StefnuljaAI

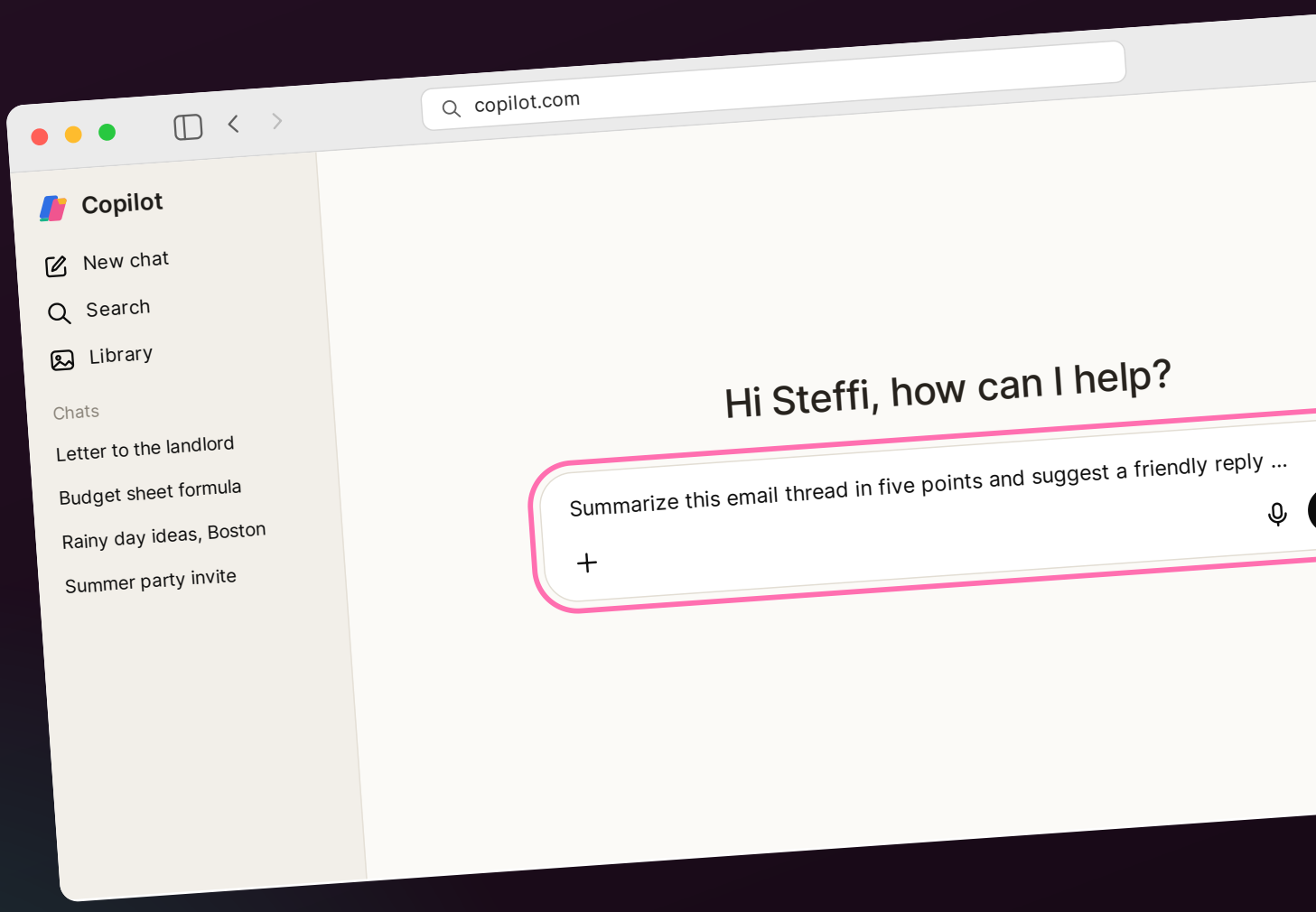
FREE

YOUR HANDS-ON GUIDE TO GETTING STARTED

Copilot Cookbook

Microsoft Copilot step by step: which Copilot is yours, account, interface, the prompt formula, Copilot in Word, Excel and Outlook, privacy and 25 ready-to-use recipes.

16 chapters | 25 recipes | 20 screen views | 7 -day checklist | At home and at work



Steffi · Stefnulja AI Consulting
stefnulja.com

NOVEMBER 2026
ENGLISH EDITION

BEFORE WE BEGIN

00 Contents and how to use this cookbook

This cookbook is for you if you have never used Microsoft Copilot, or only a handful of times. You don't need any prior knowledge. Read it front to back or jump straight to what you need right now. If you only read one chapter, make it chapter 2: it clears up which Copilot is actually yours.

1 **Before you start: What is AI, and what is Copilot?**
The essentials in one minute, no jargon

2 **Which Copilot is mine?**
Free, with a personal Microsoft 365 plan, or at work: telling the three apart

3 **What Copilot is great for**
12 examples from everyday life and work

4 **Free or paid?**
The plans for individuals and what changed in 2026

5 **Account and sign-in**
Microsoft account, copilot.com, the app, Windows and two-step verification

6 **The interface explained**
Every button at a glance

7 **Your first chat**
Follow-up questions, sources, starting fresh

8 **The prompt formula**
Five ingredients for great answers, with before and after

9 **The key features**
Files, web search with sources, images, voice and camera, memories, Pages

10 **Copilot where you work**
Word, Excel, PowerPoint, Outlook, Edge, Windows and your phone

11 **Privacy: your settings**
Memories, ads, web search, deleting chats

12 **Copilot at work**
Work account, Copilot Chat, Microsoft 365 Copilot and five ground rules

13 **25 recipes to copy**
Research, Outlook, Word and PowerPoint, Excel, Teams, everyday life

14 **The 10 most common beginner mistakes**
And how to avoid them

15 **Checklist: your first week**
Seven days, 15 to 20 minutes each

16 **Quick reference**
Mini glossary and sources

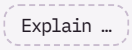
How to read the pictures



Pink frame
This is where you click or tap.



Number on the frame
Several spots in one picture. You'll find the numbers again in the text.



Prompt box
Ready to type or copy. Replace everything in **[square brackets]**.

GOOD TO KNOW

The screen views in this cookbook are recreations: light mode, English interface, as of November 2026. Microsoft rebuilt the Copilot app on August 18, 2026 and rolls out changes gradually. If a button looks a little different on your screen or sits somewhere else, look for the same word or icon. The way there usually stays the same.

CHAPTER 1

01 Before you start: What is AI, and what is Copilot?

AI stands for *artificial intelligence*. Copilot is Microsoft's AI assistant. You talk to it in plain language, by typing or speaking, and it writes, explains, searches and creates for you.

Copilot runs on **language models**. They learned from huge amounts of text how language works. When you write something, Copilot works out the most fitting answer piece by piece. So it doesn't "know" things the way a person does. It's just very good at putting things into words. And because Copilot often checks the web, it usually shows you its sources too.

THE BEST WAY TO THINK ABOUT IT

Copilot is like a new colleague you're training. Fast, at home in the Microsoft world and never grumpy. But it doesn't know you or your work yet. The better you brief it, the better its work gets. And as with any new colleague: you check the important stuff before it goes out.

Three things to remember

Copilot can be wrong 1

And sound very convincing while it is. Experts call this "hallucinating". Double-check numbers, names, laws and anything health-related.

Sources are your friend 2

Copilot often searches the web and numbers its sources. One click shows you where a statement comes from.

You're still in charge 3

Whatever you send or publish is your text. Copilot delivers drafts, you make the call.

Copilot in one minute

WHAT
An AI assistant you talk to in plain language, by typing or speaking

MADE BY
Microsoft, the company behind Windows, Word, Excel and Outlook (USA)

NEW SINCE
August 18, 2026: an updated Copilot app for personal and work accounts

WHERE
In your browser at copilot.com, as an app for iPhone, Android, Windows and Mac, in the Edge browser and inside the Office apps

COST
Free to use. More usage and Copilot in Word, Excel and Outlook come with a Microsoft 365 plan (chapter 4)

MINIMUM AGE
13, higher in some countries

WHAT COPILOT DOES ESPECIALLY WELL

Answering questions with sources from the web, writing and rewriting text, creating images, making sense of files and photos. And, with a Microsoft 365 plan, working right inside Word, Excel, PowerPoint and Outlook, exactly where many people spend their day anyway.

WHAT NOT TO EXPECT

Perfect facts without checking. Legal or medical advice that replaces a professional. And your work emails showing up in your personal Copilot: only the Copilot in your work account can see those (chapter 12).

CHAPTER 2

02 Which Copilot is mine? The three Copilots

At Microsoft, a lot of things are called Copilot. That confuses almost everyone at first. Only **three** cases matter to you, and the difference isn't the name. It's the **account** you sign in with.

Free Copilot 1

With your **personal** Microsoft, Google or Apple account on copilot.com, in the Copilot app, in Windows and in Edge. Chat, search the web, create images, upload files. **This is where this cookbook starts.**

Copilot with a personal Microsoft 365 plan 2

You pay for **Microsoft 365 Personal, Family, Premium or Pro** at home. You get more usage plus Copilot inside Word, Excel, PowerPoint and Outlook, signed in with your personal Microsoft account.

Copilot at work 3

With the **work account** your employer gives you. It comes in two levels: **Copilot Chat** at no extra cost, and the paid **Microsoft 365 Copilot** license, which also knows your emails, meetings and documents.

