



An Extended Guide · No. 1936

Sharing a Microsoft 365 Family Plan with Kids, Parents & Grandkids

Invite up to six people, each
private — what they can and can't see

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★ The key reassurance up front

Sharing a Family plan does NOT mean sharing an account or your files. Each person gets their own private account, their own apps, and their own storage. Nobody sees anybody else's documents. That's the whole beauty of it.

One plan, the whole family, everyone private

A Microsoft 365 Family plan covers up to six people for a little more than a single Personal plan — making it the best value in the lineup. The worry folks have is privacy, and the happy news is that everyone stays completely separate. Let's set it up right.

I'm Bill, from Bill's Home Tech in Portage County. Grandparents often pay for a Family plan and share it with their adult kids and grandkids — a genuinely kind and thrifty thing to do. I'll show you how to invite everyone and exactly what each person can and can't see.

A quick note on prices: they change, so any figure here is 'about this much, as of this writing' — always check the current price on Microsoft's site. What doesn't change is how nicely the sharing keeps everyone separate.

The whole guide, on one page

If these stick, family sharing is easy and worry-free.

- ❑ A Family plan covers up to 6 people total (including you).
- ❑ Each person gets their own account, their own installed apps, and their own 1 TB of storage.
- ❑ Everyone's files are private — members can't see each other's documents.
- ❑ You invite people by email from your account; they accept and set up their own sign-in.
- ❑ It's usually far cheaper than everyone buying separate plans.
- ❑ You (the organizer) manage who's on the plan, but not their files.

✓ Share the plan, not the account

The golden rule: you share the subscription, each person keeps their own account. That's what gives everyone the apps and storage while keeping files private.

What each person on the plan gets

When you share the plan, every member receives the full benefits in their own name. Here's exactly what that means.

- **The full apps:** their own installed Word, Excel, PowerPoint, and more, signed in with their account.
- **1 TB of storage each:** their own private online OneDrive space — not shared with anyone.
- **Their own account:** a separate Microsoft sign-in, so their files, email, and settings are theirs alone.
- **Use across devices:** each person can use it on their computer, tablet, and phone.

In short, each family member gets essentially what a Personal plan would give them — but you're all covered under one subscription you pay once. That's why the Family plan is such a bargain when more than one person needs Office.

✓ Each person, a full share

Nobody gets a lesser version. Every one of the up-to-six people gets the real apps and a full terabyte of their own storage.

What people can — and can't — see

This is the question everyone asks, so let's answer it plainly and put minds at ease.

Because each person has their own separate account, their documents, photos, and email are private to them. The grandkids can't see Grandma's files; Grandma can't see the grandkids'. Sharing the plan does not pool everyone's storage or mix up anyone's documents — each 1 TB is a separate, locked drawer.

As the organizer, you can see who is on the plan and manage membership, but you cannot see anyone's files. Nobody's privacy is traded away for the shared billing. If someone wants to share a specific document with another member, they can choose to — but nothing is shared automatically.

! Organizer manages the plan, not the files

Being the person who pays and invites doesn't let you peek at anyone's documents. You control membership and billing only — everyone's files stay their own.

How to invite your family

Adding people is straightforward and done from your account. Here's the whole process.

- ❑ Sign in at account.microsoft.com with the account that has the Family plan.
- ❑ Find the Microsoft 365 Family section and 'Sharing' or 'Share your subscription.'
- ❑ Enter the email address of the person you want to add.
- ❑ They receive an invitation and accept it, signing in with their own Microsoft account (or making one).
- ❑ Once accepted, they can install Office and get their 1 TB — all under their own sign-in.

Each person you invite uses their own Microsoft account to accept. If a family member doesn't have one, accepting the invite walks them through creating a free one. That account becomes their private home for everything.

★ I'll help you invite everyone

Setting up family sharing — sending invites, helping relatives accept and install — is a lovely thing to get sorted in one go. Happy to help, including walking a far-away relative through their part. Call (330) 200-8042.

