one is you.

Buy it once, or pay every year?

There are two ways to get Office: pay once and keep it, or pay a yearly subscription. Both are legitimate; which saves you money depends entirely on how you work. This guide does the honest math with you.

I'm Bill, from Bill's Home Tech in Portage County. Folks ask me this one constantly, usually because they miss the days of buying software outright. Good news: you still can — let's see whether you should.

A note on prices throughout: they change, so every figure here is 'about this much, as of this writing.' Check the current price on Microsoft's site before you buy either way.

The whole guide, on one page

These few points settle the question for most people.

- ❑ The current buy-once version is Office 2024 — a single payment, yours to keep.
- ❑ Office Home 2024 runs about \$150; Home & Business (adds Outlook) about \$250 — check today's price.
- ❑ A subscription (Microsoft 365) is a yearly fee but adds 1 TB of storage, the AI helper, and always-current apps.
- ❑ Buy-once gives NO online storage, NO Copilot, and NO upgrade to the next version.
- ❑ Rough rule: keep the same version several years and buy-once is cheaper; want the extras or cover many people and subscribing wins.
- ❑ One computer, simple needs, hate recurring bills — buy once.

✓ It's about time, not just price

The real question isn't 'which costs less today' but 'how long will I use this and what do I need.' Answer that and the cheaper path is obvious.

What the one-time version includes

Let's be precise about what a single payment actually buys you, so there are no surprises.

Office Home 2024 includes the core programs — Word, Excel, PowerPoint, and OneNote — installed on one computer (a PC or a Mac). Office Home & Business 2024 adds Outlook for email. You pay once and own that version; there's no yearly charge.

It receives security updates for its supported lifetime, so it stays safe to use for years. It's the modern version of exactly what you bought in a box years ago — just downloaded instead of on a disc.

✓ Pick Home unless you need Outlook

Most home users are perfectly served by the Home edition. Only step up to Home & Business if you specifically want the Outlook email program — otherwise you're paying extra for something you won't open.

What buying once leaves out

Here's where the honesty matters. A one-time purchase deliberately skips the subscription's extras.

- **No 1 TB of online storage.** You save files on your own computer; there's no included cloud backup.
- **No Copilot AI helper.** The AI features are a subscription perk.
- **No upgrade to the next version.** When a newer Office comes out, you'd buy that one separately if you wanted it.
- **Installed on one computer.** It's a single-device license, not a share-with-the-family plan.

None of these are flaws — they're simply the trade for not paying yearly. If you don't want the storage or AI and are happy keeping one version a long time, you're not missing anything you'd use.

! The upgrade point catches people

Some folks assume a one-time purchase updates to the next big version for free. It doesn't — it stays the version you bought. That's fine if you keep it for years, which most people do.

The break-even point, in plain numbers

This is the heart of the decision. Let's compare the two over time, without any fuzzy math.

A subscription costs a set amount every year, forever. A one-time purchase costs more up front but nothing after. So the longer you'd keep a bought version, the more it pulls ahead of paying yearly.

Roughly: if a one-time purchase costs about what a couple of years of subscription would, then keeping it beyond those couple of years means it has paid for itself and keeps saving. Keep it four, five, six years — common with Office — and buy-once is clearly cheaper, as long as you don't need the extras.

✓ Count the years you really keep software

Think back: how long did your last Office last? For many people it was many years. If that's you, the one-time purchase likely wins on cost.

When a subscription is the better deal

Buy-once isn't always the money-saver. Here's when paying yearly genuinely comes out ahead.

- **Several people need Office.** One Family subscription covers up to six, far cheaper than buying six copies.
- **You want the 1 TB of storage** as an automatic backup for photos and papers.
- **You'd use Copilot**, the AI helper, regularly.
- **You like always having the newest version** without buying again.
- **You use it across many devices** — desktop, laptop, tablet, phone.

If two or three of these describe you, a subscription probably saves money and hassle despite the yearly bill. Our which-plan guide helps you pick the right, cheapest subscription.

★ Let's count the heads and the years

Tell me how many people will use it and how long you tend to keep software, and I'll tell you which path is cheaper for your home — with no stake in the answer. Call (330) 200-8042.

The two options, side by side

Here's the whole comparison on one page, boiled down to what actually matters.

	Buy once	Subscribe
Cost	One payment	Every year
Storage	None	1 TB each
AI (Copilot)	No	Yes
People	One device	Up to 6
Stays current	That version	Always

Read down the column that matches your priorities. If the left column describes you — one computer, no extras, keep it for years — buy once. If the right column fits — storage, AI, several people — subscribe.

✓ **There's no universally right answer**

This chart has no winner on purpose. The right choice is the column that sounds like your life, not the one with more checkmarks.

Don't forget: free might be enough

Before you pay for either path, remember there's a third road that costs nothing at all.

