



An Extended Guide · No. 1937

Canceling or Downgrading Microsoft 365 Without Losing Your Files

What happens to your apps, documents,
and storage — and how to prepare

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★ The one thing to do before you cancel

Make sure the files in your online storage also have a copy on your own computer or a backup drive. Do that first, and canceling or downgrading is completely safe. Skip it, and you could lose files later. This guide shows you exactly how.

Cancel or downgrade — without losing a thing

Maybe you're trimming expenses, switching to a free option, or moving to a cheaper plan. Canceling or downgrading Microsoft 365 is perfectly reasonable — you just want to do it without losing access to Word or, more importantly, your documents. Let's do it the safe way.

I'm Bill, from Bill's Home Tech in Portage County. The fear here is losing files, and it's a fair fear — but entirely avoidable with a little preparation. I'll explain exactly what happens when a subscription ends and how to protect everything first.

Your documents are not held hostage. With the right steps beforehand, you can step down or step away and keep every letter, spreadsheet, and photo. Let's make sure nothing gets left behind.

The whole guide, on one page

If these stick, you can cancel or downgrade with total confidence.

- ❑ When a subscription ends, Office drops to read-only — you can view and print, but not edit.
- ❑ Your files are NOT deleted when you cancel.
- ❑ Your online storage shrinks back to the free amount (5 GB).
- ❑ If you're over that 5 GB, the extra is at risk over time — so copy it out first.
- ❑ Before canceling: make sure everything is also saved on your own computer or a backup.
- ❑ You can still get your apps editing again later by renewing or using a free option.

✓ Copy your files out first — then cancel

The whole safety of this comes down to one step: get your files off the online storage and onto your own computer or a backup before the plan ends.

What happens to Word and Excel

First, the apps themselves. The change here is real but gentle — and fully reversible.

When your Microsoft 365 subscription ends, the apps don't vanish. Instead they drop into a read-only mode: you can open your documents, read them, and print them, but you can't create new ones or edit existing ones. It's Office stepping back and waiting, not disappearing.

The moment you renew, switch to a one-time purchase, or sign in to a different valid plan, full editing returns. So losing the ability to edit isn't permanent — it's simply paused until you have a license again. If you don't want to pay, a free program picks up the editing instead (more on that soon).

✓ Read-only is a pause, not a loss

Your Office doesn't get deleted when you cancel — it just can't edit until there's a license again. Open, read, and print all still work.

What happens to your documents

This is the part that matters most, so let's be precise. The key is where your files live.

Files saved on your own computer (in your Documents folder) are completely unaffected by canceling — they're yours, right there, and you can still open them (in read-only Office, or in a free program). Canceling doesn't touch them.

The caution is about files in OneDrive, Microsoft's online storage. A paid plan gives you a large 1 TB there; when you cancel, that shrinks back to the free 5 GB. Your files aren't instantly deleted — but if you'd stored more than 5 GB, the excess is at risk over the following months. That's exactly why we copy things out first.

! OneDrive is where the care is needed

Files on your own computer are safe no matter what. It's the ones in your online OneDrive storage that need attention before you cancel, especially if you've stored a lot there.

The storage countdown, plainly

If you're over the free storage limit when you cancel, there's a timeline you should understand — it's forgiving, but not forever.

When your plan ends, your OneDrive storage reverts to the free 5 GB. If your files add up to more than that, you go into an over-the-limit state. Microsoft gives you time: for a few months you can still sign in and download your files. After about three months over the limit, the account is frozen (read-only online); after around six months, Microsoft may delete the over-limit files, and then they're gone for good.

The point isn't to frighten you — it's to show that you have a generous window, but a window all the same. The safe move is simple: copy your files out before or right after canceling, so none of this timeline ever matters to you.

! A window, not forever

Over the 5 GB limit, you have roughly three months to download before a freeze, and about six before possible deletion. Don't rely on the window — copy your files out and skip the countdown entirely.

The safe step: get your files onto your computer

Before canceling or downgrading, bring everything important down from online storage to somewhere you control. Here's how.

