



An Extended Guide · No. 1941

Copilot in Word & Excel — What It Does, What It Costs, How to Turn It Off

The built-in AI helper, explained plainly — and the switch that hides it

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★ Three honest truths about Copilot

It can be genuinely helpful for drafting and summarizing; it has a monthly usage limit on the regular plans; and you can turn it off completely if you'd rather not see it. You're in charge of whether and how much to use it.

The AI helper in Word and Excel, demystified

Microsoft has built an AI assistant called Copilot into Word and Excel. It can draft text, summarize long documents, and help with spreadsheets — but it's also new, a little limited, and not for everyone. Let's look at what it really does, what it costs, and how to switch it off if you like.

I'm Bill, from Bill's Home Tech in Portage County. Folks ask me whether Copilot is worth it, whether it's safe, and how to make it stop popping up. I'll answer all three plainly, with no hype and no scolding either way.

A note on prices and limits: Microsoft adjusts these, so any figure here is 'about this, as of this writing' — check the current details on Microsoft's site. What won't change is that the choice to use Copilot, or not, is entirely yours.

The whole guide, on one page

If these stick, you'll know exactly where you stand with Copilot.

- ❑ Copilot is an AI helper that can draft, rewrite, and summarize in Word, and help build and explain spreadsheets in Excel.
- ❑ On the newer Personal and Family plans, it's included — which is largely why those prices rose.
- ❑ There's a monthly allowance of AI use; heavy users can pay more (Copilot Pro, an add-on).
- ❑ It's optional — you never have to use it.
- ❑ You can turn it off per app: File > Options > Copilot > uncheck Enable Copilot.
- ❑ Always double-check anything it writes — it can be confidently wrong.

✓ Helpful tool, not a boss

Copilot is there to assist if you want it. It's not required, not always right, and fully switch-off-able. Treat it as an optional helper you supervise.

What Copilot actually is

Let's start plainly, without the buzzwords. Copilot is a helper you talk to in everyday language.

Copilot is an artificial-intelligence assistant built into Office. You type a request in plain English — 'write a thank-you note for a birthday gift,' or 'summarize this report in three sentences' — and it produces a draft for you. It's the same kind of technology behind the AI chatbots you may have heard about, placed right inside Word and Excel.

Think of it as a quick, tireless assistant who'll take a first crack at something — a rough draft, a summary, a starting point. It doesn't replace your judgment; it hands you a starting block that you then check and shape. Used that way, it can genuinely save time.

✓ A drafting assistant, not an oracle

Copilot is best understood as an eager assistant who produces first drafts. Useful for getting started — but you're still the editor, and the final word is yours.

What Copilot can do in Word

In Word, Copilot is mostly about writing — drafting, rewriting, and summarizing. Here's the useful part.

- **Draft from a prompt:** 'Write a letter to my insurance company about a billing error,' and it produces a first draft to edit.
- **Rewrite:** select a paragraph and ask it to make it shorter, friendlier, or more formal.
- **Summarize:** have it boil a long document down to the key points.
- **Answer questions about a document:** 'What does this contract say about cancellation?'

For folks who find the blank page daunting, that first-draft help can be a real unsticker — you edit something rather than facing nothing. Just remember to read and correct whatever it writes; it's a starting point, not a finished, guaranteed-correct letter.

✓ Great for beating the blank page

If staring at an empty document stops you, asking Copilot for a rough draft can break the logjam. Then make it truly yours with your own edits.

What Copilot can do in Excel

In Excel, Copilot tries to make spreadsheets less intimidating by letting you ask in words instead of wrestling with formulas.

- **Explain a sheet:** 'What's this spreadsheet showing me?' for a plain-English summary.
- **Suggest formulas:** describe what you want to calculate and it proposes the formula.
- **Spot trends:** ask it to highlight what's going up, down, or standing out in your numbers.
- **Help build:** ask it to help set up a simple table or add a chart.

For someone uneasy with Excel, being able to ask in plain words can lower the barrier. That said, our Excel budget and formulas guides show the basics are quite learnable on their own — and checking Copilot's suggestions still requires understanding them, so the fundamentals remain worth knowing.

✓ A helper, not a substitute for the basics

Copilot can suggest a formula, but you'll want to understand it to trust it. The simple Excel skills in our other guides still pay off, Copilot or not.

What Copilot costs

Here's the money picture, kept general because Microsoft adjusts it. The shape matters more than the exact figures.

