

## Executive Summary

**The Bottom Line:** Copilot Free helps you think faster with general AI assistance. Microsoft 365 Copilot (Licensed) helps you work faster inside your company's data with enterprise security and compliance.

## Quick Comparison

### Copilot Free

**\$0**

For personal use & learning

- ✓ Web, Edge sidebar, mobile app access
- ✓ AI chat for drafting & ideation
- ✓ Public web summaries
- ✓ Brainstorming & idea generation
- ✗ No access to company data
- ✗ Not embedded in Microsoft 365 apps
- ✗ Manual copy-paste workflows

### Microsoft 365 Copilot

**~\$30**

per user/month

- ✓ Integrated into Word, Excel, Outlook, Teams, PowerPoint
- ✓ Organization context via Microsoft Graph (permissions-based)
- ✓ Enterprise-grade security & compliance controls (tenant-configured)
- ✓ Excel formulas, Word drafting, Teams summaries (feature availability varies)
- ✓ Respects existing file/mailbox permissions
- ✓ Works with your files, emails, calendars, meetings

## Feature-by-Feature Comparison

Feature	Copilot Free	Microsoft 365 Copilot (Licensed)
Access Location	Web, Edge sidebar, mobile app	Integrated into Word, Excel, Outlook, Teams, PowerPoint
AI Experience	General-purpose chat & drafting	In-app assistance + org context (permissions-based)
Image Generation	Limited / plan-dependent	Expanded / plan-dependent
Company Data Access	✗ No	✓ Microsoft Graph (permissions-based)
Security & Compliance	Basic	Enterprise controls (tenant-configured)
Workflow Automation	Limited (manual copy-paste)	In-app productivity actions & prompts
Excel Analysis	Basic public info only	Full analysis of your spreadsheets (permissions-based)
Email Drafting	Generic drafts only	Contextual drafting using mailbox/calendar (permissions-based)
Teams Meeting Summaries	✗ No	✓ Recaps / action items (feature availability varies)
Best For	Casual use, personal learning, public web research	Business workflows, productivity at scale with org data

## Security & Privacy (What Actually Matters)

**Rule of thumb:** If it's confidential, regulated, or tied to your organization's data, use **Microsoft 365 Copilot**. Treat **Copilot Free** like a public internet tool unless your org has explicitly approved its use.

Security / Privacy Topic	Copilot Free (Consumer)	Microsoft 365 Copilot (Licensed / Commercial)
<b>Who you're signed in as</b>	Typically a personal Microsoft account (consumer context).	Work account (Microsoft Entra ID) in your tenant (enterprise context).
<b>Is chat history saved?</b>	Chat history is typically saved to your account by default; you can review/manage it (settings-dependent).	Tenant-controlled. Data handling follows Microsoft 365 commercial commitments and admin policies.
<b>Model training use</b>	Consumer experiences may use your interactions to improve models/products, with controls to opt out of training (and other privacy controls like personalization/ads).	Prompts, responses, and Microsoft Graph-accessed data are <b>not used to train</b> the foundation models used by Microsoft 365 Copilot.
<b>Where your data can come from</b>	Your prompt + public web sources. No direct access to your org's Microsoft 365 tenant data unless you paste it in.	Microsoft Graph + your permitted content (mail, files, meetings, chats) based on existing permissions.
<b>Permission model</b>	If you paste sensitive info, the tool can "see" it. There's no tenant permission boundary protecting you.	<b>"Respects permissions"</b> — it can only surface content the user already has access to.
<b>Enterprise Data Protection (EDP)</b>	Not inherently an enterprise-protected experience in the consumer version.	Microsoft 365 Copilot (and Copilot Chat for Entra users with EDP) provides enterprise data protection under Microsoft's commercial terms.
<b>Compliance &amp; regulatory posture</b>	Consumer privacy and account-level controls (not a full Microsoft 365 compliance boundary).	Covered by Microsoft 365 commercial privacy, security, and compliance commitments (e.g., GDPR; EU Data Boundary referenced in Microsoft documentation).
<b>Data residency / storage geography</b>	Consumer services may process/store data under consumer service policies (not tenant residency guarantees).	Microsoft documents data residency commitments for Copilot interactions and related storage aligned to tenant region.
<b>Admin controls &amp; governance</b>	Mostly personal controls (privacy settings). Limited centralized governance.	Tenant controls, identity policies, information protection, and governance practices available in Microsoft 365.
<b>Safe usage guidance</b>	Use for: learning, public info, generic drafts. Avoid: confidential/customer data, internal financials, contracts, non-public plans.	Use for: company workflows and documents — but still require good hygiene: least privilege, sensitivity labels, DLP, and clean sharing permissions.

#### ✓ Copilot Free: “Safe” Inputs

- Public web content and summaries
- Generic templates (emails, agendas, outlines)
- Training prompts (Excel/SQL learning examples)
- Sanitized / anonymized scenarios

#### ✗ Copilot Free: Don’t Put This In

- Customer lists, pricing, internal financials
- Non-public contracts / lease terms / legal advice content
- Credentials, secrets, keys, internal URLs
- Anything your security team would sigh at

#### Practical governance note:

Microsoft 365 Copilot will only be as “safe” as your tenant’s data hygiene. If people have overshared files and mailboxes, Copilot can surface that oversharing faster. Fix permissions, labels, and DLP before broad rollout.

## Maximizing Copilot Free: Role-Specific Use Cases

**No-Risk Scenarios for Free Copilot:** Ideal for anything NOT involving company data—training, onboarding, upskilling, drafting public-facing content, and learning new skills.