- ❑ Open your OneDrive folder on your computer, or sign in at the OneDrive website.
- ❑ Look through what's stored there — documents, photos, anything important.
- ❑ Copy those files to your computer's own Documents folder, and ideally also to a backup (a USB drive or an external drive).
- ❑ Double-check the important ones actually copied and open properly.
- ❑ Now your files live somewhere that canceling can't affect.

This is the whole secret to canceling safely. Once your files are on your own computer (and, better still, a second backup), the subscription ending can't touch them. The online copy becoming limited no longer matters — you have your own.

★ I'll make sure nothing's left behind

Copying files safely out of OneDrive before canceling is exactly the kind of careful step I'm glad to do with you, so you can cancel with total peace of mind. Call (330) 200-8042.

Consider downgrading before canceling

If money's the motive, stepping down to a cheaper plan may save most of the cost while keeping your apps and storage. Worth a look first.

Instead of canceling outright, you might move from Family to Personal, from a Copilot plan to a lower-cost Classic one, or down to the inexpensive Basic plan (which keeps some online storage but not the installed apps). Each step down saves money while keeping more of what you have than full cancellation.

Downgrading is gentler on your files too: as long as your stored data fits the smaller plan's storage, nothing's at risk. Our which-plan guide lays out the cheaper options. Often a downgrade is the sweet spot — real savings without losing the apps entirely.

✓ A step down may beat a full stop

Before canceling completely, see whether a cheaper plan solves the money question. You might keep editing and storage for much less — and avoid the whole file-rescue worry.

How you'll still edit after canceling

If you do cancel entirely, you won't be left unable to work. Free options step right in.

Once your subscription ends and Office goes read-only, you can keep editing your documents for free in several ways: the free web version of Word and Excel at office.com, Google Docs and Sheets, or a free installed program like LibreOffice. All of them open your existing Word and Excel files and let you keep working at no cost.

So canceling doesn't mean the end of editing — it means switching the editing to a free tool. Our free-ways-to-write and LibreOffice guides walk through setting one up. Many folks cancel, move to a free option, and never look back.

✓ **Cancel the bill, keep the ability**

Ending your subscription doesn't end your ability to write and edit — a free program takes over. You lose the yearly charge, not the capability.

How to actually cancel or downgrade

Once your files are safely copied out, the cancellation itself is quick and done in one place.

- ❑ Sign in at account.microsoft.com with your subscription's account.
- ❑ Open 'Services & subscriptions.'
- ❑ Find your Microsoft 365 plan and choose Manage.
- ❑ To stop future charges, turn off recurring billing (it then ends at the renewal date) — or choose Cancel to end sooner.
- ❑ To downgrade, look for the option to switch or change plans instead.

Turning off auto-renew is often the gentlest route: it stops the next charge but lets you keep using the plan until the date you already paid for. You get the full value you've paid for, with no further billing. Cancel outright only if you want it to end right away.

✓ Turn off renewal to stop charges gently

You usually don't need to 'cancel' dramatically — just switch off auto-renew. The plan then simply ends at its paid-through date, with no more charges.

Two kinds of readers, two sets of needs

How much preparation you need depends on where your files live. Find yourself below.

If you mostly save to your own computer

You've been saving documents to your Documents folder, not relying much on the online storage. Your risk is low.

- Your files are already on your computer — largely safe as is.
- Still, make a quick backup copy before canceling, just in case.
- Set up a free editing option so you can keep working.
- Then cancel or downgrade with little to worry about.

If you've stored a lot in OneDrive

You've leaned on the online storage — photos, documents, maybe well over the free 5 GB. This is where care really matters.

- Copy everything from OneDrive to your computer and a backup first.
- Confirm the important files opened properly after copying.
- Only then cancel, so the shrinking storage can't cost you anything.
- Consider downgrading instead, so your stored files still fit.

★ Not sure where your files live?

If you're unsure how much you've got in online storage, that's exactly what I'll check before you cancel — so nothing slips through. Call (330) 200-8042.

Checking how much you've got stored

Before deciding, it helps to know how much is in your online storage — it tells you how much care canceling needs.

Sign in at the OneDrive website or open the OneDrive app, and it shows how much of your storage you're using. If you're using well under 5 GB, canceling barely affects your online files. If you're using far more — common if you back up photos there — then copying out is essential before you cancel.

