BILL'S HOME TECH
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BILL'S COMPLETE MANUALS

Microsoft Copilot

Copilot on Windows, Edge, Word and your phone — plus Copilot+ PCs, privacy and the scams to avoid

A calm, plain-English guide for everyday users

Take your time — you can't break it by asking

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Windows 11, Edge, Microsoft 365 & the Copilot app · facts current November 2026

What's Inside

This is your plain-English guide to Microsoft Copilot. Read it in any order and at your own pace — there's no test, and you can't fall behind. Every chapter explains what Copilot can do *for you*, with slow, step-by-step directions and honest advice on privacy and scams. It covers the Copilot app on Windows 11 and on iPhone and Android, the copilot.microsoft.com website, Copilot in Edge and in Word, Excel and Outlook, and the extra features on Copilot+ PCs. Copilot changes often, so if a button looks a little different on your screen, the idea is still the same.

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PART 1

Getting to Know Copilot

What Copilot is, the handful of words you'll see, and the honest answer to "Do I have to pay for this?" Start here and the rest will make sense.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you have a Windows computer, you've probably noticed a new name everywhere: **Copilot**. It's on the taskbar, in Edge, inside Word and Outlook, maybe even on your keyboard. You may wonder what it is, what it costs, whether it's watching you, or how to make it go away. This manual answers all of it.

I'm Bill. I've spent more than 30 years helping people with technology, and these days I help folks here in Portage County, Ohio, feel at home with their computers and phones. I wrote this manual the way I'd explain Copilot sitting beside you at the kitchen table: slowly, in plain English, with an honest word about privacy and scams.

It's for anyone with a Windows 11 computer or the Copilot phone app, Microsoft 365 subscribers who've seen Copilot appear in Word or Outlook (and those who'd rather switch it off), people shopping for a "Copilot+ PC," and families helping a parent.

WHAT THIS DOES FOR YOU

What this manual does for you

By the end you'll know where Copilot lives on your computer and phone, whether you need to pay for anything (most people don't), how to talk to it and show it things, how to use it in Word and Outlook or turn it off there, what Recall on a Copilot+ PC really does, and how to keep your conversations private. Most of all, you'll be the one in charge.

Two promises before we start

First: **you can't break anything by asking Copilot a question.** Ask it anything, as many times as you like. If an answer doesn't help, just ask again.

Second: **I'll be honest about the settings that matter.** Most of Copilot is harmless to explore. A few switches, such as Recall on a Copilot+ PC and Copilot's memory, really do affect your privacy, and I'll point those out clearly when we get to them.

FROM BILL

You're never stuck alone

If you'd like a hand at any point, call me at **(330) 200-8042**. My help is $49 remote · $99 in your home, and there's no such thing as a silly question.

— Bill

CHAPTER 2

What Copilot Is (and What It Isn't)

Microsoft Copilot is Microsoft's AI assistant: a computer helper you talk to in everyday language. You type a question, or say it out loud, and it answers in plain sentences. It's Microsoft's answer to ChatGPT and Google Gemini, and it works much the same way.

One name, several places

The confusing part is that Microsoft uses the name Copilot for several things. Think of it as one helper that shows up in different rooms of the house:

Where you see it	What it is
The Copilot app	A free app on Windows 11, iPhone, iPad and Android, and a website at **copilot.microsoft.com**. This is where most people chat with Copilot.
Copilot in Edge	A Copilot button built into Microsoft's Edge web browser, so you can ask about the web page you're reading.
Copilot in Microsoft 365	Copilot buttons inside Word, Excel, PowerPoint, Outlook and OneNote, for people who pay for a Microsoft 365 subscription.
Copilot+ PC features	Extra features, such as Recall and Click to Do, that only work on newer computers with a special AI chip.

GOOD TO KNOW

Microsoft combined its Copilot apps in 2026

Until recently there were two different Copilot apps, one for home and one for work, which confused everyone. Microsoft began merging them into a single app called **Microsoft Copilot**, with a refreshed icon, in the second half of 2026. If your app's icon or name changed recently, that's why. It's still the same helper.

What it's good for

- **Explaining things** in plain words: a term on a medical bill, what a Windows message means, how a credit freeze works.
- **Writing help:** a thank-you note, a polite complaint letter, a reply to a tricky email.
- **Planning:** a week of easy dinners, a packing list, a day trip.
- **Help with the computer itself:** "How do I make the text bigger on my screen?"
- **Looking at things:** show it a photo, a letter or what's on your screen and ask about it.
- **Everyday curiosity:** history, birds, gardening, old songs, how things work.

What it isn't

- **It isn't a person,** and it isn't Microsoft's customer support staff.
- **It isn't always right.** It can get facts, dates and numbers wrong while sounding completely sure of itself. Chapter 23 shows you how to check.
- **It isn't your doctor, lawyer or financial advisor.** It can help you prepare questions for them.
- **It isn't a safe place for passwords, account numbers or your Social Security number.** More on that in Chapter 22.

TIP

If you know ChatGPT or Gemini already

Copilot works the same way: type or talk, read the answer, ask a follow-up. If you've read my ChatGPT or Google Gemini manuals, most of what you learned carries straight over. My AI Assistants for Everyday Life manual compares them side by side.

CHAPTER 3

Plain-English Words You'll See

Here are the words that come up most often, in plain English. You don't need to memorize them; just come back here when one puzzles you.

Word	What it means
Copilot	Microsoft's AI assistant. You chat with it by typing or talking.
AI (artificial intelligence)	Computer programs that can understand and write everyday language, recognize pictures and more.
Prompt	Whatever you type or say to Copilot. A question, a request, an instruction.
Conversation (or chat)	One back-and-forth with Copilot. You can start a fresh one any time.
Microsoft account	The email address and password you use for Microsoft things like Outlook.com, OneDrive and Windows. Signing in to Copilot with it saves your chats.
Copilot Voice	Talking to Copilot out loud and hearing it answer, like a phone call.
"Hey Copilot"	An optional wake phrase on Windows that starts a voice chat without touching anything.
Copilot Vision	Letting Copilot see what's on your screen, or what your phone's camera sees, so it can talk about it.
Memory / personalization	Copilot remembering things you've told it, such as your name or that you garden, to tailor future answers. You can turn this off.
Copilot key	A key on many newer keyboards, usually near the space bar, that opens Copilot.
Copilot+ PC	A newer Windows computer with a special AI chip that unlocks extra features.
NPU	That special AI chip (neural processing unit). Copilot+ PCs need a fast one.
Recall	An optional Copilot+ PC feature that takes regular snapshots of your screen so you can search your past activity. Off unless you choose it.
Click to Do	A Copilot+ PC feature: hold the Windows key and click something on screen to see quick actions for it.
Microsoft 365	Microsoft's subscription for Word, Excel, Outlook, OneDrive storage and more.
AI credits	A monthly allowance that some Microsoft 365 plans use to measure Copilot use in Word, Excel and the other apps.