Department	Best Free Copilot Use Cases
<b>Marketing</b>	Brainstorm campaign ideas, draft social posts, summarize public competitor news, rewrite content for clarity, generate presentation images
<b>HR / People</b>	Draft job descriptions, learn about industry trends, rewrite policy drafts, practice interview questions, research benefits benchmarks
<b>Sales &amp; Leasing</b>	Draft generic outreach emails, research market trends, summarize public listings, practice pitch scripts, learn negotiation techniques
<b>IT / BI</b>	Learn Excel, SQL, DAX, Power BI concepts, get code snippets, brainstorm automation ideas, troubleshoot generic errors, learn new frameworks
<b>Accounting &amp; Finance</b>	Learn new formulas, practice modeling concepts, research standards, draft presentation narratives, summarize public reports
<b>Legal</b>	Draft generic templates, research legal concepts, learn compliance frameworks, rewrite language for clarity (non-confidential)
<b>Construction &amp; Logistics</b>	Research best practices, draft safety training materials, learn project management techniques, brainstorm process improvements
<b>Exec / Admin</b>	Summarize public articles, draft memos, prepare meeting agendas, rewrite communications for professionalism

## Hidden Gems: What Free Copilot Can Do

### Learning & Upskilling

- Master Excel, SQL, DAX, Power BI
- Learn new programming languages
- Understand complex concepts
- Practice industry skills

### Creative Content

- Generate images for presentations (plan-dependent)
- Brainstorm creative ideas
- Draft social media content
- Rewrite for clarity & tone

### Research & Analysis

- Summarize public news & articles
- Research market trends
- Learn industry best practices
- Compare public information

### Writing & Communication

- Draft professional emails
- Improve writing clarity
- Create presentation outlines
- Rewrite for different audiences

## Should I Use Copilot Free? Decision Flowchart

Does this task involve company data?

**NO**

✓ Use Free Copilot!

**YES**

🔒 Use Licensed Copilot

Is this for learning, brainstorming, or public info?

**YES**

✓ Use Free Copilot!

**NO**

🔒 Use Licensed Copilot

## Building Your Free Copilot Champions Program

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**Recommendation:** Nominate one "Free Copilot Champion" per department to discover creative uses, share tips, and help colleagues get the most value at zero cost.

### **Champion Responsibilities:**

- Test and document department-specific use cases
- Host monthly "Tips & Tricks" sessions
- Collect feedback on when teams need Licensed features
- Share best practices across the organization

# How Licensed Copilot Benefits Each Department

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## **Accounting & Finance**

- ▶ Automate financial reporting & forecasting
- ▶ Detect spending anomalies
- ▶ Generate dashboards & narratives
- ▶ Speed up audit prep

## **HR / People Division**

- ▶ Draft job descriptions & comms
- ▶ Accelerate onboarding content
- ▶ Summarize policy updates
- ▶ Standardize review templates

## **Marketing**

- ▶ Create campaign copy & social posts
- ▶ Analyze performance trends
- ▶ Summarize brainstormers
- ▶ Draft briefs and decks faster

## **Sales & Leasing**

- ▶ Draft proposals and follow-ups
- ▶ Summarize account history (permissions-based)
- ▶ Prioritize work from meetings
- ▶ Generate sales narratives

## **Construction & Logistics**

- ▶ Create project timelines
- ▶ Summarize site meeting notes
- ▶ Standardize checklists
- ▶ Improve handoffs & reporting

## **Legal**

- ▶ Summarize long documents
- ▶ Extract key clauses (permissions-based)
- ▶ Draft internal templates
- ▶ Speed up review cycles

## **Development / IT**

- ▶ Draft documentation faster
- ▶ Summarize tickets and incidents
- ▶ Accelerate knowledge sharing
- ▶ Standardize runbooks

## **Executive (CFO/CIO)**

- ▶ Summaries across meetings and docs (permissions-based)
- ▶ Faster reporting narratives
- ▶ Decision-ready briefings
- ▶ Governance-aligned usage

## **Bonus: Additional Capabilities with Licensed Copilot**

With Microsoft 365 Copilot, you also unlock access to advanced tooling (additional licensing may apply):

### **Copilot Studio (Agents)**

Build custom agents for specific tasks (e.g., lease abstraction, invoice Q&A). Requires tenant billing/capacity or pay-as-you-go depending on setup.

### **Power Automate**

Orchestrate workflows across apps—approvals, notifications, and data sync. Can integrate with agent endpoints/APIs where appropriate.

## **Which One Should You Choose?**

### **Choose Copilot Free if:**

You want basic AI assistance for personal learning, brainstorming, or public info. You don't need to access company files or sensitive business data.

### **Choose Microsoft 365 Copilot (Licensed) if:**

Your work involves company data, workflows, or reporting. You need AI embedded in Word, Excel, Outlook, and Teams, with enterprise controls.

## **Recommended Rollout Approach**

**Phase 1:** Free for Everyone → Train organization on Copilot; build AI literacy at zero cost

**Phase 2:** Licensed Pilot (10–20%) → Finance, BI/IT, Executives, power users in Leasing/Marketing

**Phase 3:** Expand where ROI is proven → Add advanced tooling as needed; scale licenses intentionally

### **The Key Decision:**

Does your work involve company data, workflows, or business-critical tasks?

**YES → Microsoft 365 Copilot (Licensed)**

**NO → Copilot Free is sufficient**