This quick check turns the whole decision from a worry into a known quantity. You'll see at a glance whether this is a simple cancellation or one that needs a careful file-rescue first.

✓ Know your number before you decide

Five minutes checking your OneDrive usage tells you exactly how much preparation canceling needs. Under 5 GB is easy; well over means copy out first.

What to do right after canceling

Just after the plan ends, a couple of quick checks confirm everything's safe and set you up to keep working.

- ❑ Confirm your important files open fine from your computer's Documents folder.
- ❑ If you kept anything in OneDrive, make sure it's within the free 5 GB or copy the rest out now.
- ❑ Set up your free editing option (web Office, Google Docs, or LibreOffice).
- ❑ Open a document in the free tool to confirm you can edit as usual.
- ❑ Keep your backup drive or copies in a safe spot.

With those done, you've completed the move cleanly: files safe, editing restored through a free tool, and no more subscription charge. The transition is behind you, and nothing was lost.

★ A tidy landing after canceling

I'm glad to help you confirm your files are safe and get a free editor set up right after canceling, so you land smoothly with everything working. Call (330) 200-8042.

Common mistakes, and how to avoid them

A couple of missteps are the only real risks here. Avoid these and you're completely safe.

- **Canceling before copying files out** of online storage — the one genuine risk; copy first.
- **Assuming files are deleted immediately** and panicking — you have a window, but use it to copy out.
- **Forgetting the 5 GB limit** and leaving too much online, where the excess is at risk.
- **Not setting up a free editor**, then being stuck in read-only — line one up first.
- **Canceling outright when a downgrade** would have saved money and hassle.

! The only real mistake is not copying out first

Everything else is minor. The one thing that can actually cost you files is canceling while a lot of data still lives only in online storage. Copy it out, and you're safe.

If you've already canceled and are worried

Cancelled already and now fretting about your online files? Don't panic — you likely still have time.

If you were over the free storage limit, remember the window: you have roughly three months after the plan ends to sign in and download your files before anything is frozen, and longer before any deletion. So if you cancelled recently, sign in at the OneDrive website now and copy everything important down to your computer.

The sooner you do it, the more comfortable your margin. Once your files are safely on your own computer and a backup, the timeline no longer matters — you have your own copies, and the online limit is just a limit.

★ Cancelled and nervous? Let's rescue the files

If you've cancelled and worry about files still online, call me soon at (330) 200-8042. There's almost always time to copy them safely down — and I'll make sure we get them all.

You can do this without losing anything

If the fear of losing files has kept you paying for a plan you don't need, let me free you from that.

Canceling or downgrading Microsoft 365 is a normal, safe thing to do — millions do it — as long as you take the one simple precaution of copying your online files to your own computer first. Your documents are never truly held hostage; they're just waiting for you to bring them home.

So if a subscription no longer fits your budget or needs, you're free to change it. Copy your files out, pick a free or cheaper option, and switch with confidence. Nothing of yours has to be lost in the bargain.

★ I'll make the switch worry-free

Helping folks move off a subscription safely — files intact, a free editor ready — is a satisfying, money-saving visit. I'd be glad to do yours. Call or text (330) 200-8042.

Questions to ask yourself

A few answers shape a safe cancellation or downgrade.

Q: How much do I have in online storage?

Check your OneDrive usage. Under 5 GB is easy; well over means copy files out to your computer before canceling.

Q: Would a cheaper plan do instead?

A downgrade may save most of the cost while keeping your apps and storage — often better than canceling outright.

Q: How will I edit afterward?

Line up a free option — web Office, Google Docs, or LibreOffice — so you can keep working the moment the plan ends.

Q: Have I backed up the important files?

Before anything, copy your documents to your computer and a backup drive. That's the step that makes it all safe.

✓ Copy out, then decide

Whatever you choose — cancel or downgrade — copying your files to your own computer first makes every option safe.

A few more worth answering

These come up often around canceling.

Q: Will I lose my documents if I cancel?

Not if they're on your computer, and not immediately even if they're online. But over the free 5 GB, online files are at risk over the following months — so copy them out first.

Q: Can I still open my files after canceling?