GOOD TO KNOW

"Copilot" isn't the same as "Microsoft 365 Copilot"

You may see "Microsoft 365 Copilot" mentioned in news stories. That's mostly the version businesses pay for at work. At home, you'll be using the free Copilot app, plus Copilot in Word and the other apps if you have a personal Microsoft 365 subscription.

CHAPTER 4

Free or Paid: What Do You Actually Need?

Here's the good news first: **the Copilot app is free.** Chatting, asking questions, talking out loud and showing it photos all work without paying anything. You only pay if you want Copilot *inside* Word, Excel, PowerPoint and Outlook, and that comes as part of a Microsoft 365 subscription.

The plans, in brief

Plan	Cost (U.S.)	Copilot you get
No subscription	Nothing	The free Copilot app, website and Copilot in Edge. Sign in with a Microsoft account for saved chats and longer conversations.
Microsoft 365 Personal	About $9.99 a month or $99.99 a year	The free Copilot, plus Copilot in Word, Excel, PowerPoint, Outlook and OneNote with a monthly allowance of AI credits.
Microsoft 365 Family	About $12.99 a month or $129.99 a year	Same as Personal. The Copilot allowance in the apps goes to the subscription owner, not the other family members.
Microsoft 365 Premium	$19.99 a month	Everything in Family plus much higher Copilot limits and newer features. This replaced the old Copilot Pro.
Microsoft 365 Pro	$99.99 a month (monthly only)	Microsoft's newest, most expensive home plan, with the highest Copilot limits. Built for very heavy users.

HEADS UP

Prices change, and taxes apply

Microsoft has changed these plans and prices several times since 2025. Before you subscribe or upgrade, look at the price on Microsoft's own page or in your Microsoft account. That's the number you'll actually pay. My manual **Microsoft 365: What You're Paying For** goes through the plans in detail.

What happened to Copilot Pro?

Copilot Pro was a separate $20-a-month add-on. In October 2025 Microsoft stopped selling it and introduced **Microsoft 365 Premium** at $19.99 a month, which bundles Microsoft 365 Family with the Copilot Pro features. Microsoft said existing Copilot Pro subscribers weren't moved automatically, so if you still see Copilot Pro on your account, it's an older subscription that's still running.

Which one should you choose?

If you...	Consider
You just want to ask questions now and then	**No subscription.** The free Copilot app does it.
You already pay for Microsoft 365 for Word and Outlook	Keep what you have. Copilot in the apps is included, and you can turn it off if you don't want it.
You write a lot in Word and hit the Copilot limit every month	Then, and only then, look at **Premium**.
Someone is pushing you to upgrade	Stop and check with a family member or call me first.

SCAM ALERT

Microsoft doesn't call to sell you Copilot

Microsoft doesn't phone people to sell or "renew" Copilot or Microsoft 365. A call, text, email or pop-up asking you to pay for Copilot by gift card, wire transfer or cryptocurrency, or to let someone onto your computer to "activate" it, is a scam. Hang up or close it.

PART 2

Getting Started

Where Copilot lives on your computer, phone and the web, signing in with your Microsoft account, your first conversation, and how to ask so you get good answers.

CHAPTER 5

Where to Find Copilot

Copilot is the same helper wherever you open it. Pick whichever is easiest for you; many people use the computer at home and the phone app when they're out.

On a Windows 11 computer

Copilot comes with Windows 11 as an app called **Microsoft Copilot** (or simply Copilot). Here are the usual ways to open it:

- **The Copilot key.** Many keyboards sold since 2024 have a key with the Copilot logo, usually just to the right of the space bar. Press it once.
- **The Start menu.** Click **Start**, type **Copilot**, and click the Microsoft Copilot app.
- **The taskbar.** If you see the colorful Copilot icon on the taskbar at the bottom of the screen, click it.
- **Your voice.** If you've turned on "Hey Copilot" (Chapter 9), just say it.

TIP

Pin it where you can find it

Once Copilot is open, right-click its icon on the taskbar and choose **Pin to taskbar**. It will stay there for next time.

On an iPhone, iPad or Android phone

1. Open the **App Store** (iPhone or iPad) or the **Play Store** (Android).
2. Search for **Microsoft Copilot**.
3. Check that the maker is **Microsoft Corporation**. Ignore look-alikes with other makers' names.
4. Tap **Get** or **Install**, then open it.

GOOD TO KNOW

Phone requirements

Microsoft says the iPhone and iPad app needs iOS or iPadOS 16 or later. Almost any iPhone or Android phone from the last several years will do.

On the web, from any computer

Open any web browser (Edge, Chrome, Safari or Firefox) and type **copilot.microsoft.com** into the address bar. That's the real Copilot website. It works on a Mac or a Chromebook too. Some of Microsoft's own pages also use the shorter address copilot.com.

In the Edge browser and in Word or Outlook

Copilot also appears as a button inside Microsoft Edge and, with Microsoft 365, inside Word, Excel, PowerPoint and Outlook. Those are covered in Part 4.

SCAM ALERT

Type the address yourself

Search results and ads sometimes lead to look-alike sites that charge for "Copilot" or ask you to download something. Type copilot.microsoft.com yourself, or use the app that came with Windows.

CHAPTER 6

Signing In with Your Microsoft Account

You can ask Copilot a few questions without signing in, but signing in is worth it. Microsoft says signing in gives you your chat history, more picture-making, longer conversations and longer voice chats.