	1 · Free	2 · Personal Microsoft 365	3 · At work
Account	Personal Microsoft, Google or Apple account	Personal Microsoft account with a plan	Your employer's work account (usually your work email)
Where	copilot.com, Copilot app, Windows, Edge	Same as 1, plus Word, Excel, PowerPoint, Outlook and OneNote	copilot.cloud.microsoft, Copilot app with work account, Outlook, Teams, Office
Cost	$0	From $9.99 a month (chapter 4)	Paid by your employer. Copilot Chat at no extra cost, the license costs extra
What Copilot knows	What you type or upload, plus the web	Plus the file you're working in	Copilot Chat: the web and what you upload. With a license also your emails, meetings, chats and documents
Data	Privacy for individuals, you choose the settings (chapter 11)	Same as 1. In Word and co., Microsoft doesn't use your content to train its foundation models	Enterprise data protection, managed by your IT team. Look for the green shield
Good for	Trying it out, daily life, research	People who use Office at home	Working with company data

THE GOLDEN RULE

Personal stays personal, work stays work. **Company data belongs in the Copilot with your work account**, not in your personal one. And your employer doesn't need to know what you ask privately.

HOW DO I KNOW WHERE I AM?

Your profile shows which account you're signed in with. With a work account, Copilot shows a **green shield** for enterprise data protection. In the Copilot app you switch between personal and work with the account switcher (chapter 12).

NAMES ARE CHANGING

Microsoft is renaming things right now: the business license **Microsoft 365 Copilot** is becoming **Microsoft Copilot**, and **Microsoft 365 Copilot Chat** is becoming **Microsoft Copilot Chat**. Pricing pages and many companies still use the old names. In this cookbook we keep calling the business license “Microsoft 365 Copilot” so you don’t mix it up with the free Copilot.

This cookbook mainly covers cases 1 and 2. Copilot at work gets its own chapter (12). For the full picture at work, see my course “Copilot at Work”.

CHAPTER 3

03 What Copilot is great for: 12 examples from life and work

Copilot shines when you need current information with sources, and anywhere Microsoft apps are involved. Here are twelve situations where it saves you time right away. You'll find a ready-made recipe for almost every one of them in chapter 13.

In everyday life

Paperwork, prepared 1

"What do I need to renew my passport?" Copilot searches the web and shows its sources. You double-check on the official site.

Shopping with an overview 2

Three robot vacuums under $400 for an apartment with a cat, as a table with reviews and links.

Is that actually true? 3

Fact-check a claim from the family group chat, with evidence for and against.

A photo instead of a question 4

Snap a rating plate, an error message or a plant and ask what it is and what to do next.

Making sense of Windows 5

"How do I make my screen stay on longer in Windows 11?" Explained step by step.

Long web pages in Edge 6

An article with a 20-minute read time? Copilot in Edge sums it up in five points.

At work and with Microsoft 365

Email threads in Outlook 7

Twenty replies back and forth? Copilot sums up what's been decided and what's expected of you.

First drafts in Word 8

Five bullet points become a letter, a concept or a notice, right in the document.

Excel without formula stress 9

Get formulas explained, spot what stands out, get a chart suggestion.

Slides from a document 10

In PowerPoint, turn a Word document into a first presentation.

Teams meetings 11

At work with a license: recap and action items from the meeting, if your company has turned this on.

Check an email before sending 12

Does my email sound too harsh? Copilot gives you feedback on tone and clarity.

RULE OF THUMB

For **quick questions with sources** and for anything in **Word, Excel and Outlook**, Copilot is the obvious choice. Anything you'd ask a smart colleague to draft for you, you can ask Copilot.

CHAPTER 4

04 Free or paid? The plans at a glance

The free version is all you need to get started. You can chat, create images and upload files, within available capacity and limits. You pay for Copilot through a **Microsoft 365 plan**, which also includes Word, Excel, Outlook and cloud storage.

START HERE

Free
$0
/ month

Trying it out, daily life, research

- Chat with web search and sources
- Create images, upload files, with limits
- May show ads
- No Copilot in Word, Excel and co.

Microsoft 365 Personal
$9.99
/ month

Or $99.99 a year. For people who use Office at home

- More Copilot usage than free
- Higher limits for images, visual AI and audio
- Copilot in Word, Excel, PowerPoint, Outlook
- 1 TB cloud storage, 1 person

Microsoft 365 Family
$12.99
/ month

Or $129.99 a year. Office and storage for the family

- Up to 6 people, 2 TB shared storage
- Copilot as in Personal
- **AI features for the subscription owner only**

Microsoft 365 Premium
$19.99
/ month

Or $199.99 a year. For heavy daily use

- Extensive usage
- Agents: Researcher, Analyst, Cowork
- Up to 6 people, 2 TB storage
- AI for the subscription owner only

There's also **Microsoft 365 Pro** at $99.99 a month with the highest usage and 5 TB of storage. As a beginner, you don't need it. Businesses have their own plans, and your IT team takes care of those (chapter 12).

ABOUT THE PRICES

All prices are from Microsoft's US pricing page as of November 27, 2026. Prices, currencies and sometimes plan names differ by country: in some countries Personal is called **Microsoft 365 Single**. Microsoft runs limited-time offers, for example **Personal** at $6.99 for the first month or $69.99 for the first year, and **Premium** at $13.99 for the first month or $139.99 for the first year. Offers can't be combined with the free trial month. Plans renew automatically until you cancel. Usage limits apply to every plan. The price you see at checkout is what counts.

What changed in 2026

With the updated app on **August 18, 2026**, Microsoft retired some features in the Copilot app: **group chats, podcasts and Deep Research**. Copilot on Samsung and LG TVs ends on **December 1, 2026**. Tasks that Copilot completes on its own are now called **Cowork** (preview) and come only with Microsoft 365 Premium or Pro. Files from the old Copilot app now live in your **OneDrive**.

IMPORTANT IF YOU USED COPILOT BEFORE

Sign in to the updated Copilot app by **December 31, 2026**. Otherwise Microsoft will permanently delete your old chats and content. On a computer and in the browser you're redirected to the new version automatically. **On your phone, you need to download the new app.**

When is a plan worth it?

- **Microsoft 365 Personal** pays off if you already use Word, Excel or Outlook at home or need cloud storage. Then Copilot is almost a bonus.

- **Family** is great for Office and storage for everyone at home. Just remember: only the person who owns the plan gets the AI features.
- **Premium** is only worth it if you work with Copilot a lot every day, do in-depth research or want to hand off tasks to agents.

SUBSCRIPTION TIP

Start with free Copilot. If you want a plan, take one month first. You can see and cancel your plan at `account.microsoft.com › Subscriptions`. If you paid through Apple or Google in the app, cancel there, in the App Store or on Google Play.

CHAPTER 5

05 Account and sign-in, step by step

WHAT YOU NEED
A Microsoft account. Google or Apple work too, but Office features need a Microsoft account

TIME
About five minutes

MINIMUM AGE
13, higher in some countries

ALREADY HAVE A MICROSOFT ACCOUNT?
You probably do. If you use Windows, Outlook.com, Hotmail, Xbox, OneDrive or an Office plan, you already have one. **Use that account.** That way everything ends up in one place later, including a Microsoft 365 plan. Never use your work account for personal Copilot.

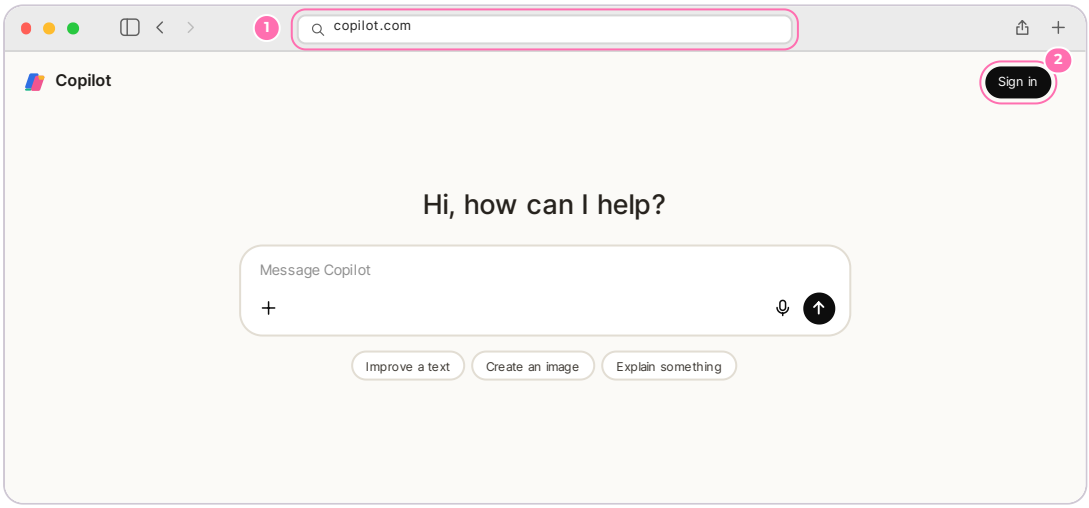
On a computer

1 Open copilot.com

Type **copilot.com** into your browser (picture 1, number 1). Watch the exact address: there are copycat sites with similar names. You can ask a few questions without signing in, but then you won't have your history, settings or memories.

2 Click "Sign in"

The button is in the top right corner (picture 1, number 2).

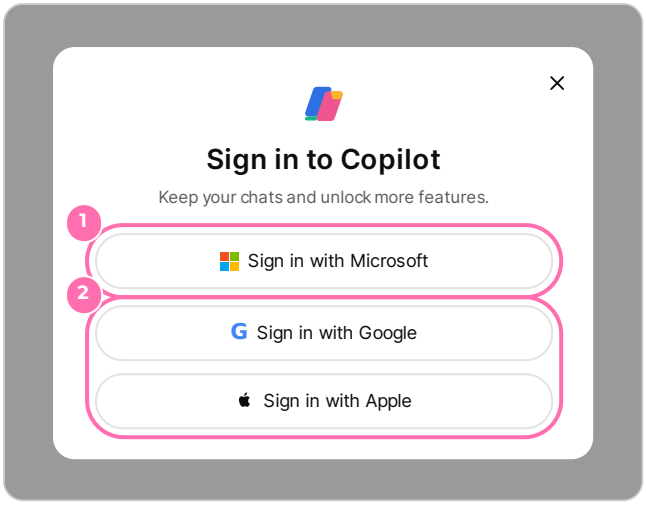


PICTURE 1 The start page: check the address copilot.com (1). Sign in at the top right (2).