Yes. Office goes read-only (view and print), and free programs let you edit them. Your files remain openable throughout.

Q: What happens to my 1 TB of storage?

It reverts to the free 5 GB. If you were using more, copy the excess to your computer before or soon after canceling.

Q: Can I come back later?

Yes — you can renew or start a new plan anytime, and your editing returns. Your files are waiting either way.

★ Any worry about canceling?

Call or text me at (330) 200-8042. I'll make sure your files are safe first, then canceling or downgrading is simple and stress-free.

The whole thing, recapped

Here's a safe cancellation as a short routine.

- ❑ Check how much you have in OneDrive storage.
- ❑ Copy your important files to your computer and a backup drive.
- ❑ Confirm they open properly from your computer.
- ❑ Set up a free editing option so you can keep working.
- ❑ Turn off auto-renew (or cancel) at account.microsoft.com — or downgrade instead.
- ❑ After it ends, confirm files are safe and editing works in the free tool.

Follow that order and you'll cancel or downgrade with nothing lost — money saved, files safe, and editing carrying on through a free program.

✓ Files out first, then cancel

The whole guide in four words. Get your files onto your own computer before the plan ends, and everything else is easy and safe.

Common Questions

The questions I hear most about canceling or downgrading.

Q: What happens to Word and Excel when I cancel?

They drop to read-only — you can open and print documents but not edit them — until you renew, buy a one-time version, or switch to a free program. The apps aren't deleted.

Q: Will my files be deleted?

No, not when you cancel. Files on your computer are safe; files in OneDrive stay too, but your storage shrinks to the free 5 GB, and anything over that is at risk over the following months — so copy it out first.

Q: How long do I have to rescue online files?

If over the free limit, roughly three months to download before a freeze, and about six before possible deletion. Don't rely on it — copy your files out before or right after canceling.

Q: Can I keep editing for free after canceling?

Yes — the free web version of Word, Google Docs, or LibreOffice all open and edit your existing files at no cost. You lose the bill, not the ability to work.

★ Want to cancel safely?

I'll check your storage, rescue your files, and set up a free editor so you can cancel or downgrade with total peace of mind. Call or text me at (330) 200-8042.

The bottom line

Here's the heart of it in a few sentences.

Canceling Microsoft 365 drops Office to read-only and shrinks your online storage to the free 5 GB — but it does not delete your files. Documents on your computer are safe, and online files stay for a while, though anything over 5 GB is at risk over the following months.

So the safe routine is simple: copy your files from online storage to your own computer and a backup first, line up a free editor, then turn off renewal or downgrade. Do that and you'll save money without losing a single document.

✓ Prepared, it's completely safe

Canceling is only risky if you skip the preparation. Copy your files out first, and you keep everything while shedding the cost.

While you're at it: a lasting backup habit

Copying your files out for a cancellation is a great moment to set up backups that protect you from now on.

Whatever you decide about the subscription, having your important files on your own computer AND a backup — a USB or external drive, or a free online folder — protects you from far more than a cancellation. It guards against a dead hard drive, a lost laptop, or an accidental deletion, subscription or not.

Our photo-backup and file-backup guides show easy, set-and-forget ways to do this. Turning your cancellation prep into a permanent habit means you'll never again worry about losing documents, whatever happens to any plan.

★ Let's make backups automatic

Since we're copying files anyway, it's the perfect time to set up a simple automatic backup so your documents are always safe. A reassuring thing to have. Call (330) 200-8042.

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 canceling or downgrading Microsoft 365 safely 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