Helping a relative accept the invite

The one slightly fiddly part is the other person accepting on their end. Here's how to make it smooth, even from a distance.

After you send the invite, your family member gets an email with an 'Accept' button. They click it and sign in with their own Microsoft account — or create a free one if they don't have it. Then they can download Office from their account page and sign in to start using it with their 1 TB of storage.

If a relative is far away or less comfortable with computers, you can walk them through it by phone, or they can get a hand locally. The key is that they use their own account, not yours — that's what keeps their files private and gives them their own storage.

✓ They accept on their own account

Make sure each person accepts and signs in with their own Microsoft account. Sharing your login instead would defeat the privacy and give them your storage, not theirs.

Why this saves real money

The Family plan's value is striking once you do the arithmetic. Here's the shape of it.

A Family plan costs only a little more than a single Personal plan, yet covers up to six people. Split among a few family members, the cost per person drops to a few dollars a month — far less than each person buying their own Personal plan. One household paying for the plan and sharing it is often the single biggest Office saving a family can make.

Exact prices change, so check Microsoft's current figures, but the pattern holds: one Family plan beats multiple Personal plans whenever two or more people need Office. Many families split the cost, or a grandparent treats everyone — either way, the math is friendly.

✓ Best value when 2+ people need Office

If even two people in your family use Office, a shared Family plan almost certainly costs less than two separate plans — and the savings grow with each person added.

A word about Copilot and the AI features

The newer Family plans include Microsoft's Copilot AI helper, and it's worth understanding how that works across members.

Everyone on the plan gets the full apps and storage. The AI features, however, are tied to accounts in ways that can differ — the exact details of who gets how much Copilot across family members have shifted over time, so it's best to check Microsoft's current terms rather than assume. The core sharing — apps and a terabyte each — is the reliable, well-established part.

If the AI isn't important to your family, remember there are also lower-cost plans without it, and Copilot can be turned off in the apps. Our which-plan and Copilot guides cover those choices. Don't overpay for AI if nobody will use it.

✓ Check current AI terms; the core sharing is solid

Apps and 1 TB each for up to six people is the dependable heart of the Family plan. For exactly how the AI is shared, check Microsoft's current details, as they've evolved.

Managing who's on the plan

As the organizer, you have simple control over membership — adding and removing people as your family changes.

- ❑ Sign in at account.microsoft.com to your Family plan.
- ❑ Open the sharing section to see everyone currently on the plan.
- ❑ Add a new person by inviting their email.
- ❑ Remove someone by selecting them and choosing to stop sharing with them.
- ❑ If you remove someone, their files stay theirs — they just lose the plan's benefits.

This is handy as life changes — a grandchild who moves out and gets their own plan, a new family member to add. You manage the roster; everyone's personal files remain untouched and private throughout, whether they're added or removed.

! Removing someone affects their apps, not their files

If you take a person off the plan, their documents stay safe in their own account — but their Office may drop to read-only and their storage shrink to the free amount. Give them a heads-up so they can plan.

Two kinds of readers, two sets of needs

Your role shapes what you need to do. Find yours below.

If you're the one paying and sharing

You bought the Family plan and want to add relatives. Your job is inviting them and managing the roster.

- Invite each person by their email from your account page.
- Reassure them their files stay completely private.
- Help far-away relatives accept and install if needed.
- You manage membership, but never see anyone's documents.

If you're being invited to join

A family member added you to their plan. Your job is to accept with your own account and set up your apps.

- Accept the invite using your own Microsoft account (or make a free one).
- Never use the organizer's login — your own keeps your files private.
- Install Office from your account page and sign in.
- You get your own 1 TB of storage, separate from everyone else's.

★ Whichever side you're on, I'll help

Paying and inviting, or accepting and installing — both are quick with a patient hand, even across distance. Call or text me at (330) 200-8042.

Adding children and keeping them safer

If you're adding kids or grandkids, Microsoft offers family safety features worth knowing about.

When you add children to your Microsoft family group, you can set up parental controls — screen-time limits, content filters, activity reports — through the family safety settings. This is separate from the Office sharing but lives in the same family setup, so it's convenient to handle together.