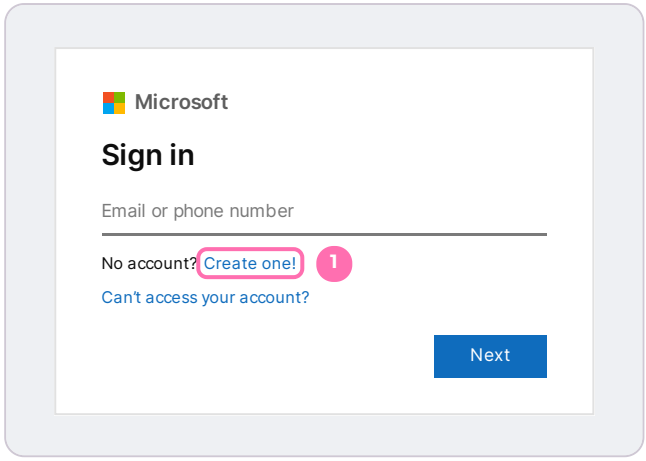
3 Choose your account

Pick **Microsoft** (picture 2, number 1). Google or Apple (number 2) work too. But Copilot in Word, Excel and Outlook and any Microsoft 365 plan are always tied to a Microsoft account, so that's your best choice.

IMPORTANT
Always sign in with **the same account** later on. If you sign in with Google one day and with your Microsoft account the next, you end up with two separate histories and go hunting for your chats.



PICTURE 2 Choose your account: Microsoft is best (1). Google or Apple (2) work too.



PICTURE 3 No Microsoft account yet? Create one for free with this link (1). The exact wording may differ.

4 No Microsoft account? Create one now

On the sign-in page, click the link to create an account (picture 3, number 1). Enter an email address (your existing one or a new Outlook.com address), choose a password, pick your country and date of birth, and confirm with a code Microsoft emails you. **Save the password in your password manager right away**, for example the Passwords app on iPhone or the one built into your browser.

5 Done

You're back on copilot.com, now greeted by name and with your profile in the top right corner.

On your phone

1. Download the **"Microsoft Copilot"** app from the App Store or Google Play. Check the publisher: it must say **Microsoft Corporation** (picture 4).
2. Open the app, tap **Sign in** and choose the same account as on your computer.
3. Allow microphone and camera only when you need them. The app will ask on its own.

HAD THE OLD APP?

There's an updated Copilot app since August 2026. On your phone you're not switched over automatically: download or update to the new version. Sign in by December 31, 2026 to keep your old chats.

WATCH OUT FOR COPYCATS

App stores are full of apps with "Copilot" or "AI" in the name that sell pricey subscriptions. The real app comes from **Microsoft Corporation**.



PICTURE 4 Simplified view: below "Microsoft Copilot" it must say "Microsoft Corporation".

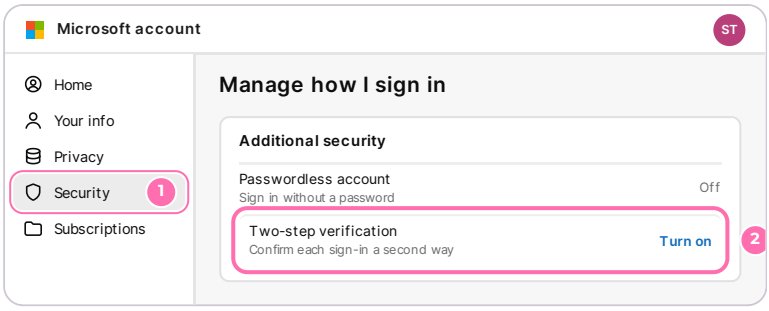
Two-step verification for your Microsoft account (recommended)

Your Microsoft account often holds your email, OneDrive photos, Windows and subscriptions. That's why a second layer of protection pays off: on top of your password, you confirm each sign-in, for example in the

Microsoft Authenticator app.

HOW TO

1. Go to **account.microsoft.com/security** and sign in. You're now on the **Security** tab (picture 5, number 1).
2. Select **"Manage how I sign in"**.
3. Under **"Additional security"**, next to **"Two-step verification"**, choose **"Turn on"** (number 2) and follow the steps. You'll scan a QR code with the Authenticator app.



PICTURE 5 Microsoft account › Security (1) › turn on "Two-step verification" (2). Simplified view.

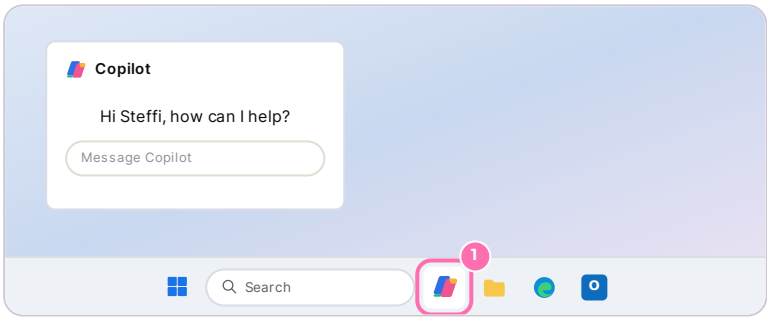
ADD SECURITY INFO FIRST

Add a second email address and your phone number as security info before you turn on two-step verification. Microsoft recommends three pieces of security info. If you lose your phone without them, Microsoft says it can take **up to 30 days** to get back into your account. If Microsoft shows you a recovery code, save it in your password manager straight away.

On Windows

On Windows 11, the Copilot app is usually already installed. Open it from the **Copilot icon on the taskbar** (picture 6, number 1), from the Start menu, or with the **Copilot key** if your keyboard has one. If the app is missing, get it for free from the **Microsoft Store**.

The Windows and Mac apps were switched over to the new version automatically from mid-September 2026, so the icon may look different from what you remember.

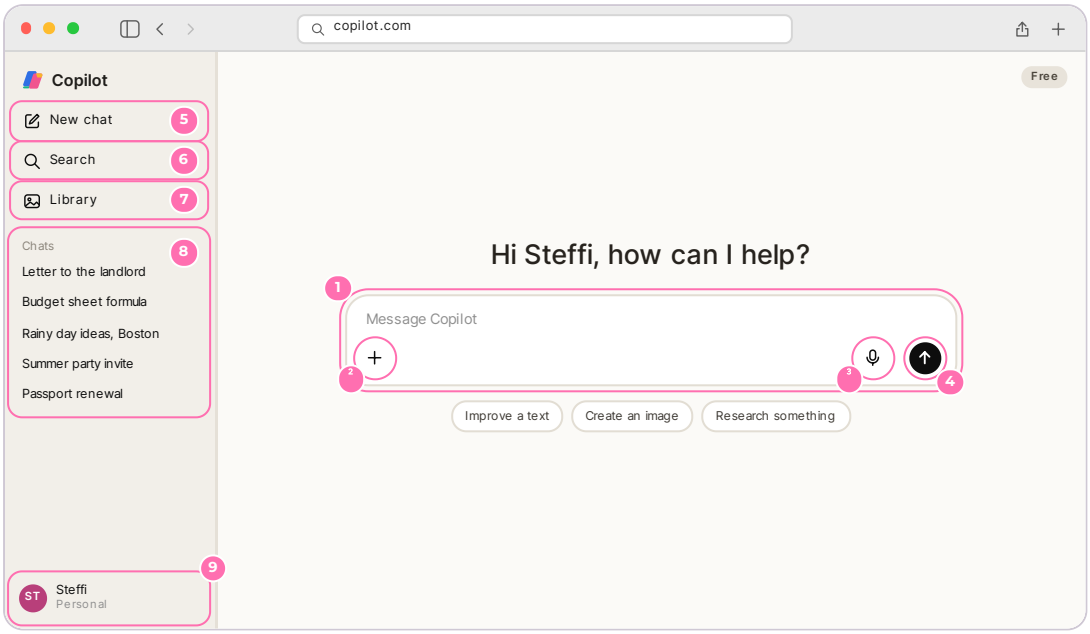


PICTURE 6 On Windows 11, Copilot is one click away on the taskbar (1).

CHAPTER 6

06 The interface explained

This is what Copilot looks like on a computer once you're signed in. Your chats are in the sidebar on the left, the message box is in the middle. The numbers are explained in the table below.



PICTURE 7 The interface at a glance. The table explains the numbers.

No.	Element	What it's for
1	Message box	Type your question or task here. Press Enter to send, Shift + Enter for a new line.
2	Plus (+)	Upload files and photos, create images and more (chapter 9).
3	Voice	Talk to Copilot out loud (chapter 9.4). Depends on your plan and region.
4	Send	Sends your message.
5	New chat	Start a fresh conversation. One new chat for every new topic.
6	Search	Find old conversations again.
7	Library	Everything you've created with Copilot, such as images and Pages, in one place.
8	Chats	Your past conversations. Use "…More" next to a chat to delete it (chapter 11).
9	Profile	Settings, personalization, switching accounts, signing out.

WHERE'S WHAT?

Show or hide the sidebar with the icon at the top left. On your phone, open it with the lines at the top left. With Microsoft 365 Premium or Pro you may also see **Cowork** next to "Chat" (chapter 9.6).