Which account to use

- **On a Windows computer:** use the same **Microsoft account** you use to sign in to Windows, Outlook.com or OneDrive. Copilot often picks it up automatically.
- **On a phone:** Microsoft's setup pages say you can sign in with a Microsoft account, an Apple Account or a Google account. If you have a Microsoft account, use it, so your chats match the ones on your computer.
- **A work or school account** works too, but it follows your employer's rules. For personal questions, use your personal account.

Signing in

1. Open Copilot.
2. Look for **Sign in**, or tap or click your **profile picture** (a circle, usually in a corner).
3. Choose your Microsoft account, or type its email address.
4. Follow the steps: enter your password, or approve the sign-in with a code or your phone.

TIP

Forgot your Microsoft account password?

Don't search for a phone number to call. Go to **account.microsoft.com** and choose the option to reset your password, or see my Your Microsoft Account manual, which walks through it slowly.

GOOD TO KNOW

Age rules

Microsoft says you must be at least 13 to use Copilot with a personal account, and older in some countries. A few newer features, such as group chats, are for adults only.

SCAM ALERT

Copilot will never ask for your password in a chat

You sign in on Microsoft's sign-in screen, never by typing your password into a Copilot conversation. If anything, in a chat, email or pop-up, asks for your password or a code that was texted to you, stop. That's a scam.

CHAPTER 7

Your First Conversation

Let's try it. There's nothing to set up and nothing to get wrong. Open Copilot on your computer or phone and follow along.

Ask your first question

1. Find the message box at the bottom of the Copilot screen. It usually says something like *Message Copilot*.
2. Click or tap in it and type a question in ordinary words, for example: *What's a good easy dinner with chicken and rice?*
3. Press **Enter** on a keyboard, or tap the **send** arrow on a phone.
4. Read the answer as it appears. Scroll down if it's long.

Keep the conversation going

You don't have to start over. Copilot remembers what you said earlier in the same conversation, so you can follow up naturally:

- *Make it without onions.*
- *Can you make the shopping list bigger print?*
- *Explain that last part more simply.*
- *Give me three other ideas.*

Start fresh

When you change subjects, start a **new chat**, usually with a **New chat** button or a plus sign near the top or side of the screen. That way Copilot doesn't mix your dinner question into your question about the weather.

Find an old conversation

If you're signed in, your past conversations are saved. Look for a list of chats down the side of the screen (on a phone, tap the menu or your profile button). Click one to pick up where you left off. Chapter 21 shows how to delete them.

TIP

Copying an answer

Under each answer there's usually a **Copy** button (two overlapping squares). Click it, then paste the answer into an email or document with **Ctrl+V** on a PC.

GOOD TO KNOW

Why the screen may look a little different

Microsoft updates Copilot often, sometimes every few weeks, and moves buttons around. If a button in this manual isn't exactly where I say, look for the same word or icon nearby. The idea stays the same.

CHAPTER 8

Getting Better Answers: How to Ask

Copilot does its best work when you tell it a little about what you want, the same way you'd explain a job to a helpful neighbor. You don't need special words. Just add detail.

Four things worth mentioning

Tell it...	Example
Who it's for	"...for my granddaughter, who is 8."
What you want back	"...as a short list." "...in two sentences."
The tone	"...friendly but firm." "...in plain English, no jargon."
What you already know	"I've already restarted the computer."

Before and after

Version	What you type
Vague	*Write a letter to the cable company.*
Better	*Write a short, polite letter to my cable company asking them to remove a $15.00 late fee. I've been a customer for 20 years and this is my first late payment.*

Handy phrases

- *Explain it like I'm new to computers.*
- *Give me step-by-step instructions for Windows 11.*
- *Make the text shorter.*
- *What questions should I ask my doctor about this?*
- *Where did you get that information?*

TIP

Ask Copilot about your own computer

Copilot is good at Windows questions: *How do I make the mouse pointer bigger?* or *Why is my laptop fan so loud?* It will usually give you the steps. My Windows 11 manual is there when you'd rather read it yourself.

HEADS UP

It sounds sure even when it's wrong

A confident answer isn't always a correct one. For anything about health, money, legal matters or safety, check with a trusted source. Chapter 23 explains how.

PART 3

Talk, Show and Create

Talking to Copilot out loud, letting it see your screen or what your phone's camera sees, making pictures, and getting help with letters and photos.

CHAPTER 9

Talk to Copilot Out Loud

If typing is a chore, or you'd simply rather talk, **Copilot Voice** lets you have a spoken conversation, a little like a phone call. You speak, Copilot answers out loud, and you can interrupt or ask a follow-up whenever you like.

Start a voice chat

1. Open Copilot on your computer or phone.
2. Click or tap the **microphone** button next to the message box.
3. The first time, your computer or phone asks whether Copilot may use the microphone. Choose **Allow** or **Yes**.
4. Speak normally. Pause, and Copilot answers out loud.
5. To finish, click or tap the button to end the voice chat (often an **X** or a red button).

> **TIP**
> **Make it easier to hear**
> Turn your computer's volume up, or use headphones. If Copilot talks too fast, just say "Please speak more slowly." You'll find a choice of voices in Copilot's settings.

"Hey Copilot": hands-free on Windows

On a Windows computer you can start a voice chat just by saying **"Hey Copilot."** It's **off** until you turn it on.

1. Open the Copilot app on your Windows computer.
2. Click your **profile picture** or the **Settings** button.
3. Look under **General** (or Voice) for **Listen for "Hey Copilot"** and switch it **On**.
4. Leave the Copilot app running (it can sit in the background). Now say "Hey Copilot" and ask your question.

GOOD TO KNOW

Is it always listening?

Microsoft says the wake phrase is recognized on your own PC, using a 10-second stretch of sound kept in memory that is never recorded or stored. Nothing is sent to Microsoft until Copilot hears "Hey Copilot" and starts a chat. It's Windows only, the wake phrase works in English, and it won't start a chat when the screen is locked or the computer is offline.

HEADS UP

Your voice chats are conversations too

What you say in a voice chat is saved in your history the same way typed chats are. Don't say anything out loud you wouldn't type, such as account numbers or passwords. Chapter 21 shows how to stop voice chats from being used to train Microsoft's AI.