If you mostly write letters and keep simple lists, free Word on the web, Google Docs, or LibreOffice may do everything you need, with no payment ever — one-time or yearly. Our free-ways-to-write guide compares them for light use.

This matters most for folks on a budget or who use Office rarely. Paying to buy once makes sense if you want the full, familiar program; it doesn't if a free option would serve you just as well.

✓ Match spending to real need

Rare, light use points to free. Steady use of the full program points to buying once or subscribing. The trick is being honest about which is you.

Where and how to buy safely

However you decide, buy from a trustworthy place. This is where the scams cluster.

Get a one-time Office or a subscription from Microsoft's own website, or a sealed product card from a store you trust — a big-box retailer, a warehouse club, a reputable online shop. Those activate cleanly and keep working.

Avoid 'lifetime Office 2024 for \$20' keys from strangers on auction or marketplace sites. They're overwhelmingly keys that stop working or outright scams. A key that dies in a month is more expensive than the real thing. Our cheap-keys guide explains why.

! The price tells the truth

If an offer is a tiny fraction of everyone else's price, that's the scam announcing itself. Real Office costs real money; pay a fair price to a place you trust.

Two kinds of readers, two sets of needs

The cheaper path depends on your household. Find yourself below and the math gets simple.

One person, one computer, keep it for years

You use Office on a single machine, don't need online storage or AI, and tend to keep software a long time. A yearly bill feels like money down a drain.

- Buying once almost certainly costs you less over the years.
- Office Home 2024 covers the core programs for a single payment.
- You lose nothing you'd use — no storage or AI needed.
- Just remember it won't upgrade to the next version free.

A household, several devices, wants the extras

Two or more people use Office, across phones, tablets, and computers, and you value automatic backup and maybe the AI helper.

- A Family subscription covers up to six people for little more than one.
- The 1 TB each is a genuine safety net for photos and papers.
- Always-current apps mean no 'end of support' to worry about.
- Buying six separate copies would cost far more.

★ Tell me your household and I'll do the math

How many people, how many devices, how long you keep software — give me those three and I'll tell you the cheaper path for your home. Call (330) 200-8042.

Installing a one-time purchase

If you go the buy-once route, setting it up is straightforward. Here's the calm sequence.

- ❑ Buy from Microsoft or a trusted store; you'll get a product key or a download link.
- ❑ Sign in (or create) a free Microsoft account to tie the purchase to — keep those details safe.
- ❑ Download and install from the official Microsoft page.
- ❑ Enter your key if asked; the apps then activate.
- ❑ Open Word once to confirm it says 'Product Activated.'

Keep a note of the Microsoft account and key somewhere safe. If you ever move to a new computer, that record is how you reinstall what you already paid for.

★ I'll handle the install for you

If product keys and sign-ins make your head spin, installing Office is a classic thing I do on a visit or over the screen — quick and painless. Call (330) 200-8042.

Keep proof of what you bought

A one-time purchase is yours forever — but only if you can prove it when you need to reinstall.

Save your order confirmation, the Microsoft account you used, and any product key in a safe spot — a note in a drawer, or a password manager. Years from now, on a new computer, that's your ticket to reinstalling without paying again.

With a subscription this is simpler: everything ties to your account, so signing in on a new computer brings your apps back. Either way, knowing your Microsoft account email and password is the master key — guard it.

✓ The account is the real asset

Whether you buy once or subscribe, your Microsoft account is what holds your purchase. Keep its sign-in safe and recoverable, and you'll never be locked out of what you paid for.

What happens when you get a new computer?

This is where the two paths differ in a way worth knowing before you choose.

With a subscription, a new computer is easy: install Office, sign in, and your apps and storage are right there. Nothing extra to buy.

With a one-time purchase, you can usually move your license to the new computer by signing in and reinstalling — which is why keeping your account and key matters. Just be aware it's tied to one machine at a time, so you install it on the new one rather than running it on both.

★ New computer on the horizon?

Moving Office — and all your files — to a new computer is one of my most common visits. I make sure nothing gets left behind. We even have a guide on the whole move. Call (330) 200-8042.

Common mistakes people make

A few predictable errors cost people money on this decision. Here they are to avoid.

- **Buying six separate copies** for a household when one Family subscription would cost far less.
- **Subscribing for one light user** who'd be better off buying once or using free.
- **Expecting free upgrades** from a one-time purchase — it stays the version you bought.
- **Losing the account or key**, then having to pay again to reinstall.
- **Chasing a cheap key** that stops working.

✓ **Decide once, record it, relax**

Make the choice that fits your household, write down your account details, and you won't have to think about this again for years.

A quick worksheet to decide

Answer these five and your cheaper path will be plain.

