

Microsoft Copilot

A Plain Language Guide

Prepared at the request of Dr. Muhsinah Morris



Find the right tool. Give it a clear job.
Check the work before you use it.

For home, work, and learning

Large type edition | Sources checked 21 October 2026

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START HERE

Find your Copilot

Copilot is a name used for several AI tools. AI is software that can help with words, pictures, and tasks. Start with your job, not a model name.

Your job	A good place to start	Read
Ask, learn, or write	Copilot Chat with your personal account	3-4
Use work files and mail	Copilot with your work account	5-6
Make pictures or video	Image tools or Create	7-8
Build or fix code	GitHub Copilot	9
Make a repeat work helper	Copilot Studio	10
Hand off a longer task	Copilot Cowork, if offered	10-11

The names are changing

Microsoft is bringing its Copilot apps together. You may see Microsoft Copilot or Microsoft 365 Copilot. Your personal and work accounts still stay separate. [1]

The app is where you work. A model helps form the reply. A tool can make a file or take a step. One choice does not unlock all the others.

Examples in this guide are starting ideas, not a promise that every plan has every tool.

ACCESS AND COST

Choose an account and device

For home tasks, use your personal account. For work files, use the account your job or school gave you. First check the name and email shown in the app.

Where to use it	A simple use	Check first
Web browser	Start without an install.	Use the right account.
Windows or Mac app	Keep Copilot close while you work.	Get the official app.
iPhone or Android	Ask by text or voice on the go.	Your app may need an update.
Inside Word or other apps	Work on the file you have open.	Your plan must allow it.

These are ways to open Copilot, not four different AI brains. Device features can differ. [1, 2]

Free does not mean every feature

Free Copilot can help with chat, web facts, images, and some file use. Limits apply. Paid Microsoft 365 plans can add app tools and more use. Work chat is included with eligible work plans; extra tools may cost more. [1, 2, 6]

A shared Family plan does not give every member the owner’s AI tools in Office apps. Check before you pay. [2]

[Open Microsoft Copilot](#)

Plans, regions, languages, age rules, and work settings can affect access. Check the plan screen for current prices and limits.

MODES AND MODELS

Pick how Copilot replies

A mode changes how Copilot answers. Use only the choices in your own menu. These names are used in personal Copilot. [3]

Mode	Try it for	Example
Quick response	A small, clear task.	Make this note shorter.
Think Deeper	A choice with many parts.	Compare these three event plans.
Smart	A mix of easy and hard work.	Help me plan a class.
Study and learn	Learn one step at a time.	Teach me fractions. Then test me.
Search	Fresh facts from the web.	Find the current park hours. Link the source.

Microsoft says Smart uses GPT-5. Think Deeper uses models that work through hard tasks. A model choice does not open blocked files. [3]

What about the default

Work Copilot Chat uses Auto by default. It picks a model for the task. Quick response and Think deeper may also be offered. Excel also starts with Auto. [4, 10]

Some paid app menus offer named models, such as Claude Sonnet or Claude Opus in Word. Your plan and work settings decide what you see. Start with Auto if unsure. [8]

A mode is not a set timer or a promise of a correct answer. More thought will not fix a missing tool or blocked file.

WORK ACCOUNTS

Know what work chat can see

Your license sets which tools you can use. At work, your admin runs the account. Check the label near your name. An add-on is an extra paid set of features. [5]

Label you may see	What it means
Copilot Chat Basic	Chat is included with an eligible plan. This label does not include Copilot in Word, Excel, PowerPoint, or OneNote.
M365 Copilot Basic	No Copilot add-on. Standard access to Copilot in those apps is included.
M365 Copilot Premium	A paid Copilot add-on. The full app experience has priority access.

Standard access has limits at busy times. Priority access is preferred access. Some menus may also say Pro. Ask your admin if unsure. [4-6]

Work data is a separate question

Basic chat mainly uses the web and files you give it. Outlook can use your mail, calendar, and some other work data without the add-on. Approved agents can add access too. [6, 7]

Paid work Copilot can draw on more work mail, meetings, chats, and files that you may access. It cannot open files you are not allowed to see. [6, 24]

If Work IQ is shown, it controls use of work data. Auto controls the model. They are different controls. [24]

OFFICE TASK MATRIX

Work in the app you need

Open your file or message. Look for Copilot. These are good first jobs when your plan gives you the needed tools. [8–12]

Job	Best start	Prompt to try	Check
Write a handout	Word	Make a one-page handout from these notes. Use short words.	Names, facts, and page fit.
Reply to mail	Outlook	Draft a kind reply. I can meet Friday at 2. Do not send it.	Person, date, time zone.
Add costs	Excel	Add the Cost column. Show the formula. Do not change other cells.	Formula and each amount.
Make slides	PowerPoint	Make six slides from these notes for new staff.	Slide text, images, and sources.