On the newer Personal and Family subscriptions, Copilot is included — there's no separate charge, though its arrival is the main reason those plans cost more than they used to. So if you're on a current plan, you're already paying for Copilot whether you use it or not.

The included Copilot comes with a monthly allowance — a set amount of AI use that resets each month. Most everyday users never reach the limit. If you did use it heavily, Microsoft offers a paid add-on called Copilot Pro (around \$20 a month, as of this writing — check the current price) for much more usage. For nearly all home users, the included amount is plenty.

! Prices and limits change — check current details

Microsoft has adjusted Copilot's pricing and monthly allowance more than once. Treat any figure here as a ballpark and confirm the current numbers on Microsoft's own site.

Understanding the monthly limit

That 'monthly allowance' puzzles people, so here's the plain idea behind it.

The heavy AI work Copilot does costs Microsoft money each time, so on the regular plans you get a certain amount of it per month — think of it like a monthly allotment of minutes on an old phone plan. Draft a few letters, summarize a few documents, and you'll likely stay well within it. The allowance refills at the start of each month.

The exact size of the allowance has changed over time, so rather than quote a number that may be stale, I'll say this: casual home use rarely hits the limit, and if you ever do, Copilot simply pauses that heavy help until the next month (or you could add Copilot Pro). Nothing breaks; you just wait or pay for more.

✓ Casual use rarely hits the cap

Unless you're leaning on Copilot constantly all day, the monthly allowance is generally more than enough. If you ever run out, it just pauses — no harm done.

How to turn Copilot off

If you'd rather not see Copilot at all, you can switch it off. It's a simple setting, done per program.

- ❑ In Word, click File, then Options.
- ❑ Click 'Copilot' in the list on the left.
- ❑ Uncheck 'Enable Copilot.'
- ❑ Click OK, then close and reopen Word.
- ❑ Do the same in Excel separately (turning it off in Word doesn't turn it off in Excel).

On a Mac, you'll find the same choice in the app's Preferences. If you don't see a Copilot option, there's an alternative route — File > Account > Account Privacy > Manage Settings — where turning off 'experiences that analyze your content' also quiets it. Either way, you can make it go away.

★ I'll switch it off for you

If Copilot pops up and bothers you, turning it off is quick — and I'm glad to do it in each program so it stops appearing. Call (330) 200-8042.

Is it safe, and what about privacy?

Two fair questions: can you trust what it says, and what happens to your documents? Let's take them in turn.

On trust: Copilot can be confidently wrong. It may invent a fact, miscalculate, or misread a document, all while sounding sure. So treat everything it produces as a draft to verify, never as gospel — especially anything involving money, health, legal, or important dates. Check its work as you would a new assistant's.

On privacy: Copilot needs to look at your document to help with it, and it works through Microsoft's servers. Microsoft states this business- and consumer-grade Copilot doesn't use your files to train its AI, but if a document is highly sensitive, you may simply prefer not to run AI on it. When in doubt, don't use Copilot on your most private papers.

! Always double-check what it writes

The biggest risk with Copilot isn't privacy — it's believing a wrong answer. It can state falsehoods convincingly. Verify facts, figures, and dates it gives you before relying on them.

Two kinds of readers, two sets of needs

People feel very differently about this, and both are fine. Find yourself below.

If you're curious and want to try it

The idea of a drafting helper appeals to you, and you'd like to see what it can do. Go ahead — thoughtfully.

- Start small: ask it to draft a simple note and edit the result.
- Always read and correct what it produces — you're the editor.
- Don't use it on your most sensitive documents.
- Verify any facts, numbers, or dates before trusting them.

If you'd rather it left you alone

You don't want an AI in your Word and Excel, and the pop-ups annoy you. That's completely valid.

- Turn it off in Word: File > Options > Copilot > uncheck Enable Copilot.
- Do the same in Excel separately.
- Consider a lower-cost plan without Copilot if you don't want to pay for it.
- You lose nothing essential — Word and Excel work fully without it.

★ However you feel, I'll set it up to suit you

Want to try Copilot wisely, or make it vanish entirely? Either way, I'll set things up to match how you feel about it — no judgment. Call (330) 200-8042.

If you don't want to pay for the AI

Since Copilot is the main reason the newer plans cost more, here's how to avoid paying for it if you won't use it.

There are lower-cost 'Classic' versions of the Personal and Family plans at roughly the old prices, with the same Word and Excel but without the Copilot extras. They're not openly advertised — they tend to appear as a cheaper option when you go to cancel — but they exist. Our which-plan guide covers finding them.