- ☐ How many people need Office? (Several points to a subscription.)
- ☐ How long do I typically keep software? (Many years points to buy-once.)
- ☐ Do I want 1 TB of online backup? (Yes points to a subscription.)
- ☐ Would I use the Copilot AI helper? (Yes points to a subscription.)
- ☐ Do I hate recurring bills? (Yes points to buy-once — or free.)

Count your answers. If most lean toward buy-once, buy Office 2024 Home. If most lean toward a subscription, see our which-plan guide. If you barely use Office at all, check the free options first.

★ I'll run the worksheet with you

Two minutes on the phone and we'll have your answer. Call or text me at (330) 200-8042 and I'll tell you honestly which saves you money.

Questions to ask before you pay

These get you to the right choice quickly.

Q: How long will I really keep this version?

Many years favors buying once; a year or two, or wanting the newest features, favors subscribing.

Q: Does anyone else in my home need it?

If yes, a Family subscription covering six beats buying multiple copies.

Q: Do I care about the storage and AI?

If those extras appeal, subscribe. If not, buying once skips paying for them.

Q: Would a free option do instead?

For light letter-writing, quite possibly — check the free guide before paying at all.

✓ Let your habits answer

Your real habits — how long, how many, how much — answer this better than any chart. Be honest and the cheaper path appears.

Either choice is a fine choice

If you're fretting about getting this 'wrong,' relax — both paths give you real, working Office.

The difference is mostly money over time and a few extras, not whether you'll be able to write your letters. Pick the one that fits your life today; you can switch approaches down the road if your needs change.

The only genuine mistake is overpaying for things you won't use, and this guide has already steered you clear of that. Whatever you choose, you'll be in good shape.

★ No pressure, ever

I don't earn a dime whichever way you go, so my only aim is your best fit. If you want a second opinion before you spend, that's always free. Call (330) 200-8042.

What if you change your mind later?

Neither choice locks you in forever. Here's how to pivot if your needs shift.

Bought once and later want the storage and AI? You can start a subscription anytime, and your files come right along. Subscribed and tired of the yearly bill? You can cancel and buy a one-time version, or move to a free option — our [cancelling-without-losing-files](#) guide shows how to do it safely.

Your documents are never the hostage in any of this. They live on your computer or in your account and open in whatever program you choose next. That freedom is worth remembering when the decision feels weighty.

✓ You can always course-correct

Choose for today, not forever. Switching later is a minor errand, not a catastrophe — so pick what fits now and move on with your day.

A few more worth answering

These come up once the main decision is close.

Q: Does Office 2024 get security updates?

Yes, for its supported lifetime — so a one-time purchase stays safe to use for years, it just won't jump to the next big version free.

Q: Can I put a one-time copy on two computers?

It's a single-device license, so it goes on one computer at a time. For multiple machines or people, a subscription is the better fit.

Q: Is the Home edition missing anything important?

Only Outlook, the email program. If you don't use Outlook, Home has everything most people need — Word, Excel, PowerPoint, OneNote.

Q: Which is cheaper in the long run?

Buy-once, if you keep it many years and skip the extras. A subscription, if you cover several people or want the storage and AI.

★ Still on the fence?

Call or text me at (330) 200-8042. A quick, honest chat usually tips the decision one way or the other — and I've no stake in which.

Common Questions

The questions I hear most about buying Office once versus subscribing.

Q: Can I still buy Office just once?

Yes. The current one-time version is Office 2024 — a single payment, yours to keep. Office Home 2024 runs about \$150, Home & Business about \$250, as of this writing; check the current price.

Q: What does buying once leave out?

The 1 TB of online storage, the Copilot AI helper, coverage for multiple people, and free upgrades to the next version. In exchange, there's no yearly bill.

Q: When is buying once the cheaper choice?

When you'll keep the same version for several years, use it on one computer, and don't need the storage or AI. Over time it beats paying yearly.

Q: When should I subscribe instead?

When several people need Office, you want the storage and AI, or you like always having the newest version across many devices.

★ Let's find your cheaper path

This is a satisfying thing to work out together, because the savings are real either way. Call or text me at (330) 200-8042 and we'll settle it.

The bottom line

Let's gather it all into one clear recommendation.

If you're one person on one computer who keeps software for years and doesn't need storage or AI, buy Office 2024 once and enjoy no yearly bill. If you're a household, use many devices, or want the extras, a subscription is the better value despite the recurring cost.

And if you use Office only now and then, try a free option before paying anything. Whichever fits, you now know exactly what you're getting and what you're not — which is the whole point.