What Happens When You Cancel

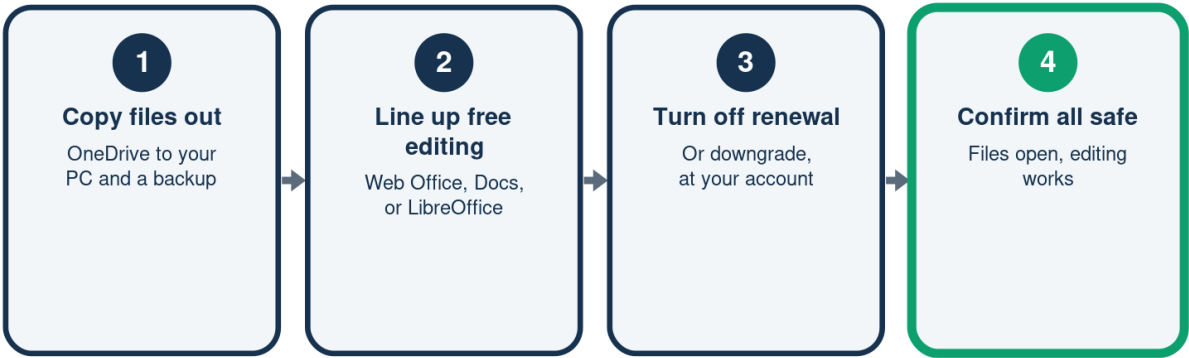
The honest picture

	Thing	What happens
The apps	Read-only	View & print only
Files on PC	Untouched	Completely safe
OneDrive storage	Shrinks to 5 GB	Free amount
Files over 5 GB	At risk later	Copy out first

Nothing is deleted when you cancel -- but online extras need rescuing.

Canceling Safely

The order that protects your files



Files out first -- then cancel with nothing to lose.

The Storage Countdown

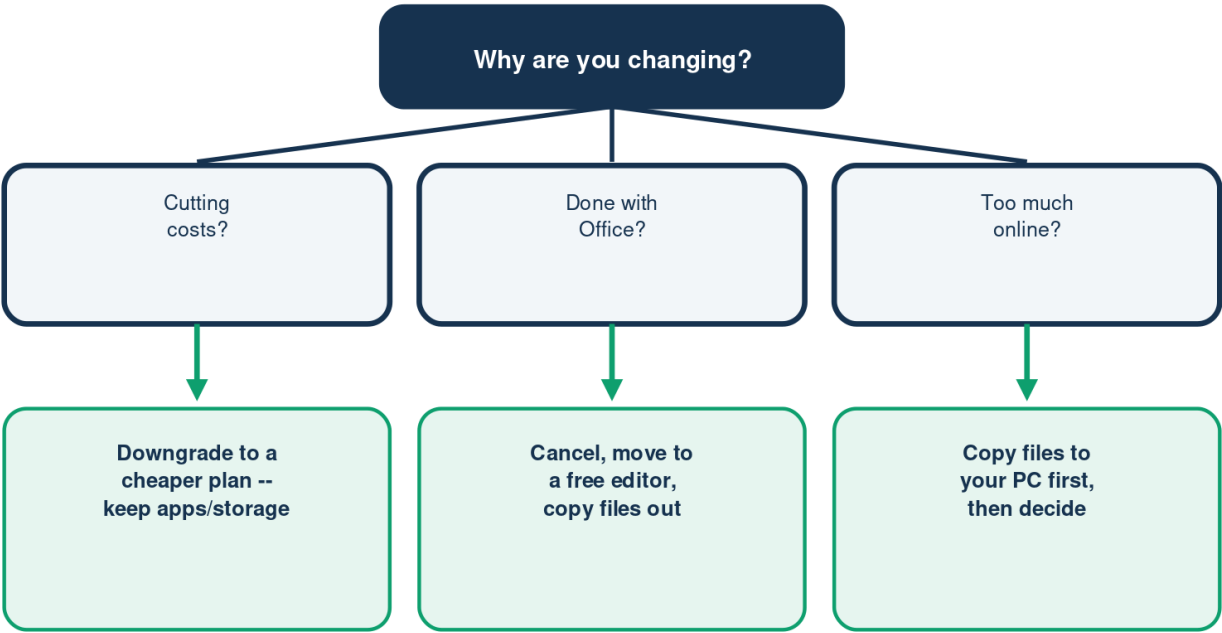
If over the free 5 GB limit

	After...	What happens
Cancel	Storage = 5 GB	Over = at risk
~3 months	Account frozen	Read-only online
~6 months	May be deleted	Gone for good
Any time	Copy out	Ends the risk

A generous window -- but copy your files out and skip it entirely.

Cancel, Downgrade, or Stay?

Let your reason guide you



Whatever you choose, copy your files to your own computer first.

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



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A Note From Bill

A quick note from Bill.

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