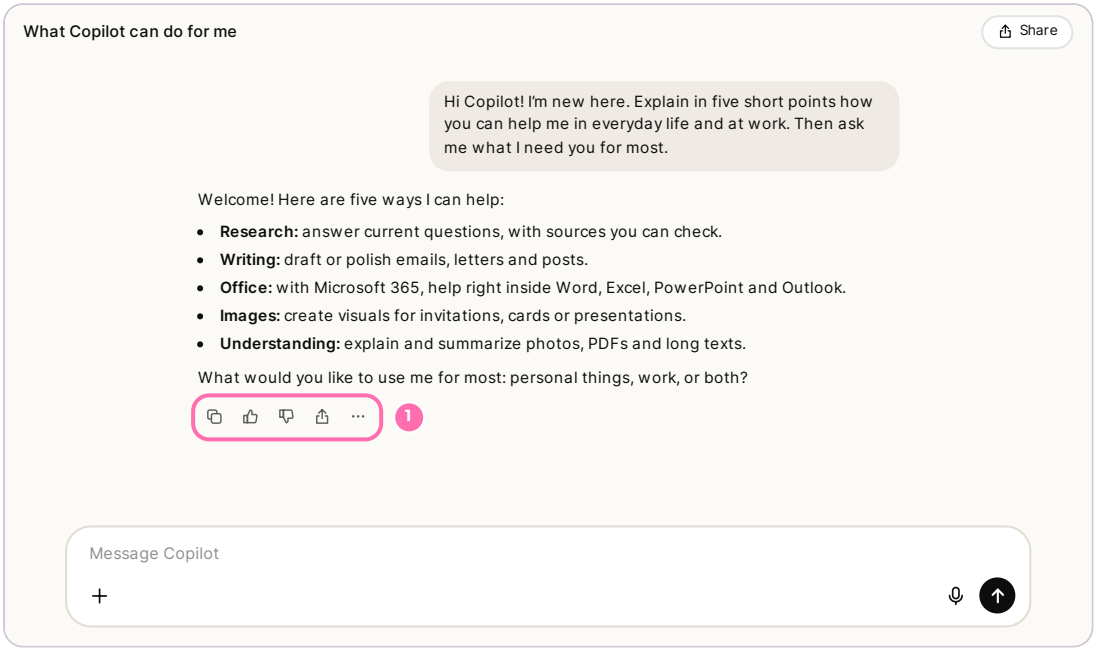
07 CHAPTER 7 Your first chat

Let’s get going together. Type this in and press Enter:

PROMPT · TYPE THIS IN

```
Hi Copilot! I’m new here. Explain in five short points how you can help me in everyday life and at work. Then ask me what I need you for most.
```

What happens next: Copilot answers within a few seconds and ends with a question for you. Just reply, like you’d chat with a friend.



PICTURE 8 Your first chat. Below every answer you’ll find the toolbar (1). Which icons you see depends on your version.

The icons below every answer

Copy
Copies the answer so you can paste it into Word or Outlook.

Rate
Thumbs up or down: feedback for Microsoft.

Share
Creates a link. Anyone with the link can read the chat.

··· More
More options depending on your version, such as editing as a Page (9.6).

The secret of a good first chat: keep talking

The first answer is a draft, not the final result. Pros have a conversation. After an answer, try these:

```
Shorter, please. Three sentences max.
```

```
Less formal. We’re on a first-name basis on our team.
```

```
Which sources did you use, and how current are they?
```

```
Turn this into a table I can paste into Excel.
```

```
Explain that with an everyday example.
```

```
What else do you need from me to make this really good?
```

Set the tone once

Tell Copilot how you like your answers: “Keep it short, start with the result, no jargon.” For texts to other people, say whether they should sound formal or casual and who will read them.

When a new chat is better

Start a **new chat** when you switch topics. Copilot takes the whole current chat into account. If you start with vacation plans and move on to your utility bill, the answers get worse.

CHAPTER 8

08 The prompt formula: how to get great answers

A **prompt** is simply your instruction to Copilot. How good the answer is depends almost entirely on how well you brief your new colleague. With these five ingredients you can describe any task well.

1 • Role
Who should Copilot be?
"You're an experienced executive assistant."

2 • Task
What exactly should come out?
"Write an invitation to our team workshop."

3 • Context
What does Copilot need to know?
"12 people, December 4, 9 a.m. to 1 p.m., River Room. Topic: planning for 2027. Bring ideas."

4 • Format
What should it look like?
"A subject line and 100 words max."

5 • Tone and limits
How should it sound, what not?
"Upbeat and casual, no exclamation-mark fireworks."

REMEMBER

You don't need all five every time. **Task and context are a must.** The other three make the answer better. And with Copilot a sixth ingredient often pays off: **"with sources"**.

Before and after

Example 1: The invitation

BEFORE

```
Write an invitation for a meeting.
```

Result: a generic text full of placeholders that you have to rewrite.

AFTER

```
You're an experienced executive assistant. Write an invitation to our team workshop: 12 people, December 4, 9 a.m. to 1 p.m., River Room. Topic: planning for 2027. Ask everyone to bring two ideas. A subject line and 100 words max. Upbeat and casual.
```

Result: an invitation you can paste straight into Outlook.

Example 2: Research with sources

BEFORE

```
electric car incentives
```

AFTER

```
I live in [state/country] and I'm thinking about buying a used electric car in early 2027. What incentives or tax benefits are currently available where I live? Only use official government sources, with link and date. If something has expired or is unclear, say so.
```

Example 3: Excel

BEFORE

```
excel formula sum
```

AFTER

```
In Excel, column A has the date, column B the
category (for example “Groceries”), column C the
amount. I want the total for all groceries in
October 2026. Give me the formula and explain
each part for a beginner.
```

Three pro tricks

Let it ask you 1

End with: “Ask me all the questions you need first.” Answer them, and the result gets a lot better.

Ask for sources 2

“Official sources only, with link and date.” Especially useful with Copilot, because it delivers the sources right along with the answer.

Break big tasks down 3

Outline first, then section by section. That way you stay in control.

CHAPTER 9

09 The key features, each with “How to”

Almost everything starts in one of three places: the **plus** in the message box, the **voice** icon, or your **profile** with the settings.

9.1 Uploading files and photos

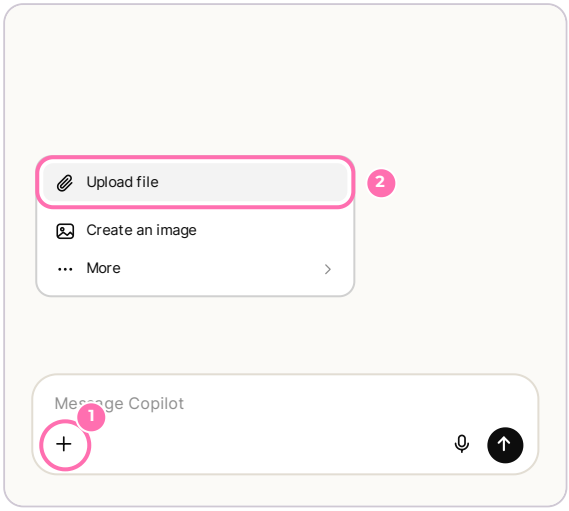
Copilot reads PDFs, Word files, spreadsheets and photos. In the free version too, within the limits. You can also just drag a file into the window.

HOW TO

1. Click **+** in the message box (picture 9, number 1).
2. Choose the **upload** option (number 2), then pick your file or photo.
3. Say what you want: “Summarize this PDF in five points. What does it mean for me as a tenant?”

GOOD TO KNOW

Files you use in Copilot are stored in your **OneDrive**, where you can find them again. A Microsoft 365 plan gives you more storage.



PICTURE 9 The plus menu (1): upload files here (2) and create images. Exact menu names may differ.

GOOD TO KNOW

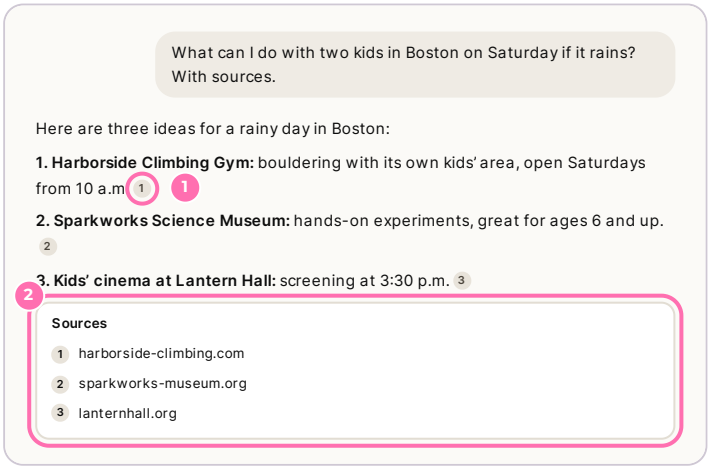
Take phone photos of letters straight on and in good light. Whether you cover up names, addresses or account numbers first is your conscious choice. For most questions, Copilot doesn’t need them.

9.2 Web search: current info with sources

This is one of Copilot’s real strengths: when needed, it searches the web and numbers the places a statement comes from. Below the answer you’ll find the list of sources.

HOW TO

1. Ask your question, ideally with “current” and “with sources”.
2. Small numbers appear after the statements (picture 10, number 1).
3. Open the **Sources** below the answer (number 2) and click at least one for anything important.



PICTURE 10 An answer with web search: numbers in the text (1) and the sources below (2). Places are fictional.

GOOD TO KNOW

Even with web search, Copilot can summarize something wrongly or land on an outdated page. For government, health and money topics, double-check on the official site. You can turn web search off in the settings (chapter 11), but leave it on for current answers.