✓ Buy for how you actually work

Not for the fanciest option, not for the cheapest sticker — for the way you really use Office. That's the choice you won't regret.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made deciding whether to buy Office once or subscribe feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site — installing Office, sorting out a sign-in, setting up a document — I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Buy Once vs. Subscribe

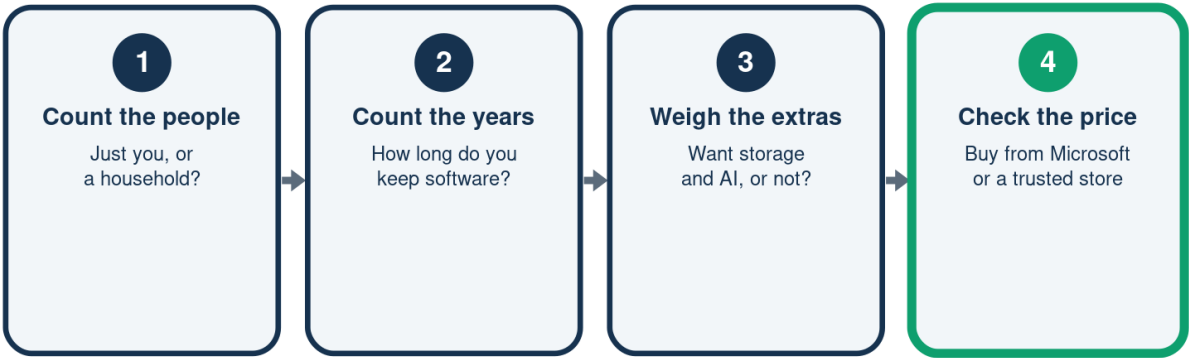
The honest trade-offs on one page

	Buy once	Subscribe
Cost	One payment	Every year
Storage	None	1 TB each
AI helper	No	Yes
People	One device	Up to 6
Stays current	That version	Always

Read the column that sounds like your life -- there's no one winner.

Deciding in Four Steps

The calm way to find your cheaper path



Honest answers make the cheaper path obvious.

What a One-Time Copy Has

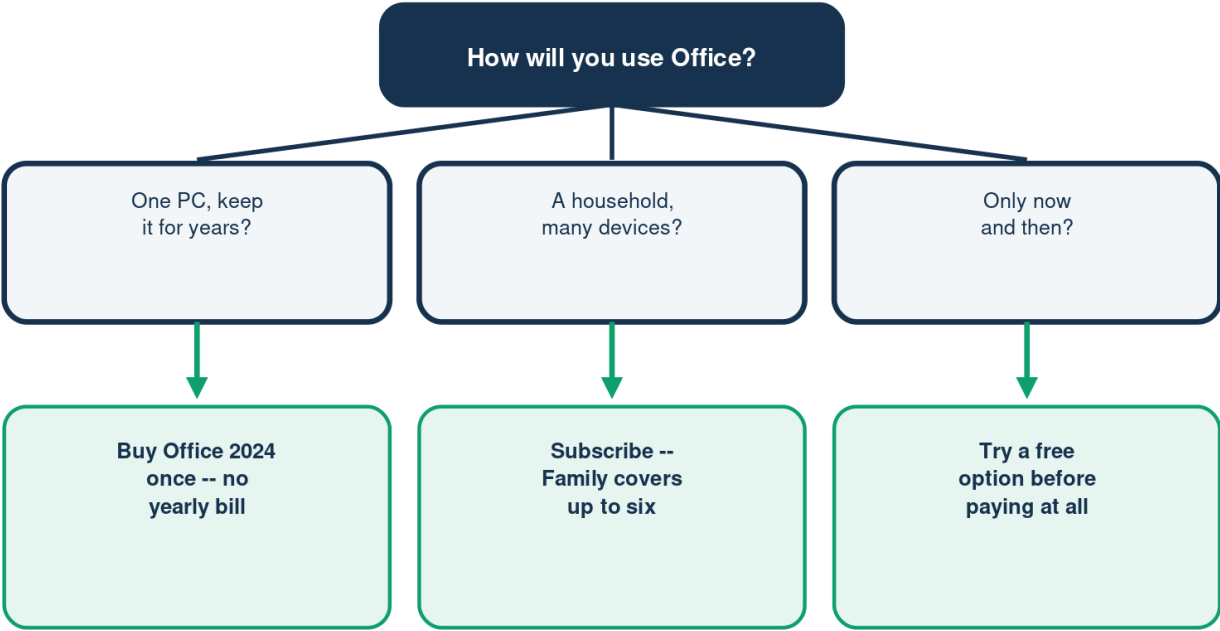
Office 2024, bought once

	Included?	Notes
Core apps	Yes	Word, Excel...
Outlook	Home & Bus.	Not in Home
1 TB storage	No	Subscription only
Copilot AI	No	Subscription only
Next version	No	Buy it separately

You own that version for years -- it just won't upgrade free.

Which Is Cheaper For You?

Let your household and habits decide



Prices change -- check Microsoft's current price before you buy.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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