So you have real choices: pay for the plan with Copilot and simply turn it off, or seek the cheaper no-AI plan, or use a free option like LibreOffice that has no AI at all. You shouldn't feel stuck paying a premium for a feature you don't want.

✓ Don't pay a premium for AI you won't use

If Copilot holds no appeal, look at the lower-cost no-AI plan or a free option. Paying extra for an assistant you'll never ask is money left on the table.

If you do use it: getting good results

Should you decide to try Copilot, a few habits make it genuinely helpful rather than frustrating.

- **Be specific:** 'Write a friendly two-paragraph thank-you note to my neighbor for watching the house' beats 'write a note.'
- **Give it the details:** the more context you provide, the better the draft.
- **Treat the first result as a draft:** ask it to adjust ('make it shorter,' 'warmer'), then edit yourself.
- **Never send its work unread:** always read the whole thing and fix anything off.
- **Verify any facts:** double-check names, numbers, dates, and claims before trusting them.

Used this way — specific request, draft, edit, verify — Copilot becomes a handy time-saver. Used carelessly — vague request, send unread — it leads to embarrassment or error. The difference is entirely in how you supervise it.

✓ Specific in, better out

The clearer and more detailed your request, the more useful the draft. A vague ask gets a vague, generic answer; a specific one gets something you can actually use.

What Copilot can't or shouldn't do

Knowing its limits keeps you from relying on it where you shouldn't.

- **It can't guarantee accuracy** — it may state wrong facts or figures confidently.
- **It shouldn't make important decisions for you** — medical, legal, financial judgments stay with you (and real professionals).
- **It doesn't truly know your life** — it only works from what you tell it and what's in the document.
- **It can't replace understanding** — especially in Excel, you still need to grasp what a formula does to trust it.

Copilot is a capable drafting and summarizing helper, and that's where it shines. Ask it to be your accountant, your lawyer, or the final word on a fact, and you're misusing it. Keep it in its lane — first drafts and summaries you then check — and it serves you well.

! Never let it make the big calls

For anything about your money, health, or legal matters, Copilot can help you draft or understand — but the decisions, and the verification, must stay with you and the right professionals.

Common mistakes, and how to avoid them

A few missteps cause most Copilot trouble — in both directions.

- **Trusting it blindly** and sending unread, possibly-wrong work — always read and verify.
- **Vague requests** that produce vague drafts — be specific.
- **Using it on sensitive documents** you'd rather keep fully private — skip those.
- **Paying for AI you won't use** — consider a no-AI plan or a free option.
- **Being annoyed by pop-ups** instead of just turning it off — the switch is right there.

✓ Use it well, or turn it off — both are fine

There's no wrong choice here. Supervise it carefully if you use it, or switch it off entirely if you don't. The one real mistake is trusting it without checking.

A balanced take, from me to you

Folks often ask my honest opinion, so here it is — even-handed.

Copilot is a genuinely useful tool for some tasks: beating the blank page, summarizing something long, getting a rough draft started. For people who struggle to begin writing, or who find Excel intimidating, it can be a real help. There's nothing to fear in trying it thoughtfully.

At the same time, it's not magic, it can be wrong, and plenty of people do perfectly well without it — as folks did for decades. If it doesn't appeal, you lose nothing by turning it off. The right amount of Copilot is whatever amount suits you, and that's a personal call, not a requirement.

★ Want to decide with a guide?

If you'd like to try Copilot once with someone patient beside you, or just make it go away, I'm glad to help you decide for yourself — no pressure either direction. Call (330) 200-8042.

Questions to ask yourself

A few answers settle how Copilot should fit your life — or not.

Q: Do I want help getting drafts started?

If yes, Copilot may be worth trying. If you write fine on your own, you may not need it at all.

Q: Will I remember to check its work?

You must — it can be confidently wrong. If you'd trust it blindly, better to leave it off.

Q: Do I mind paying for the AI?

If you won't use it, look at a lower-cost no-AI plan or a free option rather than paying the premium.

Q: Do the pop-ups bother me?

Then just turn it off — File > Options > Copilot — in each program, and enjoy a quieter Word and Excel.

✓ It's your call, fully

Whether to use Copilot, how much, or not at all — every answer is valid. Decide by what helps you, not by what's newest.

A few more worth answering

These come up often about Copilot.

Q: Do I have to use Copilot?