For young children especially, this lets the grown-ups keep an eye on things appropriately while still giving each child their own account and storage. Our parental-controls and kids-safety guides go deeper if that's a priority for your family.

★ Setting up grandkids?

Adding children to a family plan and setting sensible, caring controls is something I'm glad to help with — keeping it balanced and age-appropriate. Call (330) 200-8042.

Common mistakes, and how to avoid them

A few mix-ups cause most family-sharing confusion. Here's how to sidestep them.

- **Sharing your login** instead of inviting people — that mixes files and defeats the privacy. Invite by email instead.
- **Everyone paying separately** when one Family plan would cover them all for less.
- **Not telling someone before removing them**, leaving their Office suddenly read-only.
- **Worrying files are shared** — they're not; each account is private.
- **Forgetting the plan covers six**, and leaving spots unused when family could benefit.

✓ Invite, don't share a password

The single mistake to avoid: never hand out your account password. Always add people by inviting their email, so each keeps their own private account.

This is a generous, worry-free thing to do

If you've hesitated to share because of privacy worries, let me put them fully to rest.

Family sharing was built so that one subscription can help a whole family while keeping everyone's digital life entirely their own. There's no pooling of files, no peeking, no awkwardness — just shared cost and separate, private accounts. It's one of the genuinely kind things technology lets you do for the people you love.

So if you've been meaning to set Mom up with Office, or treat the grandkids, or split a plan with your siblings, you can do it with complete confidence that everyone stays private. It's a small act of care that pays off every day.

★ A lovely thing to set up together

Helping a family share a plan — so everyone's covered and everyone's private — is one of the more heartwarming setups I do. I'd be glad to help yours. Call or text (330) 200-8042.

Questions to ask yourself

A few answers shape how you set up your family's sharing.

Q: How many people would benefit?

Up to six can share. Count everyone who uses or would use Office — the more who join, the better the value.

Q: Who will be the organizer?

One person holds the plan and invites the rest. Usually whoever's most comfortable managing the account page.

Q: Does everyone have a Microsoft account?

They'll each need one (free). Accepting the invite can create one for anyone who doesn't.

Q: Will we split the cost or will one person treat everyone?

Either works — it's a family matter. Many split it; grandparents often cover it as a gift.

✓ Six spots — use them

The plan covers six whether you use all the spots or not. Filling them helps more family for the same price — a bargain that rewards sharing.

A few more worth answering

These come up often with family sharing.

Q: Can other people see my files?

No. Each person has their own private account and storage. Members can't see each other's documents unless someone deliberately shares a specific file.

Q: Do we all share one terabyte?

No — each person gets their own separate 1 TB. It isn't pooled, so one person's photos don't eat into another's space.

Q: What happens if I remove someone?

Their files stay safe in their own account, but they lose the plan's apps and extra storage. Let them know first so they can renew or move their files if needed.

Q: Can far-away relatives join?

Yes — location doesn't matter. You invite by email and they accept from wherever they are, on their own account.

★ Any sharing questions?

Family plans are simple once set up, and I'm glad to answer any worry. Call or text me at (330) 200-8042.

The whole thing, recapped

Here's family sharing as a short, friendly routine.

- ❑ One person holds the Family plan (covers up to six).
- ❑ Invite each relative by email from account.microsoft.com.
- ❑ Each person accepts with their own Microsoft account.
- ❑ They install Office and get their own private 1 TB.
- ❑ Everyone's files stay separate and private — no pooling, no peeking.
- ❑ Manage the roster as your family changes; files always stay with their owner.

Follow that and your whole family is covered for little more than one person's plan, with everyone's documents entirely their own. Thrifty and private at once.

✓ Shared cost, separate lives

That's the magic of it: you share the bill, not the files. Everyone wins — the household saves, and each person keeps their privacy.

Common Questions

The questions I hear most about sharing a Family plan.

Q: How many people can share a Microsoft 365 Family plan?