9.3 Creating images

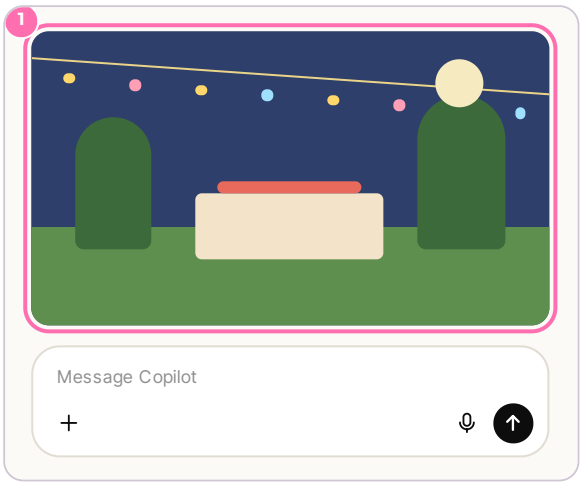
You describe an image, Copilot creates it. The free version limits how many images you can make; Microsoft 365 plans have higher limits.

HOW TO

1. Write “Create an image of …” or choose **Create an image** in the plus menu.
2. Describe subject, style, colors and format: “An invitation to a backyard summer party, flat illustration, string lights, warm colors, portrait format, no text.” (picture 11)
3. To change it: “Same image, but landscape.” You’ll find your images later in the **Library**.

GOOD TO KNOW

Don’t create images of real people without their consent. If you want to use an image in advertising, read the terms of use first.



PICTURE 11 The finished image (1) appears in the chat. From the image you can download or change it. The motif is only sketched here.

9.4 Talk and show: Copilot Voice and Vision

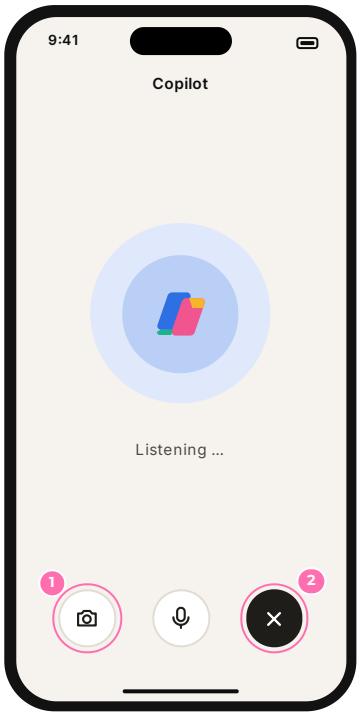
With **Voice** you talk to Copilot like on a phone call. With **Vision** you show Copilot something during that conversation: on your phone with the camera, on your computer by sharing your screen. Perfect for “What plant is this?” or “What does this error message mean?”.

HOW TO ON YOUR PHONE

1. Tap the **Voice** icon in the message box. Allow the microphone the first time and wait for the greeting.
2. Start talking. For Vision, tap the **camera** during the conversation (picture 12, number 1). On a computer, share your screen instead.
3. Tap **X** to end (number 2).

GOOD TO KNOW

According to Microsoft, voice features depend on your plan and region, and Vision is still rolling out. Microsoft 365 subscribers get higher limits. Vision only sees what you show during the conversation, and it doesn’t take actions for you.



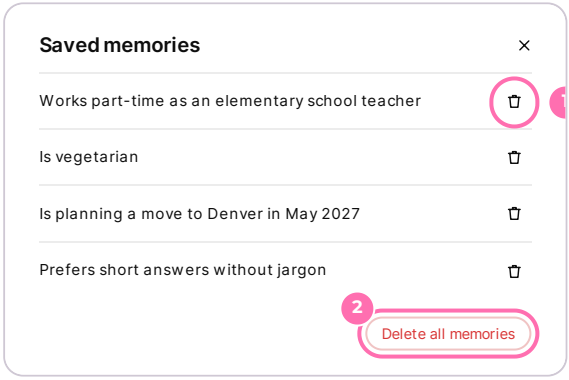
PICTURE 12 In a voice conversation: camera for Vision (1), end (2). Simplified view.

9.5 Memories: what Copilot remembers about you

Copilot can remember things about you, such as your job or that you’re vegetarian, so you don’t have to explain them every time. You decide whether it may do this, and you can see what’s stored.

HOW TO

- **View and delete:** `Settings › Personalization`, then **Manage** next to **“Saved memories”**. Remove single entries with the **Delete** icon (picture 13, number 1), or everything at once with **“Delete all memories”** (number 2).
- **Turn off:** switch off **“Saved memories”** (picture 18 in chapter 11).



PICTURE 13 Delete memories one by one (1) or all at once (2). Entries are fictional.

IMPORTANT

Turning it off does **not** automatically delete existing memories. If you want them gone, delete them under “Manage”.

TIP

Every few weeks, look through your memories and delete anything that’s no longer true or that you’d rather not keep there.

9.6 For later: Pages, agents and Cowork

Copilot Pages

Turns an answer into a page you keep editing next to the chat, like a small document. For personal accounts with Microsoft 365 Personal, Family, Premium or Pro. Start with “Create a page about …” or from the icons below an answer. Your pages are in the Library.

Researcher and Analyst

Agents handle several steps on their own, such as in-depth research with a report or a data analysis. For personal use, they come with Microsoft 365 Premium or Pro.

Cowork (preview)

Copilot works through tasks on its own, even on a schedule. For personal use, only with Premium or Pro. If you used “Copilot Tasks” before, you’ll find those conversations there.

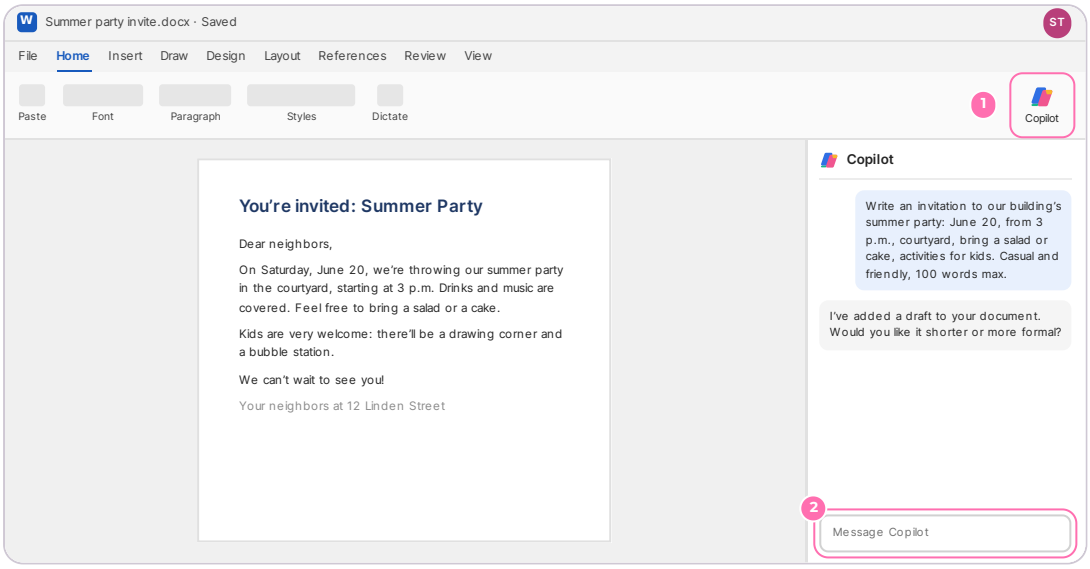
You won’t need any of this in your first week. Learn good chats first, agents later.

CHAPTER 10

10 Copilot where you work: Office, Edge, Windows, phone

This is Copilot's big advantage: it lives in the apps many people use every day anyway. For Word, Excel, PowerPoint and Outlook at home you need a **Microsoft 365 plan** (Personal, Family for the plan owner, Premium or Pro), signed in with the Microsoft account that owns the plan. In Edge and Windows, Copilot is there even without a plan.

10.1 Word: the first draft right in your document



PICTURE 14 Word: open Copilot at the top right of the ribbon (1) and describe your task in the pane on the right (2). The draft appears in the document.

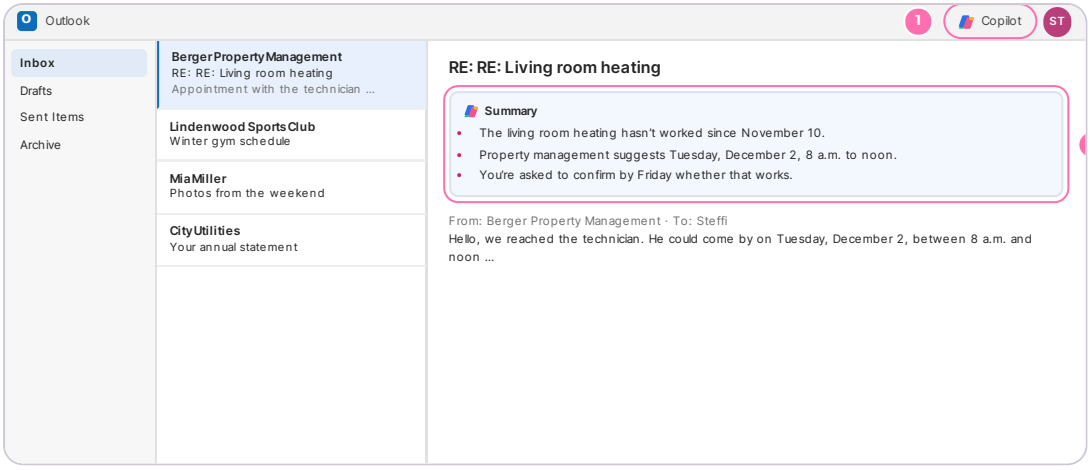
HOW TO

1. Open Word and sign in with the Microsoft account that owns the plan.
2. Click **Copilot** in the ribbon (picture 14, number 1).
3. Describe the task (number 2) using the ingredients from chapter 8.
4. Read the draft, ask for changes ("shorter", "more formal") and finish it yourself.

IDEAS FOR WORD

Turn bullet points into a letter. Summarize a long document. Rewrite a paragraph in plain language. Ask a document questions: "When is the form due?"