No. It's entirely optional, and you can turn it off completely. Word and Excel work fully without it, exactly as before.

Q: Is Copilot free?

It's included in the newer Personal and Family plans (which cost more partly because of it), with a monthly usage allowance. Heavier use needs the paid Copilot Pro add-on.

Q: Can I trust what it tells me?

Treat it as a draft, not gospel. It can be confidently wrong, so verify any facts, numbers, and dates before relying on them.

Q: How do I make it stop popping up?

Turn it off: File > Options > Copilot > uncheck Enable Copilot, in each program. On a Mac, use the app's Preferences.

★ Questions about the AI?

Call or text me at (330) 200-8042. I'll give you a plain, no-hype answer about Copilot and set it up — or switch it off — to suit you.

The whole thing, recapped

Here's Copilot in a short, balanced summary.

- ❑ Copilot drafts, rewrites, and summarizes in Word, and helps with spreadsheets in Excel.
- ❑ It's included in newer Personal/Family plans (with a monthly allowance); heavy use needs paid Copilot Pro.
- ❑ It's optional — Word and Excel work fully without it.
- ❑ Turn it off per app: File > Options > Copilot > uncheck Enable Copilot.
- ❑ If you use it: be specific, treat results as drafts, and verify facts.
- ❑ Don't pay a premium for AI you won't use — a no-AI plan or free option may suit.

Decide what fits you, set it up accordingly, and you're in control — using a helpful tool wisely, or enjoying a quieter Office without it. Either way, the choice is yours.

✓ Supervise it or silence it

The two good paths: use Copilot carefully, checking its work, or turn it off and carry on as always. Both are perfectly fine.

Common Questions

The questions I hear most about Copilot in Word and Excel.

Q: What does Copilot do?

It's an AI helper built into Office. In Word it can draft, rewrite, and summarize; in Excel it can suggest formulas, explain a sheet, and spot trends. You ask in plain English and it produces a draft to check.

Q: What does it cost?

It's included in the newer Personal and Family plans — which cost more partly because of it — with a monthly usage allowance. Heavier use needs Copilot Pro, a paid add-on (around \$20/month, as of this writing; check the current price).

Q: How do I turn Copilot off?

In each program: File > Options > Copilot > uncheck 'Enable Copilot,' then restart the app. On a Mac, use the app's Preferences. If the toggle's missing, turn off connected experiences under Account Privacy.

Q: Can I trust what Copilot writes?

Treat it as a draft, not the final word. It can state wrong facts or figures confidently, so always read and verify anything it produces — especially money, health, legal, or dates.

★ Want a straight answer on the AI?

No hype, no fear — just a plain take on whether Copilot suits you, and setup either way. Call or text me at (330) 200-8042.

The bottom line

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

Copilot is an optional AI helper in Word and Excel that can draft, summarize, and assist with spreadsheets. It's included on the newer plans (with a monthly allowance, and a paid add-on for heavy use), it can be confidently wrong so you must check its work, and you can turn it off entirely with a simple setting.

Use it wisely if it helps you, skip it if it doesn't, and don't pay a premium for AI you won't touch. The newest feature in Office is genuinely useful for some and happily ignorable for others — and either way, you're the one in charge.

✓ Optional, fallible, and yours to control

Remember those three words about Copilot: optional (you needn't use it), fallible (check its work), and controllable (turn it off anytime). That keeps it in its proper place.

One more steadying thought

A closing word, because AI can feel either exciting or unsettling.

If all this talk of AI in your word processor feels like a lot, take heart: nothing about your Office has to change. You can write your letters and keep your budgets exactly as you always have, Copilot switched off and out of sight. The technology is an option offered to you, not an obligation placed on you.

And if you're curious, you can try it from a place of calm, knowing you can turn it off any time and that you remain the editor of everything. Either way, you're not behind and you're not missing out — you're simply choosing the tools that suit you, which is exactly as it should be.

★ However you feel about AI, I'm on your side

Eager to try it or happy to ignore it, I'll help you set Office up to match — patiently and without pressure. Call or text me at (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 understanding and controlling Copilot in Word and Excel 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.