Up to six people total, including you. Each gets their own account, their own installed apps, and their own 1 TB of storage.

Q: Will family members be able to see my documents?

No. Everyone has a separate, private account, so members can't see each other's files. Sharing the plan shares the subscription, not your documents.

Q: How do I add someone to my plan?

Sign in at account.microsoft.com, open the Family sharing section, and invite the person by email. They accept with their own Microsoft account and can then install Office.

Q: Is it cheaper than everyone buying their own?

Almost always, when two or more people need Office. A Family plan costs only a little more than a single Personal plan but covers up to six — check current prices to see the savings.

★ Want help sharing with your family?

Setting a family up on one plan — everyone covered, everyone private — is a warm, worthwhile thing to do. Call or text me at (330) 200-8042 and I'll help you sort it.

The bottom line

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

A Microsoft 365 Family plan covers up to six people for little more than a single Personal plan. Each person gets their own account, their own installed apps, and their own private 1 TB of storage — and nobody can see anyone else's files. You invite relatives by email; they accept with their own accounts.

It's the best value in the Office lineup whenever two or more people need it, and it keeps everyone's digital life entirely separate. Share the plan, not the login, and your whole family is covered — thriftily and privately.

✓ One plan, six people, zero shared files

Remember the shape of it: one subscription, up to six private accounts. Shared cost, separate storage, total privacy.

One more warm thought

A closing note on why this matters beyond the money.

Setting a family member up with Office — especially a parent or a grandchild — is a quiet act of connection. It means letters get written, homework gets done, budgets get kept, and everyone has a safe place for their photos and papers. The shared plan is the practical part; the care behind it is the real gift.

So when you add Mom or the grandkids to your plan, you're not just saving a few dollars — you're helping the people you love stay capable and connected, each with their own private corner. That's technology at its kindest.

★ Glad to help you share the care

Whether it's inviting one relative or setting up the whole clan, call or text me at (330) 200-8042. We'll get everyone covered and keep it all private and simple.

A quick reference card

The essentials of family sharing, at a glance, to keep handy.

Question	Answer
How many?	Up to 6 people
Storage each?	Own 1 TB apiece
Files shared?	No — all private
How to add?	Invite by email
Cheaper?	Yes, vs. separate plans

Five quick facts cover the whole subject. Tuck this by the computer, and any family-sharing question has a fast answer.

✓ **When in doubt, invite — don't share a login**

If you remember one line from this card, make it this: add people by invitation, never by sharing your password. That keeps everyone private.

Keeping the plan running smoothly

A little upkeep keeps your family sharing trouble-free year to year.

Keep the payment card on the organizer's account current so the plan doesn't lapse for everyone at once — a failed renewal would drop all members to read-only. Note the renewal date, and review the roster now and then to add or remove people as your family changes.

If a member ever sees an activation or 'unlicensed' message, it's usually just a sign-in or a lapsed-plan matter — our activation-errors guide covers it, and it's quick to fix. Keeping the plan paid and the roster tidy heads off almost all of it.

★ I'll keep an eye on it with you

If you'd like, I can help you set a renewal reminder and make sure the plan stays current for the whole family. A small thing that prevents a household-wide surprise. 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 sharing a Microsoft 365 Family plan with your family 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 Each Person Gets