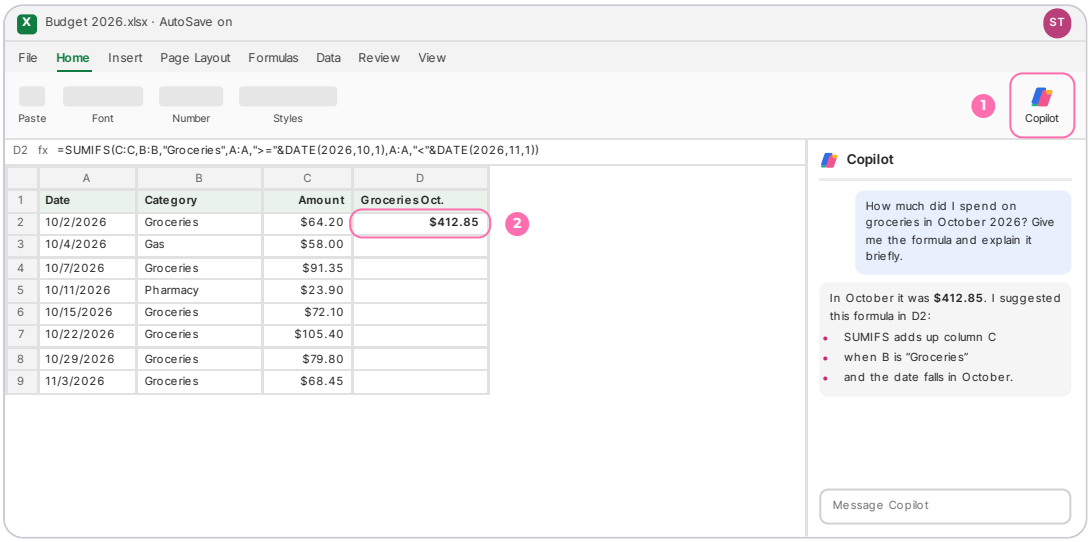
10.2 Outlook: long email threads in seconds



PICTURE 15 Outlook: open Copilot at the top (1). The summary appears above the email (2). Content is fictional.

In Outlook, Copilot sums up long threads, drafts replies and, if you like, gives you feedback on your own email before you send it. Depending on your Outlook version (new Outlook, web, mobile), the buttons may sit in slightly different places. Look for the Copilot icon.

10.3 Excel: formulas and what stands out



PICTURE 16 Excel: open Copilot (1), ask your question, check the result and formula (2). Numbers are fictional.

GOOD TO KNOW

Copilot in Excel needs a file saved in OneDrive with **AutoSave** turned on. It works best when your data is formatted as a table with clear column headers.

IDEAS FOR EXCEL

"Explain the formula in D2." "What stands out in this data?" "Which chart fits this data?" "Add a column with the month."

10.4 PowerPoint: from idea to first slides

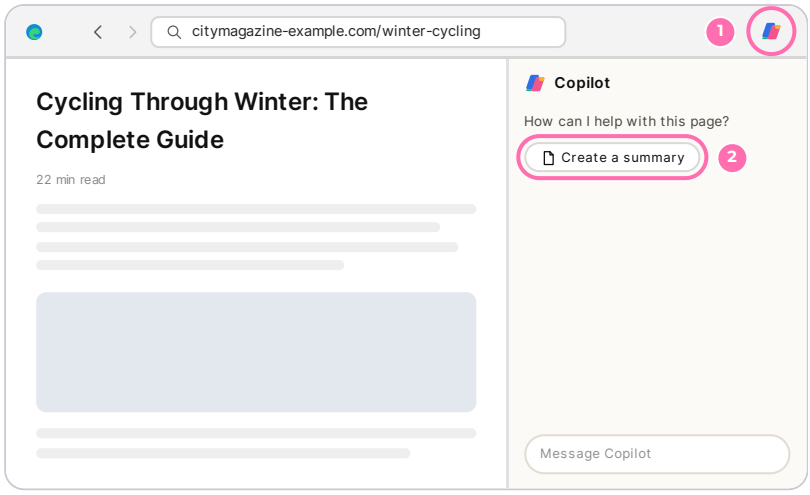
In PowerPoint you also open Copilot from the ribbon. From a short description or a Word document, it builds a first presentation, suggests an outline and writes speaker notes. You take care of the design and the final polish. Recipes 14 and 15 help you with that.

10.5 Edge: summarize any web page

HOW TO

1. Sign in to Edge with your personal Microsoft account.
2. Open a long web page, a PDF or a video.
3. Click the **Copilot icon** at the top right (picture 17, number 1). The Copilot pane opens on the right.
4. Choose **Create a summary** (number 2) or ask your own question about the page.

For this, Copilot in Edge may read the current page. You can turn that off in Edge's privacy settings.



PICTURE 17 Edge: open Copilot at the top right (1) and have it create a summary (2). Exact wording may differ.

10.6 On all your devices

Where	What	Where to get it
Browser	copilot.com, works on any device	just open it
iPhone and iPad	"Microsoft Copilot" app by Microsoft Corporation	App Store
Android	"Microsoft Copilot" app by Microsoft Corporation	Google Play
Windows 11	Copilot app, usually preinstalled	Taskbar, Start menu or Microsoft Store
Mac	Copilot app	Mac App Store
Edge	Copilot in the pane on the right	built into the browser
Office	Copilot in Word, Excel, PowerPoint, Outlook, OneNote	with a Microsoft 365 plan

Handy on your phone

- **Snap instead of typing:** photograph a rating plate, a letter or an error message and ask.
- **Talk on the go:** sort your thoughts, ask something while cooking.
- **Pick up where you left off:** continue chats from your computer, same account.

Handy on your computer

- **One click:** open Copilot from the taskbar or with the Copilot key.
- **Edge:** get long pages and PDFs summarized.
- **Drag and drop:** pull files straight into the Copilot window.

CHAPTER 11

11 Privacy: your settings

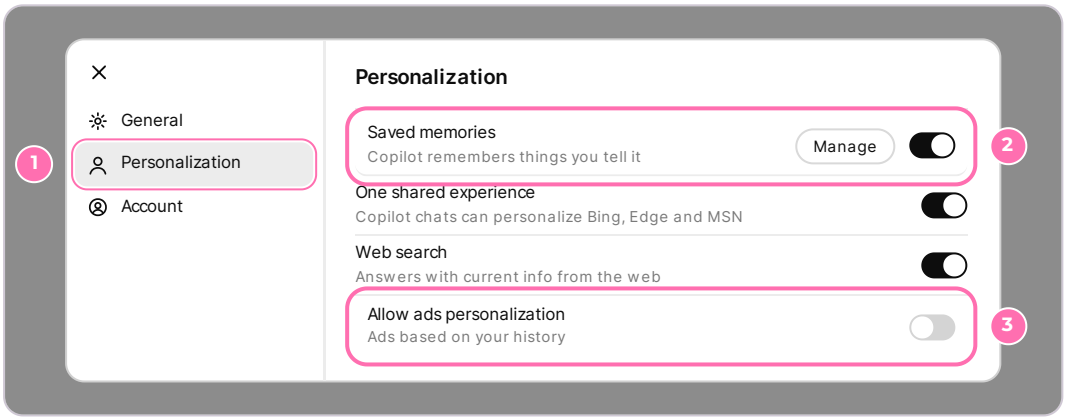
You decide what you share with Copilot and what it may remember. With the updated app, Microsoft reorganized the settings. Almost everything now lives in one place: `Settings › Personalization`. Everything here applies to your **personal** Microsoft account.

The good news first: training

ACCORDING TO MICROSOFT, AS OF NOVEMBER 2026

In the updated Copilot app, your **prompts, the responses and your file contents aren't used to train foundation models**. The same goes for Copilot in Word, Excel, PowerPoint and Outlook with a personal plan. Optional feedback, like a thumbs up or down, may be used to improve Copilot, but not for that training either. The old app still had separate switches for this.

The switches under Personalization



PICTURE 18 Settings › Personalization (1): memories (2) and ads personalization (3), turned off here. The tabs on the left are simplified.

Switch	What it does	Our suggestion
Saved memories	Copilot remembers things about you. Under "Manage" you can see and delete them (chapter 9.5).	On if it helps you. Tidy up regularly
One shared experience	Your Copilot chats can also personalize Bing, Edge and MSN for you. Doesn't control ads in Copilot.	Decide consciously
Web search	Copilot may search the web. Answers become more complete and up to date.	Leave on
Allow ads personalization	Ads in Copilot may be based on your past history. Off: ads are based only on the current conversation.	Off if you don't want tailored ads

HOW TO

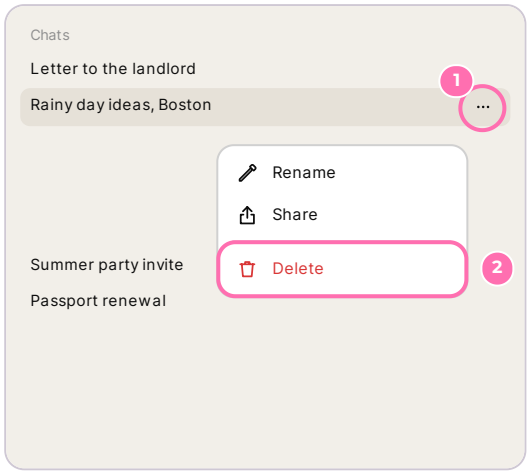
1. Click your **profile** and open **Settings**.
2. Choose **Personalization** (picture 18, number 1).
3. Set the switches the way that suits you, for example turn off "Allow ads personalization" (number 3).

According to Microsoft, users under 18 don't get personalized ads in Copilot, whatever the setting. You can also manage ads overall in the Microsoft privacy dashboard under ad settings.

Deleting single chats

1. Select the chat in the chat list on the left.
2. Click **"...More"** next to it (picture 19, number 1).
3. Choose **Delete** (number 2).

To export or delete your **whole history**, use the **Microsoft privacy dashboard** at `account.microsoft.com › Privacy`.