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What Copilot Does

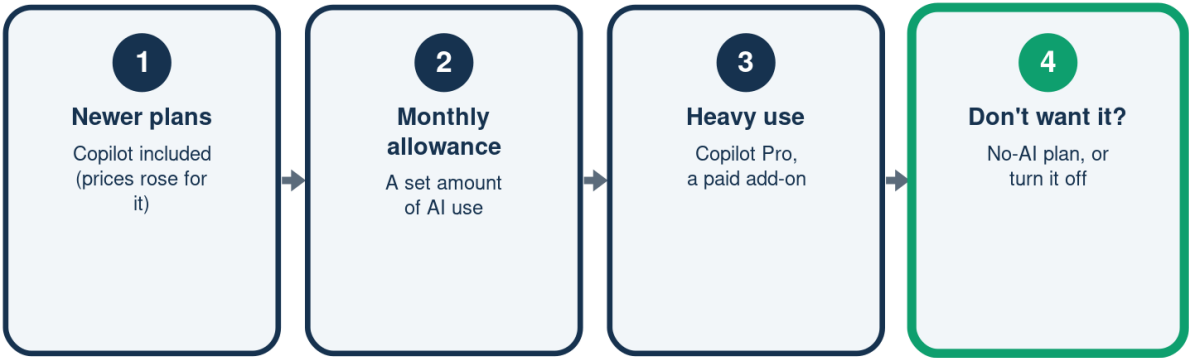
In Word and in Excel

	In Word	In Excel
Drafting	Write from a prompt	Set up a table
Rewriting	Shorter, warmer	Suggest formulas
Summarizing	Boil down long docs	Explain a sheet
Answering	Questions on a doc	Spot trends

A drafting assistant you supervise -- not a guaranteed-correct oracle.

The Cost Picture

How Copilot is paid for



Prices and limits change -- check Microsoft's current details.

How to Turn It Off

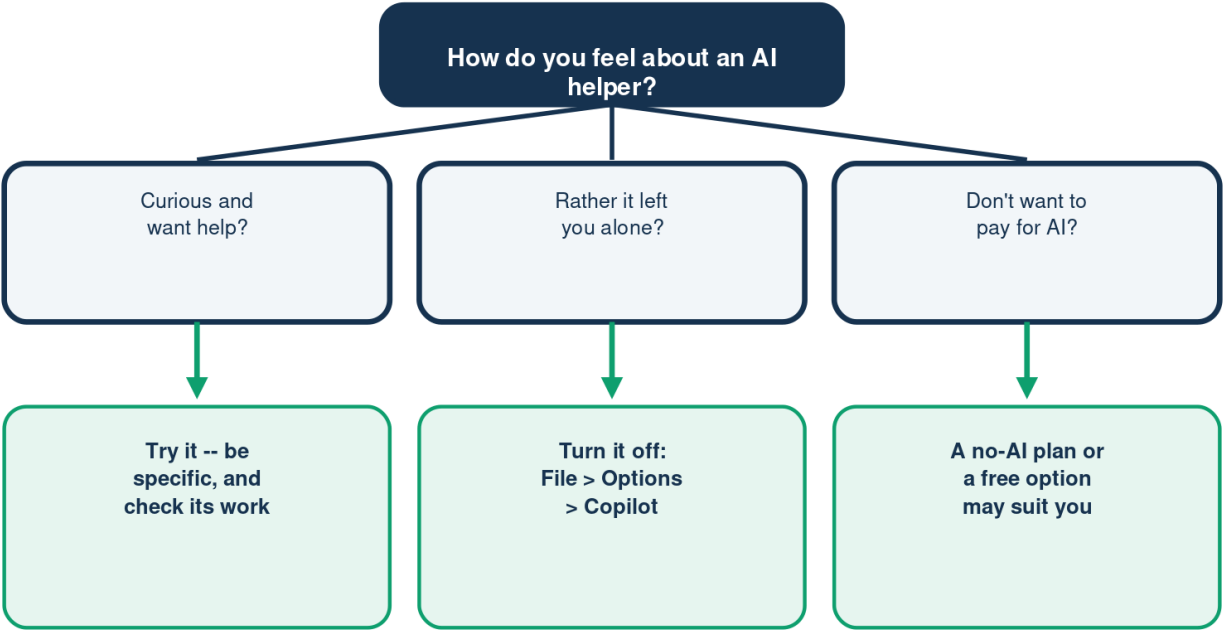
Per program, your choice

	Step	Do this
Open options	File > Options	(Mac: Preferences)
Find Copilot	Click Copilot	in the list
Uncheck it	Clear 'Enable	Copilot'
Restart	Close and	reopen the app

Turn it off in each program; Word and Excel are separate.

Should You Use Copilot?

Both answers are valid



Whatever you choose, always verify facts and figures it gives you.

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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