Small steps help

1. Save a copy before a large edit.
2. Point to the right file, cells, or text.
3. Ask for one clear change.
4. Review it before you keep or send it.

For Excel, use a supported file in OneDrive or SharePoint. AutoSave on is a simple starting point; current versions can also work with it off. Copilot can change cells, so check them. [10, 11]

A draft in chat is not always a saved Word file, sent email, or finished slide deck. Open the real result.

IMAGES

Make and change pictures

Copilot can make an image from words. It can also change an image you upload. Sign in, then use the image tools your account offers. [2, 13]

Try a clear picture request

“Make a bright poster image for a book club. Show Black adults reading in a future city. Use pink, purple, blue, and silver. Leave blank space at the top for a title. Do not add words.”

Tell it	Example
Who or what	Adults at a book club.
Place and mood	A warm, bright future city.
Look	A clean illustration, not a photo.
Shape and space	Tall poster. Blank space for words.

To change a picture

Use the plus or file button. Add an image you may use. Then say: “Keep the people. Change only the wall to purple.” Review the whole result. [13]

The Create image editor can offer crop, erase, text, and other edits. It needs an eligible Microsoft 365 plan. Your limits may differ. [14]

Check faces, hands, words, and logos. Add exact names and dates in a layout app. Get permission for real people’s photos. Save the image file, not just the chat.

A still picture is not a video. The video tools on the next page do a different job.

VIDEO IS NOT ONE FEATURE

Choose the right video tool

What you want	Best start	What it makes
A short talk with clips	Create a video, powered by Clipchamp	A script and video built from stock footage.
A new scene made by AI	Create a clip, if offered	A short AI-generated scene. This is a limited preview.

A stock video project

Stock footage means ready-made video clips. For work accounts, the Clipchamp route needs a Microsoft 365 plan, Copilot Chat access, and Clipchamp turned on by your admin. It can use a prompt or supported PowerPoint deck. [15]

Try: “Make a 45-second welcome video for new volunteers. Use a warm tone, clear captions, and calm stock footage.”

Watch it. Fix clips, words, and sound in Clipchamp. Save an MP4 video file. This route uses stock clips, not new AI-made scenes. [15]

An AI generated short clip

Short clip creation is in the Frontier early access program. It needs an eligible plan with a Copilot add-on. The first access is for U.S. subscribers in English. [16]

If offered, choose Create, then Create a video or clip. Try: “An 8-second shot of glowing books in a silver library. The camera moves slowly.” [16]

Preview means an early test feature. It may change or be missing. Check rights, captions, facts, and sound before sharing any video.

BUILD AND TEST

Use GitHub Copilot for code

Code tells an app or site what to do. GitHub Copilot is a coding tool. It has its own plans, tools, and model choices. [17-19]

Choice	What it helps do	Prompt to try
Ask	Explain code.	What does this file do? Use plain words.
Plan	Work out the steps.	Plan a small book club site. Do not edit yet.
Agent	Edit files and do steps.	Build the page in this project. Run tests. Show what changed.

These modes are documented for supported code editors. Your editor or work settings may show different choices. [18]

A safe first task

1. Open a small test project in a supported editor.
2. Sign in to GitHub with Copilot access.
3. Ask it to explain the project first.
4. Make a small change. Run and test it. [18]

Free plans have limits. Paid plans add more use and model choice. AI credits track use. Some models use more credits. [17, 19]

Auto can choose a model for you. The model for code hints as you type can be separate from your chat model. Your work admin may limit the choices. [19]

Do not run commands you do not understand. Keep secrets out of code. Check what changed before you share it or add it to your main project.

Give AI a bigger job

Cowork can carry out a task

Cowork can make files, work with mail, and help with plans across several steps. Open Cowork if it appears in Copilot. Give it your goal and clear rules. [22, 23]

Try: “Use this event plan to make a one-page checklist and five slides. Save both files. Do not send or share them. Tell me what is not done.”

Personal Cowork is in Preview and needs an eligible paid plan. Work Cowork needs a Copilot license and admin setup. Use-based billing must be on. Check cost and access first. [22]

Studio builds a repeat helper

An agent is a helper built for a job. Copilot Studio can build one that answers from approved files or takes allowed steps. A team can use it in places such as Teams or a website. [20]

Job	Agent idea	Rule to add
Answer common questions	Use the staff handbook.	Show the source. Say when unsure.
Handle a request	Collect details for a help ticket.	Ask before sending it.