PICTURE 19 Next to the chat, "...More" (1), then "Delete" (2). The other menu items may differ.

COPILOT IN WORD AND CO.

Copilot in the Office apps only uses the file you're working in, or a file you give it. It depends on two privacy settings in your account: "Experiences that analyze your content" and "All connected experiences". If you turn either one off, Copilot stops working in Word, Excel, PowerPoint, Outlook and OneNote, and other connected features go away too.

YOUR CONSCIOUS CHOICE

What you tell Copilot is up to you. Many people use Copilot quite openly for personal things, others are more reserved. Both are fine, as long as it's a **conscious** choice. Helpful habits: look at your memories now and then, set ads personalization the way you like, and feel free to swap other people's names for placeholders like "Client A". The answer won't get any worse. For company data, your employer's rules apply, and it belongs in the Copilot with your work account (chapter 12).

CHAPTER 12

12 Copilot at work: work account, Copilot Chat and license

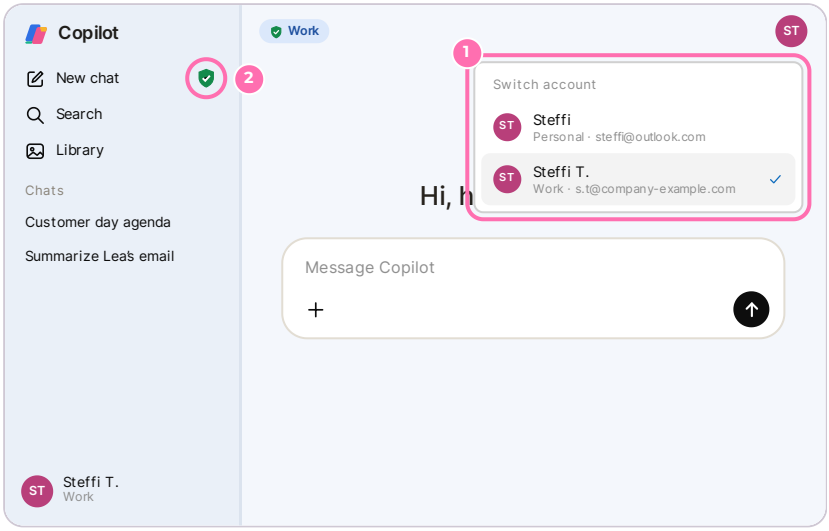
Many people meet Copilot at work first. Different rules apply there than at home. Most important: **you don't create your own account for work.** You sign in with the work account your IT team gives you, usually your work email address.

Where to find Copilot at work

- in the browser at **copilot.cloud.microsoft**
- in the **Copilot app**, signed in with your work account
- in **Outlook** and **Teams**
- in Word, Excel and PowerPoint, depending on your license
- in **Edge**, signed in with your work account

Personal and work in one app

In the Copilot app you can switch between your personal account and your work account (picture 20, number 1). The two stay separate, and no data flows between them. With a work account, Copilot shows a **green shield** at the top next to "New chat" (number 2): that means enterprise data protection applies.



PICTURE 20 Account switcher in the Copilot app (1). With a work account: the green shield for enterprise data protection (2). Colors and placement may look different for you. Addresses are fictional.

REALLY IMPORTANT

Before every work question, check that you're in your **work account** and can see the green shield. Company data doesn't belong in your personal Copilot.

Copilot Chat vs. Microsoft 365 Copilot

	Copilot Chat	Microsoft 365 Copilot (license)
Cost	No extra cost with eligible Microsoft 365 business plans	A paid add-on license per person, bought by your employer. Enterprise: $30 per user per month, paid yearly. Smaller businesses: Microsoft 365 Copilot Business at $21, with a first-year offer of $18 (sign-ups July 1 to December 31, 2026, annual plan). US prices
What Copilot knows	The web and whatever you give it: text, uploaded files. In Outlook also your emails, calendar and meetings	On top of that, your whole work world that you have access to: emails, calendar, chats and documents

Where	Copilot app, browser, Outlook, Teams, Edge	Also fully in Teams, Word, Excel and PowerPoint
Agents	Your company's own agents, depending on settings	Plus ready-made agents like Researcher and Analyst

WHICH VERSION DO I HAVE?

Ask Copilot in your work account: **"What's on my calendar today?"** If it lists your meetings, you most likely have the full license. If in doubt, ask your IT team.

PRIVACY AT WORK

With a work account, **enterprise data protection** applies. Your prompts and the responses aren't used to train foundation models. Your IT team manages the settings, not you.

Five ground rules for Copilot at work

Ask IT 1
Whether and what you may use Copilot for.

Work account 2
Company data only with the green shield.

Check 3
Before anything goes to clients or leadership.

Access 4
Copilot only sees what you're allowed to see. Good file hygiene means better answers.

Be open 5
Label AI drafts internally if that's how your team works.

How to use Copilot at work in Outlook, Teams, Word, Excel and PowerPoint step by step is what I teach in the course "Copilot at Work" (see the end of this cookbook).

CHAPTER 13

13 25 recipes to copy

These recipes are templates. Replace everything in [square brackets] with your own details. The colored labels show which ingredients from chapter 8 are inside. The recipes for Word, Excel, PowerPoint and Outlook work right in those apps with Microsoft 365. Without a plan, just paste your text into the regular Copilot chat.

Role Task Context Format Tone and limits

Questions and research with sources

1 Quick answer, sources checked

For anything that needs to be current.

PROMPT

```
[Question]. Answer in five sentences max. Only use official or reputable sources, with links, and say how current they are. If sources contradict each other, tell me.
```

Task Format Limits

2 Paperwork, prepared

Passport, driver's license, permits, benefits.

PROMPT

```
What do I need for [application, e.g. renewing my passport] in [city/country]? Step by step: documents, fees, appointment, deadlines. Link to the official office's page. I'll double-check there.
```

Task Context Format

3 Product comparison with reviews

Before you spend money.

PROMPT

```
Compare [3] [products] under [price] for [use, e.g. an apartment with a cat]. Table with price, pros, cons and review score with source. Which would you pick for [my situation], and why?
```

Task Context Format

4 Fact check: is that true?

For claims from group chats, social media or family dinners.

PROMPT

```
Is this claim true? "[claim]". Find evidence for and against, from reputable sources only. Verdict in three sentences: true, partly true or false.
```

Task Format Limits

5 Read a web page critically in Edge

In Edge's Copilot pane, with the page open.

PROMPT

```
Summarize this page in five points. What matters for [me as a renter / a parent / a freelancer]? What's missing or seems one-sided? Are there parts that are more advertising than information?
```

Task Context Format Limits

Outlook and email

6 Email thread in a nutshell

For long threads with lots of replies.

PROMPT

```
Summarize this email thread: What's it about, what's been decided, what's expected of me, and by when? Five points max.
```

Task Format

7 Draft a reply

Accept, decline, follow up, without overthinking it.

PROMPT

```
Draft a reply to this email. I want to [accept/decline/ask a follow-up] because [reason]. Tone: [friendly and clear], [formal/casual]. [80] words max.
```

Task Context Format Tone

8 Check my email before sending

When you're annoyed and don't want regrets.

PROMPT

```
Here's my email to [recipient]: [text]. How does it come across to someone who's [stressed/upset]? Point out three spots I should make clearer or calmer, with a suggestion for each.
```

Role Task Context Format

9 Out-of-office in two versions

Vacation, training, sick leave.

PROMPT

```
Write an out-of-office message: I'm away from [date] to [date]. Backup: [name, email]. Urgent only for [topic]. Two versions, casual for colleagues and formal for clients, each in [English and Spanish].
```

Task Context Format Tone

10 Triage your inbox

Monday morning, 40 new emails. Paste in sender, subject and first lines.

PROMPT

```
Here are [8] emails that came in today: [sender, subject, first lines]. Sort them into three groups: reply today, this week, can wait. Explain each choice in one sentence.
```

Task Context Format

Word and PowerPoint

11 Draft from bullet points

Letter, concept, notice, right in Word.

PROMPT

```
Turn these bullet points into a [letter/concept/notice]: [bullets]. With a headline, a short intro, [three] sections and a closing. Clear and easy to read, one page max.
```

Task Context Format

12 Put it in plain language

For parent letters, club updates, instructions.

PROMPT

```
Rewrite this section in plain language for [audience, e.g. parents with no background]: short sentences, no jargon, most important point first. [text]
```

Task Context Tone

13 Ask a document

Lease, club bylaws, house rules.

PROMPT

```
Using this document, answer: [question, e.g. How much notice do I need to give?]. Quote the passage you're relying on. If it isn't in the document, say so.
```

Task Format Limits

14 Presentation from a document

In PowerPoint, from a Word file or a text.

PROMPT

```
Create a presentation from [file/this text] with [8] slides for [audience]. Each slide: a title, three bullet points max and an idea for an image.
```

Task Context Format

15 Speaker notes that sound like you

So you can speak freely instead of reading.

PROMPT

```
Write speaker notes for each slide, about [1] minute of speaking time. Relaxed, the way I'd say it off the cuff, with a transition to the next slide. No jargon my audience [audience] wouldn't know.
```

Task Context Format Tone

Excel and numbers

16 Explain a formula

For the spreadsheet someone handed down to you.

PROMPT

```
Explain the formula in [cell] step by step for a beginner. What happens if [case, e.g. a cell is empty]? Is there a simpler way?
```

Task Context Format

17 Spot what stands out

Expenses, sign-ups, sales.

PROMPT

```
Look at the data in [table/range]. What three things stand out? Which chart would best show [point]? Don't make up any numbers.
```

Task Context Limits

18 Build a sheet from scratch

Household budget, vacation fund, club treasury.