CHAPTER 10

Copilot Vision: Show It What You See

Copilot Vision lets Copilot look at something with you and talk about it. On a computer it can see a window you choose. On a phone it can see through the camera. It only looks when you start a Vision session, and it stops when you end it.

On a Windows computer

1. Open the Copilot app.
2. Click the **glasses** button in the message area at the bottom.
3. Choose the window or app you want Copilot to see, such as a web page, a settings screen or a photo. You can pick up to two apps at once.
4. A glowing outline appears around what Copilot can see, so you always know.
5. Ask out loud or type: *What does this message mean?* or *Where do I click to change this?*
6. To stop, click the **Stop** or **X** button. The outline disappears.

WHAT THIS DOES FOR YOU

Why it's handy

Stuck on a confusing screen? Instead of trying to describe it, show it. Copilot can point out which button to press, explain a warning or walk you through a setting while looking at the same thing you are.

On your phone

1. Open the Copilot app and tap the **glasses** button.
2. Allow the camera if asked. The camera opens.
3. Point it at something: a plant, a label, a gadget, a sign in another language.
4. Ask your question out loud: *What kind of plant is this?* or *What does this button on my thermostat do?*
5. Tap the button to end the session when you're done.

STAY SAFE

Close private things before you share

Before you start Vision on a computer, close anything you wouldn't want Copilot to see: banking pages, medical records, passwords. On some websites Vision switches itself off and shows a crossed-out glasses icon; that's normal. On a phone, mind what's in the camera's view, such as a letter with your account number.

GOOD TO KNOW

Not every country, not every feature

Microsoft has rolled Vision out in stages, starting in the United States. If you don't see the glasses button, update the Copilot app; it may simply not have reached your device yet.

CHAPTER 11

Making Pictures with Copilot

Copilot can create a picture from a description: a cheerful card picture, a coloring page for a grandchild, a sketch of a garden layout. Signing in with your Microsoft account gives you more pictures than using Copilot signed out.

Ask for a picture

1. In the message box, start with *Create an image of...* or *Draw...*
2. Add the details that matter: colors, style ("like a watercolor"), what's in it and what it's for.
3. Send it and wait. Pictures take longer than text.
4. Ask for changes in plain words: *Make the sky pink and add "Happy 80th, Dad" at the top.*
5. To save it, click or tap the picture and look for a **Download** or **Share** button.

Good family uses

- A one-of-a-kind picture for a birthday or holiday card.
- *A simple black-and-white coloring page of a tractor on a farm* for a grandchild.
- An illustration for a church bulletin or club newsletter.

HEADS UP

Check the details before you print

Words inside AI pictures sometimes come out misspelled, and hands or small details can look odd. Look carefully, and ask Copilot to fix anything that's off.

STAY SAFE

If you can fake a picture, so can scammers

Never make a picture that pretends to show a real person doing something they didn't do. And remember how easy this is: a shocking photo in a text or on social media is not proof of anything.

CHAPTER 12

Help with Letters, Photos and Paperwork

One of Copilot's most useful tricks for everyday life: show it a confusing letter, bill or set of instructions, and ask what it means. You can attach a photo or a file to your message.

Send a photo or a file

1. In Copilot, click or tap the **plus** (+) or **paper clip** button beside the message box.
2. On a phone, choose to take a photo or pick one from your photos. On a computer, choose a picture or document from your files.
3. Type your question: *What is this letter asking me to do?* or *Summarize this in three sentences.*
4. Send it and read the answer.

Things to try

- *Explain this Medicare statement in plain English. Do I owe anything?*
- *Turn these instructions into a short numbered list.*
- *What questions should I ask the company about this bill?*
- *Translate this recipe card from Italian.*

STAY SAFE

Cover the private numbers first

Before you photograph a letter or statement, cover or crop out your Social Security number, account numbers and anything else you wouldn't want stored. Copilot can explain the letter just as well without them.

HEADS UP

Double-check what matters

Copilot can misread a date or an amount. If its summary says you owe money, have a deadline or need to sign something, check that part of the original yourself, or call the company on the number printed on your statement.

SCAM ALERT

If the letter itself might be a scam

Copilot can help you spot warning signs in a suspicious letter or email. But don't call a phone number printed in a message you're unsure about. Look up the company's real number yourself.

PART 4

Copilot in Edge, Word, Excel and Outlook

Using Copilot inside the Edge browser and the Microsoft 365 apps, turning it off where you don't want it, and changing what the Copilot key does.

CHAPTER 13

Copilot in the Microsoft Edge Browser

Microsoft Edge, the web browser that comes with Windows, has Copilot built in. Its main trick is that it can talk about the web page you're looking at.

Open Copilot in Edge

1. Open **Microsoft Edge**.
2. Click the **Copilot** button near the top-right corner of the window. A Copilot panel opens on the right side.
3. Type or speak your question. If you want it to use the page you're on, say so: *Summarize this page* or *What are the main points of this article?*
4. Click the **X** at the top of the panel to close it.

Good things to ask on a web page

- *Summarize this article in five bullet points.*
- *Explain this recipe's steps more simply.*
- *Compare the two products on this page.*
- *Is there anything on this page that looks like a scam?* (Then trust your own judgment too.)

Copilot Mode

Newer versions of Edge offer an optional **Copilot Mode**, which changes the new-tab page into a Copilot chat box and adds features that can work across your open tabs. You don't need it. If your new tab suddenly looks like a chat window, that's probably Copilot Mode, and you can turn it off in Edge's settings.

Turning Copilot down or off in Edge

1. In Edge, click the **Settings and more** button (three dots, top right), then **Settings**.
2. Click **Copilot and AI** in the list on the left. (If you don't see it, type **Copilot** in the search box at the top of Settings.)
3. Switch off the options you don't want, such as showing the Copilot button in the toolbar, Copilot on the new tab page, or Copilot Mode.
4. Close the Settings tab. Your changes save themselves.

GOOD TO KNOW

Edge changes its menus often

Microsoft has renamed and moved Edge's Copilot settings several times. If the names differ on your computer, use the search box at the top of Edge's Settings and type **Copilot**.