Studio is not just a chat mode. It needs setup, tests, and access rules. Costs depend on the agent and how much it is used. A trial may let you test but not publish. Ask your admin. [20, 21]

For both tools: start small. Check permissions. Read each approval. Do not give broad access just to make a task work.

EVERYDAY TASK MATRIX

Turn a request into a result

Job	Best start	Prompt to try	Limit
Plan a meal	Copilot Chat	Plan three low-cost dinners from these foods.	Check food needs and store prices.
Learn a skill	Study and learn	Teach me to use a budget. One step at a time.	It may still make mistakes.
Find fresh facts	Search or work chat	Find today's opening hours. Link the official page.	Open the source and check the date.
Make event files	Cowork, if offered	Make a checklist and slides from this plan. Do not share.	Needs access, tools, and a fitting plan.

Suggested uses based on the tools in [1, 3, 4, 22, 23]. Examples are original teaching prompts.

Use this prompt recipe

"Help me [job]. Use [notes or file]. This is for [who]. Make [type of result]. Keep [rules]. Ask if a key fact is missing. Tell me what you could not do."

Know what done means

An answer: Read it and check key facts.

A file: Open it and check all pages or sheets.

An action: Look for proof it happened.

A draft: It is not sent until you send or approve it.

Check before you trust or share

If this happens	Try this
A tool is missing	Check your account, plan, region, app update, and work settings.
It cannot see a file	Open or attach the right file if you may share it. Check access.
It gives a weak answer	Add your goal, source, audience, and format. Ask for one step.
It says a job is done	Open the saved result. Check the sent item, event, or other proof.

Protect people and private facts

Use your work account for work data. Work Copilot Chat has business data protections. Microsoft says its work prompts and replies are not used to train the base AI models. [7]

That does not make every upload wise. Follow your workplace rules. Do not paste passwords, bank details, private student records, or health records into a general chat.

For health, law, or money choices, check with a qualified person. Open source links. Check names, dates, sums, and claims. AI can sound sure and still be wrong.

Before sharing

Read the full result. Check who can open it. Get needed permission for photos and private facts. Tell people when AI-made media could be mistaken for a real event.

Keep this guide with the source links on the next two pages. Menus, plans, and limits change over time.

Sources and further help

All sources checked 21 October 2026. Select a linked title to read the official help page.

- [1] [Copilot app updates](#) Microsoft Support
- [2] [Free Copilot and Microsoft 365 plans](#) Microsoft Support
- [3] [Conversation modes in Copilot](#) Microsoft Support
- [4] [Overview of Copilot Chat](#) Microsoft Learn
- [5] [What Copilot license do I have](#) Microsoft Support
- [6] [Chat with and without a Copilot license](#) Microsoft Support
- [7] [Copilot Chat privacy and protections](#) Microsoft Learn
- [8] [Draft and add content in Word](#) Microsoft Support
- [9] [Draft an email in Outlook](#) Microsoft Support
- [10] [Copilot in Excel tips](#) Microsoft Support
- [11] [Excel tutorial and current file needs](#) Microsoft Support
- [12] [Create a PowerPoint presentation](#) Microsoft Support

Sources and further help

All sources checked 21 October 2026. Select a linked title to read the official help page.

- [\[13\] Use image generation in Copilot](#) Microsoft Support
- [\[14\] Edit an image in the Copilot app](#) Microsoft Support
- [\[15\] Create video with Copilot and Clipchamp](#) Microsoft Support
- [\[16\] Create AI generated short clips](#) Microsoft Support
- [\[17\] Plans for GitHub Copilot](#) GitHub Docs
- [\[18\] Ask and work with Copilot in your editor](#) GitHub Docs
- [\[19\] Change the Copilot Chat model](#) GitHub Docs
- [\[20\] Copilot Studio agents overview](#) Microsoft Learn
- [\[21\] Copilot Studio licenses and access](#) Microsoft Learn
- [\[22\] Get started with Cowork personal Preview](#) Microsoft Support
- [\[23\] Copilot Cowork overview](#) Microsoft Learn
- [\[24\] Get started with Microsoft Copilot](#) Microsoft Support

About this guide

Prepared at the request of Dr. Muhsinah Morris for public learning. Product names belong to their owners. The cover is an AI-made illustration, not a product screenshot.

This guide explains common uses. It does not promise access, results, or any price. Check your account and the current official help before a high-stakes task.