PROMPT

```
Build me an Excel sheet for [household budget/vacation fund/club treasury] with sensible columns, three sample rows and a total row. Give me the formulas, and tell me if my regional Excel settings might change the separators.
```

Task Context Format

Teams and meetings

19 Prepare a conversation

One-on-one, parent-teacher meeting, client call.

PROMPT

```
I have a meeting with [whom] about [topic]. Goal: [goal]. Create a [30]-minute agenda and three questions I should ask. What objections might the other side raise?
```

Task Context Format

20 After the meeting: action items

At work in Teams with a license and transcript. At home with your notes.

PROMPT

```
What was decided in this meeting? List all action items as a table: who, what, by when. What's still open? Don't add anything that wasn't said.
```

Task Format Limits

Everyday life, Windows and creative

21 Explain a photo

Rating plate, error message, plant, medicine leaflet.

PROMPT

```
What does this photo show? It's about [e.g. the display on my washing machine]. What does it mean, and what can I do step by step? When should I call a professional instead?
```

Task Context Format Limits

22 Windows help

Find settings without hunting for them.

PROMPT

```
I use Windows 11. How do I [make my screen stay on longer]? Explain it step by step with the exact menu names. If there are several ways, use the simplest one.
```

Task Context Format

23 Image for an invitation

Summer party, birthday, club celebration.

PROMPT

```
Create an image for an invitation to [occasion]: [subject], style [flat illustration/watercolor], colors [colors], portrait format, no text in the image.
```

Task Context Format

24 Practice speaking with Voice

Small talk, job interview, travel.

PROMPT

```
Let's practice a conversation in [Spanish], level [B1], topic [small talk at the office]. Ask me one question at a time and correct me briefly in English afterwards.
```

Role Task Context Format

25 Day trip with current info

Weekend, rainy day, friends visiting.

PROMPT

```
Suggest three day-trip ideas near [place] for [Saturday], for [who], budget [amount], if the weather is [weather]. Include travel time, opening hours and a link to the official site. I'll double-check the hours there.
```

Task Context Format Limits

BONUS RECIPE THAT ALWAYS HELPS WITH COPILOT

Add it to every important question: **"For each key statement, name the source and tell me how sure you are."**

CHAPTER 14

14 The 10 most common beginner mistakes

Almost everyone makes the same mistakes at first. With Copilot, a few Microsoft-specific ones come on top. Knowing them saves you a lot of frustration.

1 Asking in the wrong account

Better: Before work questions, check: work account and green shield (chapter 12).

2 Prompts that are too short. “Formula sum.”

Better: Give context: who, what, why, how long, which tone (chapter 8).

3 Never clicking the sources

Better: Copilot numbers its sources. Open at least one for anything important.

4 Taking the first answer

Better: Follow up, ask for improvements and alternatives. The first answer is a draft.

5 One chat for everything

Better: New topic, new chat.

6 Sticking with the old app

Better: Sign in to the updated app by December 31, 2026, and get the new app on your phone. Otherwise your old chats are gone.

7 Misunderstanding the Family plan

Better: Only the plan owner gets the Copilot features. Everyone else gets Office and storage.

8 Can’t find Copilot in Word

Better: Sign in with the Microsoft account that owns the plan. In Excel, save the file to OneDrive and turn on AutoSave.

9 Downloading the wrong app

Better: Only use “Microsoft Copilot” by Microsoft Corporation, and never subscribe through copycat apps.

10 Giving up after one bad result

Better: Rephrase, or ask: “What do you need from me to make this better?”

THE WHOLE THING IN ONE SENTENCE

Treat Copilot like a new colleague: **right account, good briefing, sources on, and you check what matters.**

CHAPTER 15

15 Checklist: your first week with Copilot

Seven days, 15 to 20 minutes each. Print this page and tick off what you've done.

Day 1 Set up — 20 MIN

- [ ] Signed in on copilot.com with your Microsoft account
- [ ] Password saved in your password manager
- [ ] Security info added and two-step verification turned on
- [ ] Settings › Personalization set consciously
- [ ] App installed on your phone (old app: get the new version)

Day 2 Questions with sources — 15 MIN

- [ ] Tried recipes 1 and 2
- [ ] Opened and checked at least one source for each answer

Day 3 The prompt formula — 15 MIN

- [ ] Asked for one task twice: short, then with all five ingredients
- [ ] Compared the two answers

Day 4 Files and photos — 15 MIN

- [ ] Had a PDF summarized
- [ ] Took a photo with your phone and asked about it (recipe 21)

Day 5 Copilot where you work — 20 MIN

- [ ] Had a long web page summarized in Edge
- [ ] With Microsoft 365: tried Copilot in Word or Outlook
- [ ] At work: asked IT what's allowed

Day 6 Images and voice — 15 MIN

- [ ] Created an image and changed it once
- [ ] Talked to Copilot for five minutes, if Voice is available to you

Day 7 Tidy up and look back — 15 MIN

- [ ] Reviewed and cleaned up your saved memories
- [ ] Deleted old chats you no longer need
- [ ] Noted down: where did Copilot save me the most time this week?

CHAPTER 16

16 Quick reference: mini glossary

AI
Artificial intelligence.

Agent
An AI that completes several steps on its own instead of just answering. For example, Researcher.

Work account
The account your employer gives you, usually your work email. Technically: Microsoft Entra.

Foundation model
The large language model Copilot is built on.

Copilot Chat
Copilot for businesses at no extra cost, with an eligible Microsoft 365 business plan. New name: Microsoft Copilot Chat.

Cowork
Copilot completes tasks on its own. For personal use only with Microsoft 365 Premium or Pro, as a preview.

Memories
What Copilot remembers about you. Settings › Personalization › Saved memories.

Green shield
Shows in your work account that enterprise data protection applies.

Hallucination
A false statement that sounds convincing.

Microsoft account
Your personal account for Windows, Outlook.com, OneDrive, Xbox and Office.

Microsoft 365
The subscription for Word, Excel, PowerPoint, Outlook and OneDrive. For individuals: Personal, Family, Premium, Pro.

Microsoft 365 Copilot
The paid business license with access to your work data. New name: Microsoft Copilot.

OneDrive
Microsoft's cloud storage. Files you use in Copilot end up here too.

Prompt
Your instruction or question to the AI.

Source
The web page a piece of information comes from. Numbered in Copilot.

Pages
An answer turned into an editable page next to the chat. For personal use with a Microsoft 365 plan.

Language model
An AI that learned from text and generates text.

Voice and Vision
Talking to Copilot and showing it something through your camera or screen.

Using Copilot at work?
In my course **"Copilot at Work"** I show you, in short video lessons with exercises, how to really use Copilot in Outlook, Teams, Word, Excel and PowerPoint. €49.

stefnulja.com/en/ai-courses

Have fun trying it out!
Steffi · Stefnulja AI Consulting · stefnulja.com

APPENDIX

§ Sources

All pages accessed on November 27, 2026. Prices, names and features change especially often with Copilot. What Microsoft shows in your account always takes precedence.

Updated app, deadlines, retired features, Cowork: Microsoft Support, “Updates to Copilot and the Microsoft 365 Copilot app”. support.microsoft.com/en-us/microsoft-365-copilot/learning/changes-microsoft-copilot-app

Plans and prices (US): Microsoft, “Microsoft Copilot for individuals”. microsoft.com/en-us/microsoft-copilot/for-individuals

Features by plan: Microsoft, Copilot features for individuals. microsoft.com/en-us/microsoft-copilot/for-individuals/features

Privacy settings (updated app): Microsoft Support, “Microsoft Copilot for individuals: your privacy controls and choices”. support.microsoft.com/en-us/privacy/microsoft-copilot/privacy-controls

No foundation model training: Microsoft Support, activity history in Microsoft Copilot. support.microsoft.com/en-us/privacy/microsoft-copilot/activity-history

Copilot in Word and co. at home: Microsoft Support, “Copilot in Microsoft 365 apps for home: your data and privacy”. support.microsoft.com/privacy/copilot-in-microsoft-365-apps-for-home-your-data-and-privacy

Voice: Microsoft Support, “Using Copilot Voice with Microsoft Copilot”. support.microsoft.com/en-us/microsoft-copilot/using-copilot-voice-with-microsoft-copilot

Vision: Microsoft Support, “Get started with vision in Microsoft Copilot”. support.microsoft.com/en-us/microsoft-copilot/using-copilot-vision-with-microsoft-copilot

Pages: Microsoft Support, “Get started with Microsoft Copilot Pages”. support.microsoft.com/en-us/microsoft-copilot/using-copilot-pages

Edge: Microsoft Support, “Getting started with Copilot in Microsoft Edge”. support.microsoft.com/en-us/microsoft-copilot/getting-started-with-copilot-in-microsoft-edge

Minimum age: Microsoft Support, “Microsoft Copilot age limits and parental controls”. support.microsoft.com/en-us/topic/f79b47a6-288a-4513-8c01-afe4d16db900

Two-step verification: Microsoft Support, “How to use two-step verification with your Microsoft account”. support.microsoft.com/en-us/account-billing/c7910146-672f-01e9-50a0-93b4585e7eb4

Copilot at work, prices: Microsoft, “Microsoft 365 Copilot pricing”. microsoft.com/en-us/microsoft-365-copilot/pricing · microsoft.com/en-us/microsoft-365-copilot/enterprise

Copilot Chat, green shield, new names: Microsoft Learn, “Microsoft Copilot Chat Privacy and Protections”. learn.microsoft.com/en-us/copilot/privacy-and-protections

Copilot on Windows: Microsoft Learn, “Copilot on Windows release notes”. learn.microsoft.com/en-us/windows-insider/release-notes/apps/copilot-on-windows

Microsoft and Copilot are trademarks of Microsoft Corporation. This cookbook is an independent, free resource from Stefnulja AI Consulting and is not affiliated with Microsoft. All screen views are recreations; the content and people shown are fictional.

© 2026 Stefnulja AI Consulting · Stefanie Tchivikov · stefnulja.com