Copilot Licensing Guide for Excel Users 2025

As an Excel user, the way you can interact with Copilot and the help it can offer you comes in three tiers.

Tier 1) Excel without a Microsoft 365 licence + Free Copilot

If you're using Excel as a standalone app (e.g. not as part of Microsoft 365 or on an older version) and you're using the free version of Copilot, you won't see Copilot inside Excel. But you can still get help:

- **Copilot Vision** (Windows only): You can point your camera or share your screen with Copilot using Copilot Vision (look for the glasses icon). For example, show it a spreadsheet and ask, "What's the trend here?" or "Can you help clean this data?"

- **Chat-based help**: You can copy-paste data into Copilot and ask for formulas, chart ideas, or explanations. It won't interact with Excel directly, but it can guide you step-by-step.

This setup is great for casual users who want help, but don't need deep Excel integration.

Tier 2) Excel with a Microsoft 365 licence + Free Copilot

With a Microsoft 365 subscription, Excel unlocks more pro features and Copilot becomes significantly more useful:

- **Copilot in Excel (limited)**: You may see Copilot appear inside Excel as a sidebar or assistant, depending on your version. It can help with formula suggestions, chart creation and data insights.

- **Better integration**: You can give Copilot natural language requests like "Summarise this table" or "Create a pivot chart for me," and it will work directly with your spreadsheet.

- **Still no advanced features**: You won't have access to the most powerful Copilot tools like custom functions or deep automation.

- **Security:** This version of Copilot is <u>not</u> integrated into your organisation's information, security and governance policies via Microsoft Graph.

This setup is ideal for everyday users who want smarter help inside Excel without paying extra.

Tier 3) Excel with Microsoft 365 + Copilot per-user licence

This is the full integrated experience. With both a Microsoft 365 licence and a paid Copilot licence, you unlock premium features and enterprise level performance:

- **=COPILOT function**: Use this new formula directly in cells (or in the formula bar) to ask Copilot to analyse, summarise or transform data. For example, **=COPILOT("Summarise this column")** gives instant insights.

- **Natural language commands**: Ask Copilot to "Highlight outliers" or "Build a forecast model" and it will do the work for you.

- **Advanced automation**: Copilot can clean your data, generate reports and build dashboards, and all from simple prompts.

- **Security & Compliancy:** has access to Microsoft Graph and is embedded in your organisation's information, security and governance. This offers enterprises peace of mind, enhanced data security and mitigates AI-specific risks compared to operating Copilot 'in the wild'.

This is perfect for analysts and data professionals who want AI to supercharge their Excel workflow.

Summary of How Different Copilots Work with Excel

Setup	Key Features	Copilot Capabilities	Security
Excel without 365 + Free Copilot	Copilot Vision, chat-based help and screen sharing	No direct Excel integration	In the wild with security risks and no central governance
Excel with 365 + Free Copilot	Sidebar assistant, natural language help	Limited in-app support, no =COPILOT function	In the wild with security risks and no central governance
Excel with 365 + Copilot per-user licence	Full integration, =COPILOT function and automation features	Advanced analysis, dashboard creation, data clean-up	Enterprise data security and governance

Note: Although we only cover Copilot business use in this guide, it is worth being aware that for **private users** they can get access to the =COPILOT function with a **Copilot Pro** or a **Microsoft 365 Premium** licence .

Disclaimer:

The landscape of AI changes rapidly, and exact features may have changed by the time of reading.