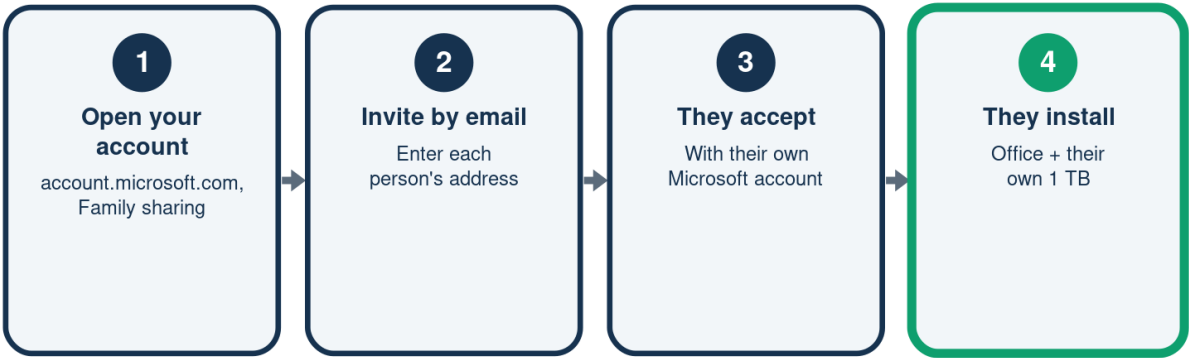
A full share, in their own name

	Each member	Shared?
The apps	Their own Word etc.	No -- their own
1 TB storage	Their own space	No -- separate
Their account	Private sign-in	No -- their own
The cost	One plan	Yes -- shared

Share the cost, not the files -- everyone stays private.

Sharing in Four Steps

From your account to theirs



Each person accepts on their own account -- that keeps files private.

Who Can See What

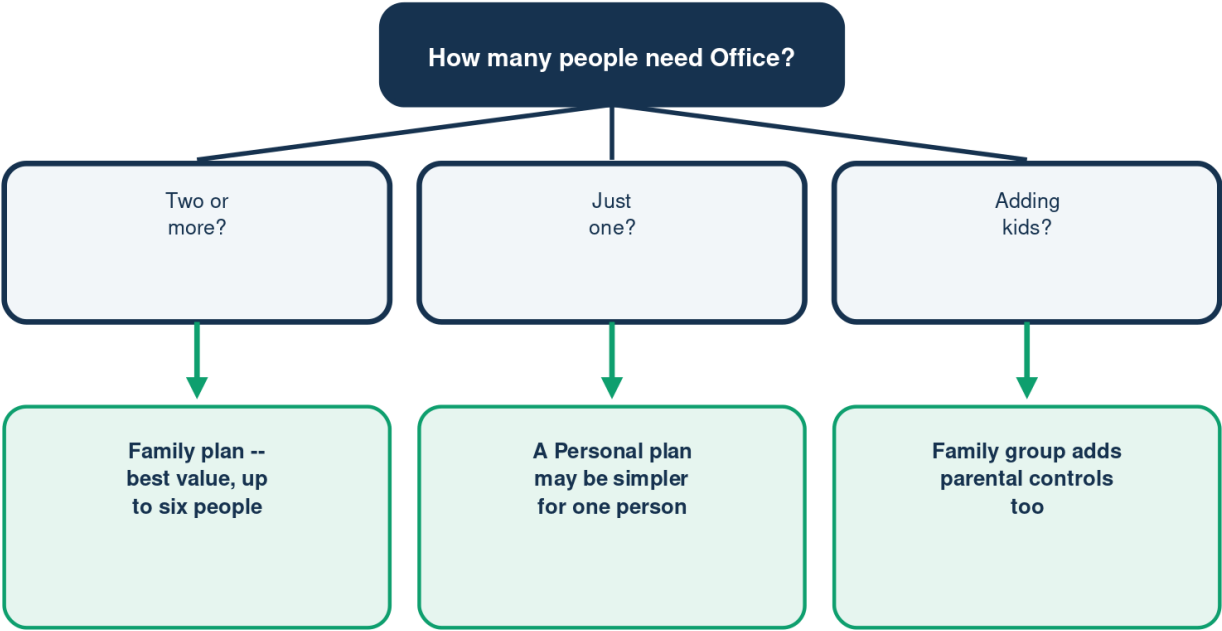
Privacy across the plan

	Can they see...	Answer
Others' files?	No	Private per account
Your files?	No	Yours alone
Organizer peek?	No	Billing only
Shared on purpose?	Only if chosen	Never automatic

Nobody sees anyone's documents unless they deliberately share one.

Is Family Sharing Right for Us?

A few quick questions



Prices change -- check Microsoft's current figures to see your savings.

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



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Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



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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