STAY SAFE

What Copilot can see in Edge

When you ask Copilot about a page, it reads that page. Don't ask it to summarize your online banking, medical portal or email inbox in Edge unless you're comfortable with that. Close those tabs first, or simply don't ask.

CHAPTER 14

Copilot in Word, Excel and Outlook

If you pay for **Microsoft 365 Personal or Family**, Copilot is built into Word, Excel, PowerPoint, OneNote and Outlook. You'll see a **Copilot** button on the ribbon at the top of the window, and sometimes a small Copilot icon next to the text you're working on.

What it can do for you at home

App	Things to try
Word	Draft a letter from a few notes. Rewrite a paragraph to sound friendlier. Summarize a long document someone sent you.
Excel	Explain what a column of numbers shows. Help build a simple household budget. Suggest a chart.
Outlook	Summarize a long email thread. Suggest a polite reply you can edit before sending.
PowerPoint	Turn an outline into a few slides for a club meeting or family reunion.
OneNote	Tidy rough notes into a list.

Using it in Word

1. Open Word and a document (or a blank one).
2. Click the **Copilot** button on the **Home** tab of the ribbon. A Copilot panel opens.
3. Type what you want: *Draft a short thank-you letter to my neighbor for shoveling my driveway.*
4. Read the draft. Keep it, ask for changes, or throw it away.
5. Always read it through and fix names, dates and details before you print or send.

Your monthly allowance

On Personal and Family plans, Copilot in these apps runs on a monthly allowance of **AI credits**. Microsoft gives an example: asking Copilot to summarize your inbox uses one credit. Credits reset each month and don't carry over. On a Family plan, Microsoft says the Copilot allowance belongs to the subscription owner; other family members get the basic free amount.

TIP

Running out isn't a problem

If you use up your credits, Word and Excel keep working normally; only the Copilot help pauses until next month. You can still ask the free Copilot app the same question in another window.

HEADS UP

Copilot drafts, you decide

Copilot in Outlook can draft replies, but it should never send anything without you reading it first. Read every draft, and be especially careful with anything involving money, dates or promises.

CHAPTER 15

Turning Copilot Off in Word, Excel and PowerPoint

Not everyone wants Copilot in their documents, and that's fine. Microsoft lets Microsoft 365 Personal and Family subscribers switch it off, **one app at a time**.

On a Windows PC

1. Open the app, for example **Word**.
2. Click **File**, then **Options** (at the bottom left).
3. Click **Copilot** in the list on the left.
4. Clear the check mark next to **Enable Copilot**.
5. Click **OK**, then close the app and open it again.
6. Repeat in Excel, PowerPoint and OneNote if you want it off there too.

GOOD TO KNOW

Each app, each computer

The **Enable Copilot** setting only affects the one app on the one computer where you change it. Turning it off in Word leaves it on in Excel, and turning it off on your desktop leaves it on your laptop. Mac versions of Word, Excel and PowerPoint have the same choice in the app's settings.

HEADS UP

Hiding the button isn't the same as turning it off

You can remove the Copilot button from the ribbon, but Microsoft notes Copilot can still be reached in other ways, such as the right-click menu. Use the **Enable Copilot** check box to really turn it off.

If you don't see "Enable Copilot"

- Update the app: in Word, click **File** > **Account** > **Update Options** > **Update Now**. Older versions don't have the check box.
- Check you're signed in with your personal Microsoft account, not a work account.

- Microsoft's fallback is to turn off "connected experiences" in your account privacy settings. That also turns off other online helpers, such as text predictions in Word, so treat it as a last resort.

GOOD TO KNOW

A few places can't be switched off

Microsoft says Copilot features in Designer, Notepad and Paint can't be turned off this way. They only do anything if you click them, so you can simply ignore them.

TIP

Turning it off doesn't lower the price

Switching Copilot off in the apps doesn't change what you pay for Microsoft 365. If you want a plan without Copilot, or a cheaper plan, see my Microsoft 365: What You're Paying For manual before you change anything.

CHAPTER 16

The Copilot Key: What It Does and How to Change It

Many keyboards on Windows computers made since 2024 have a **Copilot key**, marked with the Copilot logo, usually just to the right of the space bar. Press it and Copilot opens. On some laptops it took the place of the right-hand Ctrl key or the Menu key.

Pressed it by accident?

No harm done. Just close the Copilot window with the **X** in its top-right corner, or press **Esc**. Nothing is sent anywhere until you type or say something.

Make the key do something else

Windows 11 lets you choose what the Copilot key opens, such as Windows Search or another app. Microsoft has moved this setting between Windows updates, so the easiest way to find it is to search:

1. Click **Start**, then **Settings** (the gear).
2. In the search box at the top left of Settings, type **Copilot key**.
3. Click **Customize Copilot key on keyboard**.
4. Choose **Search** to make the key open Windows Search, or choose **Custom** and pick an app.

GOOD TO KNOW

Where the setting lives

On some versions of Windows 11 it's under **Settings > Personalization > Text input**; on newer ones it's under **Settings > Bluetooth & devices > Keyboard**. Searching finds it either way. Only certain modern apps can be chosen, so not every program appears in the list.

PART 5

Copilot+ PCs

What a Copilot+ PC is and whether you have one, the honest story on Recall and how to control it, and the handy extras: Click to Do and smarter search.

CHAPTER 17

What Is a Copilot+ PC, and Do I Have One?

A **Copilot+ PC** is a newer Windows 11 computer with a fast AI chip inside, called an **NPU** (neural processing unit). That chip lets some AI features run right on the computer instead of over the internet. Every Windows 11 computer can use the regular Copilot app; only Copilot+ PCs get the extra features in this part of the manual.

What makes a PC a Copilot+ PC

Part	Microsoft's minimum
AI chip (NPU)	Able to do 40 trillion or more operations a second ("40+ TOPS")
Memory (RAM)	At least 16 GB
Processor	At least 8 logical processors
Storage	At least 256 GB

GOOD TO KNOW

A fast chip alone isn't enough

Microsoft notes that a computer with the right AI chip but less than 16 GB of memory, or less storage, is *not* a Copilot+ PC. When shopping, look for the words **Copilot+ PC** on the box or in the store's listing, not just "AI PC."

How to tell if yours is one

- Look for a **Copilot+ PC** sticker on the computer, or the words on the box or receipt.
- Look up your computer's exact model on the maker's website and check for "Copilot+ PC."
- Open **Settings**, then **Privacy & security**. If you see **Recall & snapshots** listed there, you have a Copilot+ PC.

The main Copilot+ PC extras

Feature	What it does	Starts
Recall	Saves snapshots of your screen so you can search for something you saw before	Off until you choose it
Click to Do	Hold the Windows key and click something on screen for quick actions	On

Feature	What it does	Starts
Improved Windows search	Find files, photos and settings by describing them in your own words	On

TIP

Don't buy a new computer just for this

These features are nice, not necessary. If your current Windows 11 computer works well, the free Copilot app gives you most of what people actually use. If you are shopping anyway, call me and we'll talk through what's worth paying for.

CHAPTER 18

Recall: What It Does and How to Control It

Recall is the Copilot+ PC feature that got the most attention in the news, so it deserves a clear, calm explanation. When it's on, Recall takes regular snapshots of what's on your screen and lets you search them later: *that recipe I saw last Tuesday*, *the blue sofa I was looking at*.

The important facts

- **It's opt-in.** Microsoft says you choose whether to save snapshots when you set up a new Copilot+ PC, and each person who uses the computer chooses for themselves.
- **It stays on your computer.** Microsoft says Recall processes and stores snapshots locally on your PC, not on the internet.
- **It's locked.** You must confirm it's you with **Windows Hello** (your face, fingerprint or PIN) to open Recall, and Recall needs a face or fingerprint sign-in set up before it will start.
- **You can pause it, filter it, delete it, or remove it.**

> FROM BILL
>
> **My honest advice**
>
> Recall can be genuinely useful for someone who often loses track of what they were doing. But it also keeps a picture of everything on the screen, which may include private things. If you share the computer, do online banking, or just feel uneasy, it's perfectly sensible to leave Recall off. Nothing else on the computer depends on it.

Turn Recall on or off

1. Click **Start**, then **Settings**.
2. Click **Privacy & security**, then **Recall & snapshots**.
3. Use the switch for saving snapshots to turn Recall on or off. Windows asks you to confirm the change with Windows Hello.

Keep certain apps and websites out

In the same **Recall & snapshots** page you can add apps and websites to a **filter list** so Recall never saves them, such as your bank's website or your email. Website filtering works in supported browsers such as Edge, Chrome and Firefox. To keep out *everything* you do in a browser, add the browser itself as a filtered app.

Delete snapshots

Also in **Recall & snapshots**, you can delete snapshots from the past hour, 24 hours, 7 days or 30 days, delete everything from a particular app or website, or delete them all. Windows shows how many will be deleted before you confirm.

Remove Recall completely

If you never want it, Recall can be removed from Windows: click **Start**, type **Turn Windows features on or off**, open it, clear the check box next to **Recall**, click **OK** and restart when asked.

SCAM ALERT

Nobody needs to "check your Recall"

Microsoft will never call you about Recall. Anyone who phones or pops up on your screen saying your Recall data has been "exposed" and asks to connect to your computer is a scammer. Hang up, and see Chapter 24.

CHAPTER 19

Click to Do and Smarter Search

Two smaller Copilot+ PC features make everyday tasks a little quicker. You don't have to use them, but they're worth knowing about.

Click to Do

Click to Do looks at whatever is on your screen and offers quick actions for the thing you point at: copy the text out of a picture, look up a word, remove a picture's background, or ask Copilot about it.

1. Hold down the **Windows key** and click on the text or picture you're interested in. (Or press **Windows key + Q**.)
2. Click to Do highlights the text and pictures it recognizes on the screen.
3. Click a highlighted item to see the actions offered, then choose one.
4. To pick several things at once, hold **Ctrl** and click each one.
5. Press **Esc** to leave Click to Do.

GOOD TO KNOW

On by default, and you can turn it off

Click to Do is on when a Copilot+ PC arrives. If you'd rather it didn't appear, search Settings for **Click to Do** and switch it off; the Windows key shortcuts then stop opening it. The exact actions offered vary by device, region and language.

Smarter Windows search

On a Copilot+ PC, the search box on the taskbar, File Explorer and the Settings app understand everyday descriptions, not just exact file names. Try typing things like *photos of the beach*, *letter about the furnace*, or *make the text bigger* in Settings. It can also find pictures in your personal OneDrive when you're signed in and online.

TIP

Describe it the way you remember it

You don't need to remember what you named a file. Type what was in it or what the picture showed. If the first search doesn't find it, try different words.

PART 6

Privacy, Accuracy and Scams

What Copilot remembers and how to turn it off, deleting your history, what never to share, how far to trust the answers, and the scams that borrow Copilot's and Microsoft's names.

CHAPTER 20

Copilot's Memory: What It Remembers and How to Turn It Off

When you're signed in, Copilot can **remember** things you've told it, such as your name, that you have a dog called Biscuit, or that you prefer short answers, and use them to tailor future answers. Microsoft calls this **personalization and memory**. Some people love it; others would rather Copilot start fresh every time. Either choice is fine.

See or remove what it remembers

- Ask Copilot directly: *What do you remember about me?*
- Tell it to forget something: *Please forget my address.*
- Or open the memory settings (below) to review saved memories and delete the ones you don't want.

Turn memory off in the Copilot app

1. Open Copilot and click or tap your **profile picture**.
2. Click your **profile name** (or **Settings**).
3. Choose **Memory**.
4. Turn off **Personalization and memory**.

GOOD TO KNOW

What turning it off does

Microsoft says that turning off personalization and memory makes Copilot forget what it had remembered from your conversations. If you turn it back on later, Copilot starts remembering new things from that point. A separate switch in the same Memory area, **Microsoft usage data**, controls whether your use of other Microsoft services is used to personalize Copilot.

TIP

Turn it off on each account, not each device

Memory belongs to your Microsoft account, so turning it off follows you to your phone and the website too. If you have more than one Microsoft account, check each one.

CHAPTER 21

Privacy Settings and Deleting Your History

When you're signed in, Copilot saves your conversations so you can come back to them. Microsoft says these are kept for 18 months by default. Here's how to control what's kept and what's used.

Delete one conversation

1. Open your list of past conversations in Copilot.
2. Point at (or touch and hold) the conversation you want gone.
3. Click the **More** button (three dots) or the trash can, then **Delete**.

Delete all your Copilot history

1. In any web browser, go to **account.microsoft.com/privacy** and sign in.
2. Find the **Copilot** section, then **Copilot app activity history**.
3. Choose **Delete all activity history** to erase it, or **Export** to download a copy first.
4. Confirm. Microsoft says deletion can take a little while to finish.

> **GOOD TO KNOW**
>
> **Word and Outlook are separate**
>
> Microsoft notes that the privacy dashboard clears the Copilot app's history, but Copilot activity in the Microsoft 365 apps (Word, Excel and so on) is handled separately. Work or school accounts have their own settings run by the employer.

Stop your chats training Microsoft's AI

Microsoft may use conversations to improve its AI models unless you opt out. There are two separate switches, one for typed chats and one for voice chats. Turn off both if you want to opt out completely.

1. In the Copilot app, click or tap your **profile picture**.
2. Choose **Settings** (or **Account**), then **Privacy**.
3. Turn off the switch for **model training on text**.
4. Turn off the switch for **model training on voice**.

TIP

One change covers your devices

These choices are tied to your Microsoft account, so you only need to make them once. If you share a computer, each person signs in with their own account and makes their own choices.

FROM BILL

A sensible privacy setup in five minutes

If you'd like a simple, private setup: turn off model training (text and voice), decide whether you want memory, delete old chats you don't need, and leave Recall off unless you have a real use for it. If you'd like me to go through it with you, call (330) 200-8042.

CHAPTER 22

What Never to Tell Copilot

Copilot is a helpful tool, not a vault. Treat it like a friendly stranger at the library: happy to help, but not someone you hand your wallet to.

Never type or say

- Passwords, PINs or the codes companies text you.
- Your full Social Security number or Medicare number.
- Bank, credit card or investment account numbers.
- Answers to your security questions (mother's maiden name, first pet).
- Someone else's private information without their permission.

Fine to share, in general terms

- *I'm 78 and take a blood pressure pill. What should I ask my doctor about this new medicine?*
- *My bank sent a letter about a fee.* (Without the account number.)
- *I live in a small town in Ohio. What spring flowers grow well here?*

TIP

Use a placeholder

When you need help with a form or letter, swap private details for a stand-in: *[account number]*, *[my address]*. Copilot can help just as well, and you fill the real details in yourself.

SCAM ALERT

Real companies never ask through Copilot

No bank, government office or Microsoft employee will ask you to put your password or account number into Copilot. If anyone suggests it, it's a scam.

CHAPTER 23

Can You Trust the Answers?

Copilot is right a great deal of the time, which makes the times it's wrong easy to miss. It can get dates, prices, names, phone numbers and medical details wrong, and say them with total confidence. A few simple habits keep you safe.

Check the sources

When Copilot looks something up on the web, it often shows small numbered links or source names beside its answer. Click one to see where the information came from. If there are no sources, ask: *Where did you get that? Give me a link.*

When to double-check

Topic	Check with
Health and medicines	Your doctor or pharmacist
Money, taxes, benefits	The official office (IRS, Social Security) or your advisor
Legal questions	A lawyer or your county's legal aid office
Phone numbers and addresses	The company's own website, your card or your statement
News and current events	A news source you trust

HEADS UP

Phone numbers are the big one

Never call a customer service number just because an AI gave it to you. Look it up yourself on the company's own website, the back of your card, or a statement. Scammers plant fake support numbers online, and any AI can repeat one by mistake.

TIP

Ask it to check itself

Try *Are you sure? Double-check that.* or *What might be wrong with this answer?* It won't catch every mistake, but it often catches some.

CHAPTER 24

Copilot and Microsoft Scams: Fake Apps, Sites and Pop-Ups

Popular names attract copycats, and Copilot and Microsoft are two of the most borrowed names in scams. A few simple rules protect you from nearly all of them.

Where the real Copilot lives

Where	The genuine one
On Windows	The **Microsoft Copilot** app that came with Windows, or from the Microsoft Store
Website	**copilot.microsoft.com**
iPhone and iPad	"Microsoft Copilot" in the App Store, made by **Microsoft Corporation**
Android	"Microsoft Copilot" in the Play Store, made by **Microsoft Corporation**

Warning signs of a fake

- The app's maker is anyone other than Microsoft, or the name adds words like "AI Chat Assistant Pro."
- It asks you to pay before you can ask a single question, often weekly.
- A website address is close but not quite right, with extra words or odd spellings.
- An ad or email offers "free Copilot Pro forever" if you click and sign in.
- Something asks you to download a program to "unlock" or "activate" Copilot.

SCAM ALERT

The "Microsoft Support" pop-up

A loud web page suddenly fills your screen: "Windows Defender alert! Your computer is infected. Call Microsoft Support now." It may even mention Copilot. **It's fake.** Real Microsoft warnings never include a phone number to call. Don't call, don't click. Close the browser (if it won't close, press Ctrl+Alt+Delete and choose Task Manager, or restart the computer). My Pop-Ups & Fake Virus Alerts manual walks through this step by step.

SCAM ALERT

The phone call "from Microsoft"

Microsoft doesn't make unsolicited calls about your computer, your Copilot, your Recall data or your subscription. Anyone who calls and asks to connect to your computer, or asks for payment by gift card, wire or cryptocurrency, is a scammer. Hang up.

SCAM ALERT

"Your Microsoft 365 / Copilot subscription has expired"

Emails and texts like this, with a link to "update payment," are common phishing. Don't click. Check your subscription yourself by typing **account.microsoft.com** into your browser.

Already clicked, called or paid?

1. **Don't panic, and stop talking to them.** Hang up or close the window.
2. If they connected to your computer, turn off the Wi-Fi or unplug the internet cable.
3. Change your Microsoft account password from a different, trusted device.
4. Call your bank or card company using the number on your card.
5. Report it to the FTC at **ReportFraud.ftc.gov**.
6. Call me, or a trusted family member, to check the computer.

FROM BILL

Ask before you act

If something on your screen, a call or an email has you worried, stop and call me at (330) 200-8042 before you do anything. A two-minute check beats an afternoon of cleanup.

CHAPTER 25

Copilot and the Family

Copilot can be a family helper too: a homework explainer for a grandchild, or a patient guide for a parent who's new to computers. A few things to know.

Grandchildren and young people

- Microsoft says users must be at least 13 to use Copilot with a personal account (older in some countries), and that the rule applies even with a parent's permission.
- For younger children, sit with them and use your own account, or choose tools made for kids.
- Talk about the same rules you'd use for the internet: don't share personal details, and check answers.

Helping a parent use Copilot

- Set up a simple routine: one way to open it (the Copilot key or a taskbar icon) and the microphone button for talking.
- Make the privacy choices together (Chapters 20 and 21) and leave Recall off unless they want it.
- Show them the "Microsoft Support" pop-up scam (Chapter 24) so they recognize it.
- Write the steps on the cheat-sheet in Chapter 28.

Copilot Groups

In the United States, Microsoft has added **group chats** to Copilot, where several people can join the same Copilot conversation using a shared link, such as a family planning a reunion. It's limited to adults. Only share a group link with people you know, since anyone with the link can join and see the conversation.

PART 7

Fixes, Help and Your Cheat-Sheet

Quick fixes for the common Copilot hiccups, an honest word about when a hand is worth it, and a one-page summary to keep by the computer.

CHAPTER 26

When Copilot Isn't Working: Quick Fixes

Most Copilot problems have simple fixes. Work down this list before worrying.

If...	Try this
Copilot won't open or just spins	Check the internet is working (open any web page). Close Copilot and open it again. Still stuck? Restart the computer.
It says "Sign in" every time	Click your profile picture and sign in with your Microsoft account. If you forgot the password, reset it at account.microsoft.com.
The microphone button does nothing	Make sure your microphone is plugged in and not muted. In Windows, open Settings > Privacy & security > Microphone and make sure Copilot is allowed.
"Hey Copilot" doesn't respond	Check the setting is on (Chapter 9), the Copilot app is running, the screen isn't locked, and no other app is playing sound.
I don't see the glasses (Vision) button	Update the Copilot app. Vision may not be available on every device or in every country yet.
It says I've reached a limit	Free use has daily limits on some features. Wait until tomorrow, or start a new chat. You don't need to pay.
Copilot in Word says I'm out of credits	Your monthly allowance is used up. It resets on the first of the month; Word itself keeps working.
No Copilot key on my keyboard	That's normal on older keyboards. Use the Start menu or the taskbar icon instead.
My Copilot icon looks different	Microsoft combined and refreshed its Copilot apps in 2026. It's the same Copilot.

Keep Copilot up to date

1. On Windows, open the **Microsoft Store** app.
2. Click **Downloads** (or **Library**) at the bottom left.
3. Click **Get updates** and let it finish.
4. On a phone, open the App Store or Play Store and update **Microsoft Copilot**.

TIP

When in doubt, restart

A full restart (Start > Power > **Restart**) clears up a surprising number of Copilot problems, and it can't hurt anything.

CHAPTER 27

When to Call Bill

I've written this manual so you can handle most of Copilot on your own. But part of being helpful is being honest about when a hand saves you time, worry or money, so here's my straight advice, with no pressure.

Times it's well worth a call

- **Setting up privacy the way you want it:** memory, model training, history and, on a Copilot+ PC, Recall. We'll go through each switch together.
- **Turning Copilot off** in Word, Excel, Outlook and Edge on every computer in the house.
- **Deciding whether to keep, change or cancel** a Microsoft 365 or old Copilot Pro subscription.
- **Shopping for a new computer** and wondering whether a Copilot+ PC is worth it for you.
- **Setting up a parent or spouse** with a simple, safe way to talk to Copilot.
- **A pop-up, call or email you're not sure about.** Ask before you click or pay.

What working with me is like

I work at your pace: no rushing, no talking down, and no jargon. I explain what I'm doing in plain words, and I'll tell you honestly when an upgrade or subscription isn't worth your money. I serve Portage County, Ohio, and I bring more than 30 years of professional experience to every visit.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. Help is **$49 remote · $99 in your home**. If I'm with another customer, my AI receptionist, Sophie, will answer and make sure I get back to you. No question is too small.

Thank you for letting me help you get to know Copilot. Used well, it's a patient helper that never minds a question, and now you know how to use it on your terms.

— Bill

CHAPTER 28

Your Copilot Cheat-Sheet

Print just this page and keep it by the computer. The whole manual, boiled down.

Where things are

I want	Go here
Open Copilot on Windows	Press the **Copilot key**, or Start > type **Copilot**.
Copilot on the web	**copilot.microsoft.com**
Copilot on a phone	The **Microsoft Copilot** app, made by Microsoft Corporation.
Memory on or off	Profile picture > profile name > **Memory**.
Stop AI training	Profile picture > Settings > **Privacy** (text and voice).
Delete all history	**account.microsoft.com/privacy** > Copilot.
Copilot off in Word	File > Options > Copilot > clear **Enable Copilot**.
Recall settings	Settings > Privacy & security > **Recall & snapshots**.

Everyday moves

To do this	Do this
Talk out loud	Click the **microphone** button.
Show it something	Click the **glasses** button (Vision).
Send a photo or letter	Click the **+** or paper clip button.
Start over	Click **New chat**.
Quick actions (Copilot+ PC)	Hold the **Windows key** and click.

Keep handy

Item	
My Microsoft account email	_____
My Microsoft 365 plan (if any)	_____
Is my computer a Copilot+ PC?	_____
Who to call if I'm unsure	Bill, (330) 200-8042

Safety, in three lines

- Never type passwords, codes or account numbers into Copilot.
- Real Microsoft warnings never show a phone number. Don't call one from a pop-up.
- Check health, money and legal answers with a real person or official source.

WHAT THIS DOES FOR YOU

You've got this

You now know where Copilot lives, how to talk to it and show it things, how to keep it private, and how to spot the scams. When you'd like a hand, call (330) 200-8042.